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Media Release

ANZ LAUNCH "ANZ MOBILE BANKING SERVICE"

July 10, 2008 - ANZ launched the first ever service of its kind in Vietnam named "ANZ Mobile Banking Service" in a bid to offer customers the most convenient access to its banking services anywhere, anytime.

The ANZ Mobile Banking Service is a new delivery channel for all Retail Banking products that allows customers residing in Hanoi and Ho Chi Minh City to be assisted with various individual banking needs at the time and location that suits them best.

"We are really excited to provide this brand new and highly professional service in Vietnam. People have limited time these days and this service will make banking easier. With this service, customers can simply call our 24-hour toll free customer service centre to arrange an appointment at a time and a place that is convenient for them. Then one of ANZ's Mobile Banking Managers will visit you and discuss your banking needs, at no extra cost" - said Mr. Philip Crouch, General Manager, Retail Banking, ANZ Vietnam.

Now, there is another reason to start banking with the Best Retail Bank in Vietnam (as awarded by the Asian Banker in 2008). To switch to ANZ, customers can now come to their nearest ANZ branch, or arrange an appointment to see an ANZ Mobile Banking Manager.

To see a highly professional ANZ Mobile Banking Manager just call ANZ's customer service hotline on 1800 1559 or visit our website at www.anz.com/vietnam to find out more about the unique ANZ Mobile Banking service offering.

More information about ANZ

Australia and New Zealand Banking Group Limited is one of the leading financial services groups in the world and has been operating for more than 170 years. ANZ is headquartered in Melbourne and is the largest Australian Bank in Asia/Pacific with operations across 25 nations.

ANZ was amongst the first foreign banks operating in Vietnam since 1993 with 2 branches in Hanoi and Hochiminh City and a representative office in Can Tho. During ANZ's 15 successful years of operations in Vietnam, the Bank has achieved many prestigious awards. The latest award was the Best Retail Bank in Vietnam – awarded by the Asian Banker in 2008. Additionally, ANZ is the only bank to receive the "Best

Customer Oriented Bank" for 6 consecutive years (2002-2007), the Dragon Award by the Vietnam Economic Times.

For further information, please contact:

Hanoi Branch

Nguyen Thi Thu Huyen (Ms)

PR Manager

Tel: (84-4) 825 8190 – Fax: (84-4) 825 8188

Email: nguyenh11@anz.com

Mob: 091 302 3933

Ho Chi Minh City Branch

Tran Thi Thuy Kieu (Ms)

PR Manager

Tel: (84-8) 829 9319 – Fax: (84-8) 829 9316

Email: trank2@anz.com

Mob: 098 373 1322