

AUSTRALIA & NEW ZEALAND BANKING GROUP LTD  
Form 6-K  
November 06, 2006

# SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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## FORM 6-K

### REPORT OF FOREIGN ISSUER PURSUANT TO RULE 13A-16 OR 15D-16 OF THE SECURITIES EXCHANGE ACT OF 1934

For the Month of October 2006

## Australia and New Zealand Banking Group Limited ACN 005 357 522

(Translation of registrant's name into English)

Level 6, 100 Queen Street Melbourne Victoria 3000 Australia  
(Address of principal executive offices)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F

Form 40-F

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes

No

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If  Yes  is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b):

This Form 6-K may contain certain forward-looking statements, including statements regarding (i) economic and financial forecasts, (ii) anticipated implementation of certain control systems and programs, (iii) the expected outcomes of legal proceedings and (iv) strategic priorities. Such forward- looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond our control and which may cause actual results to differ materially from those expressed in the forward-looking statement contained in these forward- looking statements. For example, these forward-looking statements may be affected by movements in exchange rates and interest rates, general economic conditions, our ability to acquire or develop necessary technology, our ability to attract and retain qualified personnel, government regulation, the competitive environment and political and regulatory policies. There can be no assurance that actual outcomes will not differ materially from the forward-looking statements contained in the Form 6-K.

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**Signatures**



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Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Australia and New Zealand  
Banking Group Limited

(Registrant)

By: /s/ John Priestley  
Company Secretary  
(Signature)\*

Date 03 November 2006

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\* Print the name and title of the signing officer under his signature.

**Media Release**

**Corporate Communications**  
100 Queen Street  
Melbourne Vic 3000  
[www.anz.com](http://www.anz.com)

For Release: 10 October 2006

**ANZ's call centres in Australia and here to stay**

ANZ today confirmed it has no call centres for its Australian customers in India and has a policy dating back to 2005 that all call centres for Australian customers will remain in Australia.

The statement follows claims on page one of today's Daily Telegraph and other News Limited newspapers that ANZ has customer call centres in Bangalore, India. The article was published despite written advice to the Daily Telegraph on Monday, 2 October that ANZ did not have call centres in India. ANZ is pursuing the matter through legal channels.

As recently as last week, ANZ's customer call centre was recognised as the best call centre in Australia for the third year in a row by the International Customer Service Professionals.

ANZ Chief Executive Officer Mr John McFarlane said: "ANZ understands customers want to be able to talk to staff in Australia about their banking and financial services needs. As a result, we have a clear policy that all call centres for Australian customers will remain in Australia.

"We are incredibly disappointed that having put this policy in place to reflect the community's interest in maintaining call centres in Australia that The Daily Telegraph should choose to misrepresent us. For example, the picture shown on page one is not a customer call centre, it is ANZ's technology centre," Mr McFarlane said.

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ANZ has maintained a technology centre in Bangalore, India since 1989 to take advantage of the availability of highly qualified technology graduates in India. The facility is part of ANZ and is not outsourced to a third party. ANZ currently employs about 1,400 people in Bangalore around 1,100 of whom are in software information technology roles with the remainder in back office roles.

ANZ is an international bank with over a third of our business outside Australia. It is perfectly reasonable that we should have operations based outside Australia in places like Bangalore provided jobs in Australia are growing, which they are. For example, ANZ has employed around 3,000 additional staff in Australia in recent years including 1,000 people in the last year.

We need to develop our capability in Bangalore to remain competitive and allow us to continue to grow our business in Australia. This includes opening more branches and employing more staff to serve customers, Mr McFarlane said.

Staff in ANZ Bangalore are ANZ employees and operate under the same policies and controls ANZ has in place in Australia, including high standards of privacy and confidentiality. Central records for Australian customers are located in Australia and will remain located in Australia.

Mr McFarlane added: Customer records are safe at ANZ. They are securely held in our data centres in Australia and will remain located in Australia.

For media enquiries contact:

Paul Edwards, Head of Corporate Communications

Tel: 03-9273 6955 or 0409-655 550; email: paul.edwards@anz.com

**Australia and New Zealand Banking Group Limited ABN 11 005 357 522**

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**Company Secretary's Office**

Level 6, 100 Queen Street

Melbourne VIC 3000

Phone 03 9273 6141

Fax 03 9605 3495

31 October 2006

Company Announcements

Australian Stock Exchange

Level 10, 20 Bond Street

SYDNEY NSW 2000

**Appendix 3Y Share Transactions by Mr John McFarlane**

The attached Appendix 3Y includes transactions in ANZ shares undertaken on 30 October 2006 by Mr. John McFarlane, Chief Executive Officer of ANZ.

The transactions were:

The purchase of 101,571 shares at an average price of \$28.9237 under the Directors' Share Plan in lieu of salary and annual incentive.

The sale of 101,571 shares from Mr. McFarlane's personal holdings at an average price of \$28.9003.

The purchase of 2,515 shares for Mr. McFarlane's personal superannuation fund at an average price of \$28.95.



As a result of these transactions, Mr. McFarlane's total direct and indirect holdings of ANZ shares have increased by 2,515 to 1,975,937 shares.

John Priestley

**Company Secretary**

## Appendix 3Y

## Change of Director's Interest Notice

<b>Name of entity</b>	Australia and New Zealand Banking Group Limited
<b>ABN</b>	11 005 357 522

Australia and New Zealand Banking Group Limited gives ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Mr John McFarlane
<b>Date of last Notice</b>	4 September 2006

## Part 1 Change of director's relevant interest in securities

Ordinary Shares:

<b>Direct interest</b>		487,128
<b>Indirect interest</b>		1,486,294
<b>Nature of indirect interest</b>	<b>Number &amp; Class of Securities</b>	
Bank of New York (as nominee for Self Invested Personal Pension Scheme)	ordinary shares	279,445
Ballimore Pty Ltd (a/c Superannuation Fund)	ordinary shares	76,423
ANZEST Pty Ltd		
ANZ Employee Share Acquisition Plan (ESAP):		
Deferred Shares - vested	ordinary shares	87,190
Performance Shares not yet vested	ordinary shares	175,000
ANZ Directors Share Plan (DSP)	ordinary shares	868,236
	Total	1,486,294
<b>No of securities held prior to change</b>		<b>1,973,422</b>
<b>Date of change</b>	30 October 2006	
<b>Class</b>	Ordinary shares	
<b>Number acquired (Indirect)</b>		
ANZEST Pty Ltd		
ANZ Directors Share Plan		101,571
Ballimore Pty Ltd (a/c Superannuation Fund)		2,515
<b>Number disposed (Direct)</b>		(101,571)

<b>Nature of Change</b>	On market trades.
<b>Value/Consideration</b>	101,571 ordinary shares acquired at an average price of \$28.9237 per share.
	101,571 ordinary shares sold at an average price of \$28.9003 per share.
	2,515 ordinary shares acquired at an average price of \$28.95 per share.

<b>Number of securities held after change</b>	
Direct Interest (Decreased by 101,571)	(101,571)
Indirect Interest (Increased by 104,086)	104,086
<b>Total of Interest</b>	<b>1,975,937</b>

**Options over unissued ordinary shares:**

<b>Direct Interest</b>	<b>1,000,000</b>
<b>Indirect Interest</b>	Nil
<b>No of securities held prior to change</b>	1,000,000
<b>Date of change</b>	N/A
<b>Class</b>	N/A
<b>Number acquired Direct Interest</b>	N/A
<b>Number disposed of</b>	N/A
<b>Nature of Change</b>	N/A
<b>Value/Consideration</b>	N/A
<b>Number of securities held after change</b>	
<b>Direct Interest (Unchanged)</b>	N/A
<b>Indirect Interest (Unchanged)</b>	N/A
<b>Total of Interest</b>	<b>1,000,000</b>

**Part 2 Change of director s interests in contracts - Nil**

John Priestley  
 Company Secretary  
 Australia and New Zealand Banking Group Limited

31 October 2006

## Appendix 3Y

## Change of Director s Interest Notice

<b>Name of entity</b>	Australia and New Zealand Banking Group Limited
<b>ABN</b>	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Mr Charles Barrington Goode
<b>Date of last Notice</b>	03 July 2006

## Part 1 Change of director s relevant interest in securities

<b>Direct</b>		215,638
<b>Indirect interest:</b>		408,553
<b>Nature of indirect interest</b>		
Ravenscourt Pty Ltd	Ordinary Shares	199,788
ANZEST Pty Ltd		
Directors Share Plan ( DSP )	Ordinary Shares	150,300
Directors Retirement Scheme	Ordinary Shares	58,465
	<b>Total</b>	<b>408,553</b>
<b>Date of change:</b>	30 October 2006	
<b>No of securities held prior to change:</b>		<b>624,191</b>
<b>Class:</b>	Ordinary Shares	
<b>Number acquired (Indirect):</b>		
ANZEST Pty Ltd		
Directors Share Plan ( DSP )	Ordinary Shares	20,975
	<b>Total</b>	<b>20,975</b>
<b>Number disposed of:</b>	N/A	
<b>Nature of change</b>	On market trade	
<b>Value/Consideration</b>	\$606,674.60	
<b>Number of securities held after change:</b>		
Direct - Unchanged		215,638
Indirect - Increased (by 20,975)		429,528
<b>Total of interest</b>		<b>645,166</b>

## Part 2 Change of director s interests in contracts - Nil

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John Priestley

Company Secretary

Australia and New Zealand Banking Group Limited

2 November 2006

## Appendix 3Y

## Change of Director s Interest Notice

<b>Name of entity</b>	Australia and New Zealand Banking Group Limited
<b>ABN</b>	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Dr Gregory John Clark
<b>Date of last Notice</b>	3 May 2006

## Part 1 Change of director s relevant interest in securities

<b>Direct</b>		2,000
<b>Indirect interest:</b>		1,920
<b>Nature of indirect interest</b>		
ANZEST Pty Ltd		
Directors Share Plan ( DSP )	Ordinary Shares	1,920
	<b>Total</b>	<b>1,920</b>
<b>Date of change:</b>	30 October 2006	
<b>No of securities held prior to change:</b>		<b>3,920</b>
<b>Class:</b>	Ordinary Shares	
<b>Number acquired (Indirect):</b>		
ANZEST Pty Ltd		
Directors Share Plan ( DSP )	Ordinary Shares	1,581
	<b>Total</b>	<b>1,581</b>
<b>Number disposed of:</b>	N/a	
<b>Nature of change</b>	On market trade	
<b>Value/Consideration</b>	\$45,728.36	
<b>Number of securities held after change:</b>		
Direct Unchanged		2,000
Indirect Increased (by 1,581)		3,501
<b>Total of interest</b>		<b>5,501</b>

## Part 2 Change of director s interests in contracts - Nil

John Priestley

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Company Secretary

Australia and New Zealand Banking Group Limited

2 November 2006



## Appendix 3Y

## Change of Director s Interest Notice

<b>Name of entity</b>	Australia and New Zealand Banking Group Limited
<b>ABN</b>	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Mr Jeremy Kitson Ellis
<b>Date of last Notice</b>	3 May 2006

## Part 1 Change of director s relevant interest in securities

<b>Direct</b>		64,584
<b>Indirect interest:</b>		47,898
<b>Nature of indirect interest</b>		
Annie Oceana Pty Ltd (Ellis Super Fund A/c)	Ordinary Shares	17,410
ANZEST Pty Ltd		
Directors Share Plan ( DSP )	Ordinary Shares	8,104
Directors Retirement Scheme	Ordinary Shares	22,384
	<b>Total</b>	<b>47,898</b>
<b>Date of change:</b>	30 October 2006	
<b>No of securities held prior to change:</b>		<b>112,482</b>
<b>Class:</b>	Ordinary Shares	
<b>Number acquired (Indirect):</b>		
ANZEST Pty Ltd		
Directors Share Plan ( DSP )	Ordinary Shares	1,141
	<b>Total</b>	<b>1,141</b>
<b>Number disposed:</b>	N/A	
<b>Nature of change</b>	On market trade	
<b>Value/Consideration</b>	\$33,001.94	
<b>Number of securities held after change:</b>		
Direct Unchanged		64,584
Indirect Increased (by 1,141)		49,039
<b>Total of interest</b>		<b>113,623</b>

## Part 2 Change of director s interests in contracts - Nil

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John Priestley

Company Secretary

Australia and New Zealand Banking Group Limited

2 November 2006

## Appendix 3Y

## Change of Director s Interest Notice

<b>Name of entity</b>	Australia and New Zealand Banking Group Limited
<b>ABN</b>	11 005 357 522

We Australia and New Zealand Banking Group Limited give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Mr John Powell Morschel
<b>Date of last Notice</b>	3 May 2006

## Part 1 Change of director s relevant interest in securities

<b>Direct</b>		4,000
<b>Indirect interest:</b>		3,422
<b>Nature of Indirect Interest:</b>		
ANZEST Pty Ltd		
Directors Share Plan ( DSP )	Ordinary Shares	3,422
	<b>Total</b>	<b>3,422</b>
<b>Date of change:</b>	30 October 2006	
<b>No of securities held prior to change:</b>		<b>7,422</b>
<b>Class:</b>	Ordinary Shares	
<b>Number acquired (Indirect):</b>		
ANZEST Pty Ltd		
Directors Share Plan ( DSP )	Ordinary Shares	1,581
	<b>Total</b>	<b>1,581</b>
<b>Number disposed:</b>	N/A	
<b>Nature of change</b>	On market trade	
<b>Value/Consideration</b>	\$45,728.36	
<b>Number of securities held after change:</b>		
Direct Unchanged		4,000
Indirect Increased (by 1,581)		5,003
<b>Total of interest</b>		<b>9,003</b>

## Part 2 Change of director s interests in contracts - Nil

John Priestley

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2 November 2006