

Containing terms and conditions for:

- › ANZ Access Advantage
 - › ANZ Access Select
 - › ANZ Access Basic
- › ANZ Access Deeming
- › ANZ Access Limited
- › ANZ Passbook Savings
- › ANZ Progress Saver
- › ANZ Premium Cash Management Account
 - › ANZ Prime Cash Management Account
 - › ANZ Term Deposit
 - › ANZ V2 PLUS
- › ANZ Home Loan Interest Saver
 - › ANZ One
- › ANZ Equity Manager
 - › Direct Debits
- › Periodical Payments
 - › Internet Banking
- › Mobile Phone Banking
 - › BPAY®

This document must be read in conjunction with the ANZ Personal Banking Account Fees & Charges booklet. Together they form your Terms and Conditions for the above products.

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ANZ Saving & Transaction Products – Terms and Conditions

August 2008



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Introduction

References to ANZ

In these Terms and Conditions, 'ANZ' means Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Read your product terms and conditions

You should read all relevant terms and conditions, that are provided to you and ask ANZ about any issues that concern you.

If you have, or are interested in, an ANZ Equity Manager credit facility, you should read and retain the terms and conditions for the facility in conjunction with the terms and conditions contained in this booklet. The ANZ Equity Manager credit facility terms and conditions are contained in the brochure 'ANZ Consumer Lending Terms and Conditions' available at any ANZ branch.

If you have any questions or require further information about any ANZ account, simply ask at any ANZ branch or phone ANZ's Customer Service Centre on 13 13 14, 24 hours, 7 days a week or in relation to V2 PLUS, phone the V2 PLUS Service Centre on 13 28 33, 8am to 8pm Melbourne time, Monday to Friday.

Application of these Terms and Conditions

If you are opening a new account these Terms and Conditions will apply immediately.

In addition to these Terms and Conditions, other terms and conditions, including those implied by law, apply. To the extent permitted by law, these Terms and Conditions shall prevail in the event of any inconsistency.

If the law implies terms and conditions which cannot be excluded, ANZ's liability under those implied terms and conditions will be limited to the maximum extent permitted by law.

Code of Banking Practice

If you are an individual or a small business (as defined in the Code of Banking Practice) ANZ is bound by the Code of Banking Practice when it provides its products and services to you.

Section 1

How to open an ANZ account

V2 PLUS has specific terms and conditions for opening an account. Please refer to Section 6 for details in addition to the details contained in Section 1.

1.1 Identification

Federal Government legislation requires ANZ to verify the identity of all account holders, signatories and agents.

Any account holders, signatories and agents must satisfactorily meet ANZ's Customer Identification Process.

One of the documents provided must contain your photograph or signature. Some other documents that establish your name and identity may also be accepted – please ask ANZ staff for advice. If you want to open an account and have completed the identification process with ANZ previously, you will need to advise the name of the branch where identification was presented and your account number.

1.2 Tax File Number

Federal law requires that all accounts earning deposit interest in a tax year may be subject to Tax File Number (TFN) legislation. It is not compulsory for you to provide your TFN. However, if you choose not to do so, ANZ is required to deduct withholding tax from interest earned unless you are in an exempt category. If you are in an exempt category, you should notify ANZ.

Withholding tax is calculated at the highest marginal tax rate plus Medicare Levy.

ANZ will preserve the confidentiality of your TFN, which can be recorded for all your accounts, in accordance with the Privacy Act.

1.3 Government charges

Government charges or duties, which are levied for account activity, are debited from your account and included on your account statement. These charges may vary according to State or Territory.

With V2 PLUS accounts, Government charges will be deducted quarterly from the account balance or any interest.

For further information about any applicable Government charges, please visit any ANZ branch or call 13 13 14, 24 hours, 7 days a week or in relation to V2 PLUS, call the V2 PLUS Service Centre on 13 28 33, 8am to 8pm Melbourne time, Monday to Friday.

1.4 Joint accounts

Where your account is held jointly with one or more persons, the following shall apply:

- ANZ can send notices, statements or other documents including changes to these Terms and Conditions by sending them to any one of the account holders at their address shown in ANZ's records;

- if ANZ does this, you will be deemed to have received the notice, statement or other document the day after it is sent;
- if ANZ gives these Terms and Conditions to any one of the joint account holders, they will be considered to have been received by all account holders; and
- if an account holder dies, ANZ will treat the balance of the account as owned by the surviving account holder(s).

1.5 Trust accounts

Trust accounts can be opened on request:

- where one or more persons opens an account in which they are named as trustee for another person(s). For example a trustee account held by parents for children;
- by trustees under a will; or
- by trustees for clubs and other organisations.

Section 2

Operating an ANZ account

2.1 Authority for account operation

V2 PLUS has specific terms and conditions for authorising third parties to operate the account. Please refer to Section 6 for details. Unless otherwise noted in Section 6, at the time of opening your ANZ account, you nominate the persons who are authorised to operate the account. Except where expressly provided, ANZ can act at all times on the basis that the authorised operator or operators can act fully and effectively in all dealings, matters and transactions in respect of the account.

You are responsible to ANZ for all liability that is incurred as a result of operations on the account. If you hold your account jointly with one or more other persons then each of you is jointly and severally responsible to ANZ for any liability. If you wish to alter the account authorisation instructions you must notify ANZ in writing.

2.2 Deposits

ANZ Term Deposits, ANZ Prime Cash Management Account and V2 PLUS have specific terms and conditions for depositing, withdrawing or transferring money. Please refer to Section 6 for details. Unless otherwise noted in Section 6, you may make deposits to your account:

- by arranging an automatic deposit of your salary or other income (such as family allowance, pensions) to be paid directly into your account;
- in person at any ANZ branch or agency;
- at any ANZ ATM which accepts deposits, if your account is linked to an ANZ card;
- by transferring funds electronically using ANZ Internet Banking, ANZ Phone Banking, ANZ Mobile Phone Banking or at any ANZ ATM (except for ANZ passbook accounts);
- by arranging an electronic credit from your other ANZ accounts (except for ANZ passbook accounts);
- by arranging an electronic credit via another financial institution; and
- over the counter at another bank. Please note that the other bank may charge a fee for this service.

2.3 Cheques

How long does it take for a cheque to clear?

You should allow five to seven working days for a cheque to clear. However, you will often be able to draw on the funds after three working days.

When you deposit a cheque into an ANZ account, ANZ may allow you to draw on the cheque before it has cleared. However, your account will be charged an honour fee for transactions that are paid against uncleared funds.

What if the cheque is dishonoured?

ANZ may charge you a dishonour fee. In the case of a V2 PLUS account, ANZ will also debit your account by the amount of the cheque.

What happens to the original cheque once paid?

For cheques drawn on ANZ and paid prior to 1 February 2006, ANZ will destroy the original cheque but keep a copy of the cheque for seven years.

For cheques drawn on ANZ and paid on or after 1 February 2006, ANZ will destroy the original cheque but keep a copy of the cheque for:

- 13 months if the cheque value is less than \$200;
- Seven years if the cheque value is \$200 or more.

When should a cheque be dishonoured or payment refused?

At the bank's discretion, a cheque may be dishonoured or payment refused where:

- there are insufficient funds in the account of the drawer;
- the cheque is unsigned;
- the cheque is more than 15 months old;
- the cheque is future dated;
- the cheque has been materially altered and the alteration has not been signed;
- there is a legal impediment to payment;
- the cheque has been stopped; or
- the paying bank has been notified of the mental incapacity, bankruptcy or death of the drawer.

ANZ may charge a dishonour fee when a payment on your account is dishonoured.

What if I lose my cheque book or it is stolen?

You should keep your cheques safe at all times.

If they are lost or stolen, you must take the following action:

- cheque payable to you – tell the person who wrote the cheque;
- cheque written by you – request ANZ to stop the cheque and tell the person to whom the cheque is payable;
- ANZ cheque book – tell ANZ to put a stop payment on the serial numbers. If you subsequently find the cheques, ANZ will require written authorisation from you before the cheques can be used.

If you don't inform ANZ that your cheque book has been lost or stolen as soon as possible, you may be liable for transactions incurred by you before you notify ANZ, even if they are made without your authority.

'Crossed' cheques

A cheque with two parallel lines across it is a crossed cheque. When you cross a cheque, you are telling the bank that the cheque must be paid into an account with a financial institution and not cashed.

'Not negotiable' cheques

The words 'Not Negotiable' between two parallel lines protect the true owner of a lost or stolen cheque. They ensure that the recipient of a cheque obtains no better rights to the cheque than the person who passed the cheque.

For example, if your cheque has been stolen and passed by the thief to an innocent person, you will be able to recover the amount paid on your cheque from the innocent person (or the thief if they

are found) – this is because the thief had no right to the cheque and therefore passed no rights to the innocent person.

‘Account payee only’

If you write these words on a cheque, you are directing the bank collecting the cheque to pay the cheque into the account of the person named on the cheque only.

‘Or bearer’ and ‘or order’

The words ‘or bearer’ mean that a bank may pay the cheque to whomever is in possession of the cheque, not only the person named on the cheque. If you delete these words, the cheque becomes an ‘or order’ cheque.

A cheque payable ‘or order’ means that if the payee wants to transfer the cheque to another person, they must first sign the back of the cheque.

Cashing of Cheque

If you are the drawer of a cheque and wish to cash a ‘Crossed’ or ‘Not Negotiable’ cheque at your branch, always open up the cheque by writing ‘Please Pay Cash’ and signing in full underneath (initials are not acceptable). If you wish to cash a cheque at another branch, ensure that you take two forms of identification (one form must be photo ID, ie Drivers Licence), or you may wish to use your transaction or credit card linked to your account.

Third Party Cheques

If you present a cheque which is payable to someone else or appears to belong to someone else, ANZ may, in its discretion, refuse to accept that cheque for deposit, refuse to cash that cheque or may require you to comply with some conditions before it will accept that cheque for deposit or cash it.

Stopping a cheque

You may stop a cheque that you have written by telling ANZ the following:

- amount of the cheque;
- number and date of cheque; and
- name of payee.

A stop payment fee may apply.

If you have lost a cheque you received from someone else, notify that person so they can stop the cheque.

Tips for cheque security

- don’t leave gaps between words,
- begin the amount in words as close as possible to the left hand side and add ‘only’ to the end of the amount,

- begin the amount in figures as close as possible to the dollar sign,
- never write on a cheque with pencil or erasable ink,
- only sign a cheque once it is filled out,
- always write the amount in words as well as figures, and
- check your bank statements regularly to reconcile cheques drawn on your account.

Bank Cheques

Bank Cheques are cheques instructing payment from the bank itself rather than from a customer's account. They are designed to provide an alternative to carrying large amounts of cash when a personal cheque is not acceptable. Bank Cheques are usually requested because of the higher likelihood that they will be paid. However Bank Cheques should not be regarded as equivalent to cash.

Bank Cheques can be purchased by ANZ and non-ANZ customers for a fee. A bank may dishonour a Bank Cheque if:

- the Bank Cheque is forged or counterfeit;
- the Bank Cheque has been fraudulently and materially altered;
- a fraud or other crime has been committed;
- the bank is told the Bank Cheque has been lost or stolen;
- there is a court order restraining the bank from paying a Bank Cheque;
- the bank has not received payment or value for the issue of the Bank Cheque; or
- a Bank Cheque is presented by a person who is not entitled to the cheque proceeds.

If a Bank Cheque is lost or stolen, ANZ will, on certain conditions, provide a replacement cheque for a fee.

2.4 Special clearance of funds

You can arrange for a cheque to be cleared in less than the usual time by requesting a 'special clearance'. Fees apply to this service.

2.5 Withdrawing or transferring money

ANZ Term Deposits, ANZ Prime Cash Management Account and V2 PLUS have specific terms and conditions for depositing, withdrawing or transferring money. Please refer to Section 6 for details.

Unless otherwise noted, you may withdraw money from your account (provided your account contains sufficient funds):

- over the counter at any ANZ branch;
- via electronic debit, for example direct debit or periodical payment (except for ANZ passbook accounts);
- if your account has a cheque facility, by cheques printed or approved by ANZ;

- if your account is linked to an ANZ card:
 - › over the counter at any ANZ branch;
 - › via ANZ ATMs;
 - › via ATMs of associated institutions;
 - › via EFTPOS terminals;
 - › via ANZ Phone Banking;
 - › via ANZ Internet Banking; and
 - › via ANZ Mobile Phone Banking (transferring money between ANZ accounts).

ANZ may allow you to make withdrawals or debits to your account in other ways. If it does, ANZ can impose further terms and conditions for those withdrawals or debit arrangements. If you wish to make a withdrawal at an ANZ branch that is not the one where your account is held, ANZ may require you to provide satisfactory identification and may impose a daily limit on the amount that you withdraw.

Please note: If you make a withdrawal or balance enquiry at a non-ANZ ATM within Australia, that financial institution charges ANZ for providing you with that service. A fee will be charged to your account for these transactions. These transactions do not count toward your free transaction quota.

2.6 Stopping or altering payments for Direct Debits and Periodical Payments

V2 PLUS has specific terms and conditions relating to Direct Debits and Periodical Payments. Please refer to Section 6 for details.

A Direct Debit is a debit from your ANZ account that you arrange through a merchant or other service provider. A Periodical Payment is a debit from your ANZ account, which you instruct ANZ to make to the account of another person or business.

You can:

- arrange for a Direct Debit or a Periodical Payment to be stopped if you notify ANZ before the payment is made. A Stop Payment fee may be charged to stop Direct Debits;
- arrange for payment of a Direct Debit or a Periodical Payment to be altered if you notify ANZ at least two banking days before the payment is made; or
- cancel a Direct Debit request or a Periodical Payment facility at any time by notifying ANZ.

Speed is important

You may notify ANZ of your request to stop a Direct Debit or Periodical Payment by calling 13 13 14 or by visiting an ANZ branch. If you advise ANZ by phone, your written confirmation may also be required.

ANZ may charge you a fee for cancelling a Direct Debit or Periodical Payment.

2.7 Crediting of withdrawals and deposits

Generally, any transaction made on your account will be processed to your account on the same day, provided the transaction is made before:

- 4pm Melbourne time Monday to Friday (excluding national public holidays) for withdrawals or deposits at ANZ ATMs (or ATMs of associated financial institutions) or EFTPOS transactions;
- 10pm Melbourne time Monday to Friday (excluding national public holidays) for funds transfers made through ANZ Phone Banking, ANZ Internet Banking or ANZ Mobile Phone Banking; and
- 6pm Sydney time on Banking Business Days (as defined in Section 8 'Electronic Banking Conditions of Use') when using BPAY®.

Any transaction made after these cut-off times may be processed on the following Banking Business Day.

Cash deposits made at ANZ ATMs may take one to two working days to clear. Cheque deposits at ANZ ATMs may take five to seven working days to clear.

If your Periodical Payment request falls on a non-business day, your payment will be made on the next business day following the payment date, unless you request otherwise. If a deposit is made at another bank or financial institution, there may be a delay of several days before your account is credited with your deposit.

A Dishonour Fee will be charged if you authorise a third party to Direct Debit your account and payment is not made because there are insufficient cleared funds in your account.

A Periodical Payment Non-Payment Fee is charged if you have authorised a Periodical Payment that is not made because there are insufficient cleared funds in your account.

2.8 Payment procedures and insufficient funds

ANZ reserves the right to process transactions presented for payment in any order that we choose.

2.9 Changes to Fees and Charges, Interest Rates and these Terms and Conditions

The table below sets out how and when ANZ will notify you of changes to your account. You agree that ANZ may notify you of certain changes by advertisement in major daily or national newspapers.

ANZ may make the following changes:

| | Minimum notice |
|---|-----------------------|
| Introduce a new fee | 30 days |
| Increase an existing fee or charge | 30 days |
| Change the method by which interest is calculated or the frequency with which interest is debited or credited | 30 days |
| Change the interest rate | Day of change |
| Change any other term or condition, the name of interest rates, accounts or publications | Day of change |

2.10 Interest

Details of current interest rates applicable to your account are available:

- by contacting the Rate Inquiry Line on 1800 033 888 (free call) between 8am and 8pm, Monday to Friday (AEST); or
- for V2 PLUS account holders, by contacting the V2 PLUS rate line on 1800 033 043, 24 hours a day; or
- at any ANZ branch; or
- on www.anz.com.

2.11 Credit interest calculations

For ANZ Access Advantage accounts, ANZ Equity Manager accounts, ANZ Passbook Savings accounts, ANZ Progress Saver accounts, ANZ Premium Cash Management accounts, ANZ Prime Cash Management accounts and ANZ Access Deeming accounts, interest will be calculated on the daily closing balance of your account. The daily interest rate is the annual rate divided by the number of days in a calendar year.

Some accounts have tiered rates of interest and others have banded rates of interest.

- A tiered rate means you will earn different rates of interest depending on the balance of your account. If your account balance is above a certain level, a higher rate of interest will be paid on the whole balance.

| | Method of notice |
|--|--------------------------------------|
| | In writing |
| | In writing or by press advertisement |
| | In writing |
| | In writing or by press advertisement |
| | In writing or by press advertisement |

- A banded rate of interest means that different rates of interest apply to different parts of your account balance. For example, the interest paid on that part of your balance between \$10,000 and \$20,000 may be different from the interest paid on the first \$9,999.

ANZ Term Deposits and V2 PLUS have specific terms relating to interest calculation and when interest is credited. Please refer to Section 6 for details.

Deposit interest is not paid on ANZ mortgage offset accounts. For ANZ mortgage offset accounts there can be an offset benefit with certain ANZ loans – refer to Section 7 of this booklet for more details.

2.12 Provision of Credit

ANZ does not agree to provide any credit in respect of your account without prior written agreement. Depending on your account type, credit can be provided through an ANZ Equity Manager facility, an Overdraft facility or an ANZ Assured facility. It is a condition of all ANZ accounts that you must not overdraw your account without prior arrangements being made and agreed with ANZ.

ANZ Access Limited has specific terms and conditions relating to overdrawing your account. Please refer to Section 6 for details.

If a debit would overdraw your account, ANZ may, in its discretion, allow the debit on the following terms:

- interest will be charged on the overdrawn amount at the ANZ Retail Index Rate plus a margin (refer to ‘ANZ Personal Banking Account Fees and Charges’ booklet for details);
- an Honour Fee may be charged for ANZ agreeing to honour the transaction which resulted in the overdrawn amount (refer to ‘ANZ Personal Banking Account Fees and Charges’ booklet for details);
- the overdrawn amount, any interest on that amount and the Honour Fee will be debited to your account; and
- you must repay the overdrawn amount and pay any accrued interest on that amount and the Honour Fee within seven days of the overdrawn amount being debited to your account.

You should inform ANZ as soon as possible if you are in financial difficulty.

2.13 Statements

V2 PLUS has specific terms and conditions for the issue of statements. Please refer to Section 6 for details. ANZ will issue statements for your account at least once every six months (except for ANZ Term Deposits) and more often if either you or ANZ require. Statements for an ANZ Prime Cash Management Account will only be issued every quarter. A fee will be charged if you require multiple statements, duplicate copies of statements or an interim statement.

You must carefully review your statements so you are aware of the status of your account. If you believe there are errors or unauthorised transactions shown on your statement, you must contact ANZ as soon as possible.

2.14 Privacy and confidentiality

When you deal with ANZ, ANZ is likely to collect and use some information about you. ANZ explains below when and how ANZ may collect and use your information. References to ‘ANZ Group’ in this clause mean ANZ, ING Australia Limited (INGA) and their related bodies corporate. INGA is a joint venture between ANZ and ING Group.

Collection of information

ANZ may collect your information:

- to provide information about a product or service;
- to consider your request for a product or service;
- to provide you with a product or service;
- to tell you about other products or services;
- to assist in arrangements with other organisations (such as loyalty partners) in relation to the promotion and provision of a product or service;
- to perform administrative and operational tasks (including, for ANZ Group: risk management, debt collection, systems development and testing, credit scoring, staff training, and market or customer satisfaction research);
- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and

- as required by relevant laws, regulations, Codes and external payment systems.

Absence of relevant information

If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.

Providing your information to others

ANZ may provide your information to:

- another member of ANZ Group;
- any outsourced service provider to ANZ Group (for example mailing houses or debt collection agencies);
- an alliance partner for the purpose of promoting or using its products or services (and any of its outsourced service providers);
- credit reporting agencies;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties ANZ Group is authorised or required by law to disclose information to;
- participants in the payments system (including payment organisations and merchants) and other financial institutions (such as banks);
- insurers and reinsurers;
- any person who introduces you to ANZ;
- your referee(s);
- your employer;
- your representative (for example your lawyer, mortgage broker, attorney or executor).

Where you do not want ANZ Group or ANZ's alliance partners to tell you about their products or services, you may withdraw your consent by calling 13 13 14.

Accessing your personal information held by ANZ

Subject to the provisions of the Privacy Act, you may access your personal information at any time by asking to do so at any ANZ branch or by calling 13 13 14. ANZ may charge you a reasonable fee for access. If you can show that information about you is not accurate, complete and up to date, ANZ must take reasonable steps to ensure it is accurate, complete and up to date.

Collecting your sensitive information

ANZ will not collect sensitive information about you, such as health information, without your consent.

Where you supply ANZ with information about someone else

If you give ANZ information about someone else, please show them a copy of this clause so that they may understand the manner in which their information may be used or shared by ANZ Group.

2.15 Inactive accounts

If your ANZ Access account falls into arrears or you do not operate the account for more than 6 months, ANZ will be entitled to treat your ANZ Access accounts without concessions, exemptions or waivers.

If you have not operated your account for seven years and your account balance is greater than \$0 and less than \$500, ANZ will be entitled to close your account without further notice. If you do not operate your account for seven years and your account balance is \$500 or more, ANZ is required by law to send your money to the Government as unclaimed money.

2.16 Disruption to service

Please allow sufficient time when planning transactions. You should bear in mind that occasionally a banking service may be disrupted. A 'disruption' is where a service is temporarily unavailable or where a system or equipment fails to function in a normal or satisfactory manner. ANZ will correct any incorrect or unapplied entry which is made or not made to your account as a result of a disruption and will adjust any fees or charges which have been applied or have not been applied as a result of that incorrect entry. To the maximum extent permitted by law, ANZ will not be liable for any loss or damage, including consequential loss or damage, suffered because of a disruption.

This disclaimer of liability does not apply to electronic banking transactions (see Section 8 about the conditions which apply to those transactions). This disclaimer is in addition to, and does not restrict, any other provisions contained in these terms and conditions which limits ANZ's liability.

2.17 Problem resolution procedure

Making a complaint

If ANZ makes a mistake, or ANZ's service doesn't meet your expectations, ANZ wants to know.

For fast resolution of your complaint, call ANZ on 1800 805 154 (hearing or speech impaired customers can utilise the TTY (telephone typewriter) service by calling 1300 366 255), or:

- Talk to staff at your local ANZ branch or business centre; or
- Send a letter to ANZ Customer Response Centre via:
 - › **Mail:** Locked Bag 4050
South Melbourne VIC 3205
 - › **Email:** YourFeedback@anz.com
 - › **Fax:** +61 3 9683 9267

Most often ANZ will be able to solve the problem on the spot.

If ANZ is unable to resolve your complaint promptly, ANZ's specialist complaints team, ANZ Customer Response Centre, will work with you to fix the matter quickly. ANZ's aim is to resolve a complaint within five business days.

If this is not possible, ANZ will keep you informed on the progress of your matter and how long ANZ expects it will take to resolve your complaint.

ANZ Customer Advocate

If your complaint isn't resolved to your satisfaction, you can ask to have it reviewed by ANZ's Customer Advocate who will provide a free review of more difficult complaints to help achieve a prompt solution.

Contact details:

ANZ Customer Advocate
100 Queen Street
Melbourne VIC 3000
Tel: +61 3 9273 6523
Email: customeradvocate@anz.com

Financial Services Dispute Resolution Schemes

If you are not satisfied with the steps taken by ANZ to resolve the complaint, or with the result of our investigation, you may wish to contact an alternative dispute resolution scheme.

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Telephone: 1300 780 808
Fax: +61 3 9613 6399
Internet: www.fos.org.au

2.18 Indemnity

Each account holder and signatory, discharges and indemnifies ANZ from and against all actions, proceedings, accounts, claims, demands, losses and damages arising from or in any way relating to ANZ in good faith:

- acting on instructions received by mail or electronic means (whether by facsimile, telephone, internet, ATM or EFTPOS) which are, or are purported to be, given or signed by the account holder, the adviser, an authorised representative or an authorised third party signatory or, in the case of joint account holders, by any of them; and
- releasing information about the account holder or the account to the adviser, any authorised representative or third party signatory appointed by the account holder.

2.19 Anti-Money Laundering

You agree ANZ may delay, block or refuse to process any transaction without incurring any liability if ANZ suspects that:

- (a) the transaction may breach any law in Australia or any other country;
- (b) the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of, unlawful conduct.

The Customer must provide all information to ANZ which ANZ reasonably requires in order to manage money-laundering or terrorism-financing risk or to comply with any laws in Australia or any other country and the Customer agrees that ANZ may disclose any information concerning the Customer to any law enforcement, regulatory agency or court where required by any such law, in Australia or elsewhere.

Unless the Customer has disclosed that it is acting in a trustee capacity or on behalf of another party, the Customer warrants that it is acting on its own behalf in entering into this agreement.

The Customer declares and undertakes to ANZ that the payment of monies by ANZ in accordance with the Customer's instructions will not breach any laws in Australia or any other country.

Section 3

Electronic Banking

3.1 Electronic Banking

Please refer to the ANZ Electronic Banking Conditions of Use in Section 8 if you conduct electronic transactions on your account. Not all ANZ accounts can be accessed by cards or other electronic means. In relation to V2 PLUS, this section applies to V2 PLUS with direct banking facilities only. For more information ask at any ANZ branch or phone ANZ on 13 13 14, 24 hours, 7 days a week or in relation to V2 PLUS, phone the V2 PLUS Service Centre on 13 28 33, 8am to 8pm Melbourne time, Monday to Friday.

3.2 EFTPOS

EFTPOS stands for Electronic Funds Transfer at Point of Sale. This retail facility allows you to debit the cost of your purchase to selected ANZ accounts linked to a card. Depending on the retailer, you may also be able to withdraw cash from your account.

3.3 MAESTRO and CIRRUS

MAESTRO and CIRRUS are international EFTPOS and ATM networks, which enable customers to access available funds in their ANZ accounts by using their ANZ Access card or linked ANZ MasterCard whilst overseas.

3.4 Fees and Charges, MAESTRO and CIRRUS

Transaction fees and overseas transaction fees apply for the use of CIRRUS ATMs and MAESTRO EFTPOS overseas. If the amount of the transaction is more than your available balance (including any approved overdraft limit) or in the case V2 PLUS, the transaction would reduce your balance to an amount less than \$5,000, the transaction may be rejected and no fees will be charged. At overseas CIRRUS ATMs, you cannot use your ANZ Access card or ANZ MasterCard card to make deposits or transfer funds between linked accounts.

3.5 Surcharging, MAESTRO and CIRRUS

Some overseas ATM locations may impose a surcharge when you use their ATM to make a withdrawal. Surcharges will not appear as a separate item on the account statement, but will be included in the total transaction amount shown.

3.6 Exchange Rates and Conversion, MAESTRO and CIRRUS

All charges, purchases and cash advances will be processed through MasterCard International Incorporated using conversion rates set in accordance with its rules as at the date those transactions are processed by MasterCard International Incorporated. This means that:

- (i) transactions in United States dollars will be converted into Australian dollars; and
- (ii) transactions in other currencies will first be converted into United States dollars and then converted to Australian dollars.

In most cases, the conversion rate applied to refunds of a transaction will be different to the conversion rate applied to the original transaction.

3.7 Daily withdrawal limit

Unless you have made special arrangements with your branch for a different limit, your combined ATM, EFTPOS, MAESTRO and CIRRUS daily* withdrawal limit is AUD\$1,000 per ANZ card. This means you can use your ANZ card to withdraw a total of AUD\$1,000 per day* from the account(s) linked to the card via ATMs and EFTPOS facilities, provided your account(s) contain sufficient funds. In the event of a system failure, the daily* withdrawal limit is AUD\$200.

* A day begins at 12.00.01am (Melbourne time) and ends at 12.00.00am (Melbourne time) on the same day. If you are not in the same time zone as Melbourne, please check <http://www.australia.gov.au>.

3.8 PLUS

PLUS is an international ATM network through which you can access funds in your linked ANZ Access Advantage, ANZ Access Select, ANZ Access Basic, ANZ Access Deeming, ANZ Equity Manager account, ANZ Premium Cash Management account, ANZ Prime Cash Management account or V2 PLUS account by using your ANZ Visa card and PIN while overseas.

If you have not previously agreed in writing to accept these terms and conditions, first use of your ANZ Visa card overseas at a PLUS ATM will automatically constitute your agreement to these terms and conditions.

At overseas PLUS ATMs, you cannot use your ANZ Visa card to make deposits or transfer funds between linked accounts. When you use your ANZ Visa card to access a linked ANZ account, you can usually access funds from either your linked primary savings

or cheque account*. However, some overseas ATMs do not offer this choice:

- If you have both primary savings and primary cheque accounts linked to your card, when you press 'debit' the ATM will automatically select your primary savings account.
- Some ATMs have no account selection facility at all. In this case, the ATM will automatically select a cash advance from your ANZ Visa credit card account if you proceed with the transaction.

* Linked primary accounts refer to ANZ accounts you have nominated as your primary savings or cheque account linked to your credit card

3.9 Fees and Charges, PLUS

Transaction fees and overseas transaction fees apply for the use of PLUS ATMs overseas. If the amount of the transaction is more than your available balance (including any approved overdraft or credit limit) or in the case V2 PLUS, the transaction would reduce your balance to an amount less than \$5,000, the transaction may be rejected and no fees will be charged.

3.10 Surcharging, PLUS

Some overseas ATM locations may impose a surcharge when you use their ATM to make a withdrawal.

Surcharges will not appear as a separate item on the account statement, but will be included in the total transaction amount shown.

3.11 Exchange Rates and Conversions, PLUS

All transactions will be converted into Australian Dollars by Visa International in accordance with its rules. Transactions will either be converted directly to Australian Dollars or will be first converted from the currency in which the transaction was made to United States Dollars and then converted to Australian Dollars. The conversion rate used is a wholesale market rate selected by Visa International from a range of wholesale rates one day before VISA processes the transaction.

In most cases, the conversion rate applied to refunds of a transaction will be different to the conversion rate applied to the original transaction.

3.12 Lost and stolen card and PIN within Australia

If your card or PIN is lost or stolen, or if your PIN has become known to someone else, you must notify ANZ as soon as possible. The best way to minimise your liability is to contact ANZ by telephone. Emergency telephone numbers are listed at the end of these Terms and Conditions.

An ANZ debit card replacement fee applies for replacement of a card except if the card is damaged or faulty (and returned to ANZ) or stolen and a copy of a police report is provided.

3.13 Lost and stolen card and PIN while overseas

If your card or PIN is lost or stolen, or if your PIN has become known to someone else, you must notify ANZ as soon as possible. The best way to minimise your liability is to contact ANZ by telephone. Emergency telephone numbers are listed at the end of these Terms and Conditions.

- **ANZ Access card**
ANZ cannot issue you with an emergency replacement card and PIN until you return to Australia. An ANZ Access card replacement fee applies for replacement of a card except if damaged (and the card is returned to ANZ) or stolen and a copy of a police report is provided.
- **ANZ MasterCard or ANZ Visa card**
ANZ can provide an emergency replacement card while you are overseas, however, you will not be able to use it in EFTPOS or ATM facilities until you have selected a new PIN for the card after you have returned to Australia. You will still be able to make purchases and obtain cash advances on your ANZ credit card account over the counter at institutions displaying the MasterCard or Visa logos/symbols.

Section 4 ***Other things you need to know***

4.1 Change of name and address by signatories

The ANZ Prime Cash Management Account has specific terms and conditions in relation to notifying such changes. Please refer to Section 6 for details. You should notify ANZ promptly of any changes to your account details, including your name, bank account or address. ANZ will not be responsible for any errors or losses associated with account changes where ANZ has not received prior notice.

4.2 ANZ's right to combine accounts and block access

ANZ reserves the right to block access to your account. ANZ can combine the balances of two or more of your accounts, even if the accounts are at different branches or in joint names. This may happen when one of your accounts is overdrawn or is in debit and another is in credit. The credit balance in one account can be used to repay to ANZ the debit balance in another account. ANZ will promptly inform you if it has combined any of your accounts. ANZ need not notify you in advance. You should not treat your accounts as combined unless ANZ has agreed to such an arrangement.

4.3 Closing your ANZ account

The ANZ Prime Cash Management Account has specific terms and conditions for closing accounts. Please refer to Section 6 for details. You or any other authorised person can close your account at any time upon request at any ANZ branch.

The credit balance of your account plus deposit interest, if any, less any accrued account fees and Government charges applicable to the closing date, will be paid to you. Monthly fees will apply even though the account has been open for only part of a calendar month. If the account is holding uncleared funds at the time of your request to close the account, these will not be released until the funds are cleared.

If your account is in debit, the balance plus any accrued debit interest, fees and Government charges applicable to the closing date will be payable by you to ANZ.

Any unused passbooks, cheque books, or electronic cards which operate the account must be returned to ANZ upon closure of the account. An account with cheque access may only be closed once all outstanding cheques have been presented. ANZ reserves the right to return any cheques presented for payment after the account has been closed.

When you have not used your account for more than 3 months

If your account has either a nil or debit balance, and there have been no transactions (except for Government charges and fees) on the account for more than three months, then ANZ may close your account without any notice to you.

Other times when ANZ may close your account

ANZ may exercise its discretion to close an account due to unsatisfactory conduct or for any other reason it considers appropriate. In this event, ANZ will notify you in writing at the address shown on its records and will forward a bank cheque for the net credit balance of the account.

4.4 Personal advice on Savings and Transactions Products

The advisor who provided you with this advice is a salaried representative of ANZ. In addition to the salary received, the advisor may also be eligible to receive a reward based on sales performance. This reward will not exceed \$6,000 per month per advisor. In addition, ANZ branch staff are eligible to receive a reward if their particular branch reaches its profitability target. This reward will never exceed \$12,000 per half year per staff member.

Each month, the advisor may also be eligible to receive non-monetary benefits such as movie tickets, gift vouchers and recognition dinners for meeting or exceeding promotion targets. The value of non-monetary benefits received by the advisors will not exceed \$2,000 per promotion per month.

4.5 Over the Phone Servicing

ANZ will, at its discretion, monitor and/or record enquires made over the telephone. This is done for quality, verification, security and training purposes.

Section 5

Bank Fees and Charges

All ANZ accounts are subject to specific account related fees and charges. Other general fees and charges may also apply to your account for other services or account activity. ANZ offers fee free transaction banking on some accounts under certain conditions. ANZ may also waive fees under certain conditions.

If ANZ fails to collect a fee to which it is entitled, ANZ has not waived its right to collect the fee for future transactions of the same nature.

For information about:

- specific account fees and charges (including the types of transactions you can make, monthly transaction quotas and specific fee amounts);
- fee exemptions, and
- fee concession criteria

Please refer to the 'ANZ Personal Banking Account Fees and Charges' booklet.

For information about other general fees and charges, please refer to the 'ANZ Personal Banking General Fees and Charges' booklet. This booklet is available from any ANZ branch or online at www.anz.com.

Section 6

Specific Terms and Conditions for Personal Banking accounts

6.1 ANZ Access Advantage account

Account opening

You may only open an ANZ Access Advantage account if you are an individual and you use your account wholly and exclusively for your private or domestic use.

Interest

The interest rate is tiered. Interest will be credited to your account quarterly, based on your opening date or other date nominated by ANZ.

6.2 ANZ Access Select account

Account opening

You may only open an ANZ Access Select account if you are an individual and you use your account wholly and exclusively for your private or domestic use.

Interest

No interest is paid on this account.

6.3 ANZ Access Basic account

Eligibility

You are eligible for an ANZ Access Basic account if you:

- Hold one of the following cards:
 - › Seniors Concession card;
 - › Pensioner Concession card;
 - › Centrelink Health Care card; or
 - › Repatriation Health card (Department of Veterans' Affairs)
- Direct credit to your ANZ Access Basic account your regular income (includes benefits, pensions and superannuation payments);
- Provide ANZ with your Centrelink or Veterans' Affairs number; and
- Allow ANZ to obtain confirmation from the relevant Commonwealth agency (such as Centrelink or Veterans' Affairs) that you hold one of the above cards.

If you cease to meet these conditions, you will no longer be eligible for an ANZ Access Basic account. If ANZ considers that you are no longer eligible, ANZ will write to you and give you at least 30 days to establish that you are still eligible. If within that 30 day period, you do not establish that you remain eligible, ANZ will be entitled to treat your ANZ Access Basic account as an ANZ Access Select account.

One ANZ Access Basic account per customer

ANZ may choose to allow only one ANZ Access Basic account per customer.

Interest

Interest is not paid on this account.

6.4 ANZ Access Limited (avail. from 15.09.08)

Account opening

You may only open an ANZ Access Limited account if you are an individual and you use your account wholly and exclusively for your private or domestic use.

Interest

No interest is paid on this account.

Payment facilities not available

Cheque book facilities and overdraft facilities are not available with an ANZ Access Limited account.

Overdrawing Your Account

As part of your ANZ Access Limited account, transactions that overdraw your account will be declined where possible. However, in certain limited circumstances, your ANZ Access Limited account may overdraw (for example if a purchase is manually debited to your account if EFTPOS is not available).

You will not be charged an Honour Fee in relation to a transaction that overdraws your ANZ Access Limited account or a Dishonour Fee for a declined transaction.

If your account becomes overdrawn, then interest will be charged on the overdrawn amount at the ANZ Retail Index Rate plus a margin. (Refer to 'ANZ Personal Banking Account Fees and Charges' booklet for details).

The overdrawn amount and any interest on that amount will be debited to your account.

You must repay the overdrawn amount and pay any accrued interest on that amount within seven days of the amount being debited to your account.

6.5 ANZ Access Deeming account

Special features

An ANZ Access Deeming account is only available to customers who receive a Centrelink or Australian Veterans' Affairs pension/allowance and whose financial investments are assessed for their entitlement to that pension/allowance.

The following pensions or allowances from the Centrelink or the Australian Department of Veterans' Affairs are included:

- Age pension;
- Disability Support pension;
- Widow's pension/allowance;
- Wife's pension;
- Carer's pension;
- Sole Parent's pension;
- Service pension;
- Incentive allowance;
- New Start allowance (including Mature Age allowance and Mature Partner allowance);
- Sickness allowance;
- Special Benefit allowance;
- Partner allowance; and
- Parenting allowance

You must have your pension or allowance paid into your ANZ Access Deeming account.

Where the ANZ Access Deeming account is in joint names, both parties must be recipients of payments from Centrelink or the Australian Department of Veterans' Affairs. You are limited to one ANZ Access Deeming account and both parties must have their pension or allowance paid into this account.

If you cease to receive the pension or allowance, you will no longer be eligible for an ANZ Access Deeming account and you must notify ANZ immediately.

If ANZ considers that you are no longer eligible, or if at least one eligible pension/allowance benefit payment per account holder per month is not paid into your ANZ Access Deeming account, ANZ will write to you and give you at least 30 days to establish that you are still eligible. If within that 30 day period, you do not establish that you remain eligible, ANZ will be entitled to withhold any interest accrued on your account in that period or to treat your ANZ Access Deeming account as an ANZ Access Advantage account.

Interest calculation and payments

The interest rate is banded and interest will be credited to your account quarterly, based on your account opening date or other date nominated by ANZ.

6.6 ANZ Progress Saver account

Account opening

There is a minimum balance requirement of \$10 for holding an ANZ Progress Saver account. You may only open an ANZ Progress Saver account if you are an individual and you use your account wholly and exclusively for your private or domestic use.

Savings plan

On account opening you can nominate what you are saving for (savings description) and the amount you wish to save (savings target). ANZ will use the information that you give to us to develop a savings plan.

ANZ will make every reasonable effort to ensure the savings plan is accurate. It will be based upon information provided by you and will assume you make all deposits when scheduled, that no bank fees are incurred and interest rates do not change.

You can withdraw all or part of your funds prior to or after reaching your savings target.

Operating the account

The account is operated by the ANZ Progress Saver card, which is issued when you do not have an ANZ card for an existing account, or at your request. Alternatively, the account can be linked to and operated by an ANZ Access card or any ANZ credit card for another ANZ account. You may select full or partial ATM access to your account. If you choose partial ATM access, the ATM will not allow withdrawals, allowing only deposits, balance enquiries and transfers into your ANZ Progress Saver account from other linked ANZ accounts. Overdrafts and cheque facilities are not available on an ANZ Progress Saver account.

Interest

This account pays base interest and, subject to eligibility, bonus interest. The base interest rate is tiered. Interest calculated on the base interest rate will be credited to your account monthly, based on the opening date of your account. Bonus interest will be paid if the following criteria are satisfied:

- One deposit no less than the set minimum amount (currently \$10) is made during the month (you can make as many deposits for as much as you like throughout the month); and
- No withdrawals or debits are made during the month.

Bonus interest will not be paid in the event that you close your account, as account closure will count as a withdrawal for the relevant month.

Bonus interest is calculated daily and paid monthly in addition to the base interest earned on the account. The month commences on the day the account is opened. If the monthly account anniversary date falls on a non-business day, the bonus interest will be paid on the previous business day, except that, where the previous business day is the last day of the month, the bonus interest will be paid on the next business day.

Reaching your target

Upon reaching your savings target, you can start a new savings plan or simply withdraw your money and close the account.

A new savings plan and how to continue earning bonus interest

To earn bonus interest in the month you end the old savings plan and start the new one, you must:

- deposit at least \$10 in the new account;
- make your withdrawal from the old account in a branch; and
- notify the branch staff member at the time of withdrawal that you wish to start a new savings plan.

Statements

Interim and casual statements are not available.

Any duplicate statements that you request will not include the savings target graph.

Home Loan/Residential Investment Loan and Personal Loan Discounts

1. Home Loan/Residential Investment Loan Discounts

You are eligible to apply for one ANZ Progress Saver Home Loan or Residential Investment Loan discount on a new ANZ loan if you:

- Have held an ANZ Progress Saver account for a period of 12 months or longer; and
- Your ANZ Progress Saver account has a balance of \$5,000 at the time you apply for the discount.

2. Variable Personal Loan Discount

You are eligible to apply for an ANZ Progress Saver Personal Loan discount on each new ANZ Variable Personal Loan opened while you hold an ANZ Progress Saver account.

Should you wish to, you are entitled to apply for one Home Loan or Residential Investment Loan discount and one Personal Loan discount at the same time so long as you meet the eligibility criteria.

Interest rate discounts are applied for the life of the new loan or until the loan is repaid in full (whichever is earlier). The discounts available to you are those that are current at the time you apply. Details of the Home Loan/Residential Investment Loan and Personal Loan discounts that apply to your account can be found in the “ANZ Progress Saver” brochure (available from any ANZ branch) or by visiting www.anz.com.

The Home Loan/Residential Investment Loan and Personal Loan discounts are subject to change and are not available in conjunction with any other special offers or packages.

6.7 ANZ Premium Cash Management account

Opening deposit and ongoing minimum balance requirements

There is a minimum opening balance of \$10,000 required. You must maintain a minimum balance of \$1,000 in your ANZ Premium Cash Management account. If the balance falls below \$1,000 ANZ may require that the account be closed.

Interest

The interest rate is tiered. Interest will be calculated daily and be credited to your account monthly, based on the opening date of your account.

6.8 ANZ Prime Cash Management Account

The ANZ Prime Cash Management Account is designed to operate as an investment option offered through various superannuation master funds. If you are a retail investor, please contact your superannuation fund to see whether the ANZ Prime Cash Management Account is offered as an investment option as you cannot apply for this product through these Terms and Conditions. Only the trustee of such a master fund can apply for this product through these Terms and Conditions.

Please note that you can only operate your ANZ Prime Cash Management Account through the arrangement you have with the trustee of your fund.

Account opening

The ANZ Prime Cash Management Account is opened through your superannuation fund. You must make an initial minimum investment of \$5,000 and maintain a minimum balance of \$5,000.

For account opening details, please contact the trustee of your superannuation fund.

Operating the account

The legal owner of your ANZ Prime Cash Management Account will be the trustee of your superannuation fund, and you will be appointed as the beneficiary of the account. This will mean that the account will be held in trust for you by the trustee of your superannuation fund.

You are able to withdraw from and deposit money into your ANZ Prime Cash Management Account subject to superannuation legislation requirements and any terms imposed by the trustee of your superannuation fund.

Withdrawing money

If your superannuation fund offers this product as an investment option with a direct withdrawal facility, then, subject to any requirements imposed by superannuation legislation and the trustee of your superannuation fund, you will be able to have withdrawal access to the monies invested in your ANZ Prime Cash Management Account using ANZ branches, ATMs, EFTPOS, ANZ Phone Banking, ANZ Internet Banking and BPAY®.

Superannuation legislation requirements

Under current superannuation law, you must generally be over the preservation age and have retired to withdraw money from your ANZ Prime Cash Management Account. The preservation age is not a set age. It depends on your date of birth and it may be varied by law from time to time. Exceptions to this general rule, however, do apply.

In addition, if you hold an income stream product and are over the preservation age or are eligible to withdraw money held in your ANZ Prime Cash Management Account for another reason advised to you by your superannuation fund or financial adviser, you will need to withdraw a minimum annual payment amount each year (in accordance with the minimum payment rules set by the Federal Government). In some circumstances, for example, for transition to retirement income streams, a maximum annual payment amount is also set. Further, as withdrawals from the ANZ Prime Cash Management account are considered to be income, the annual payment amount able to be withdrawn each year may be limited so as not to affect Centrelink/Department of Veterans' Affairs entitlements.

If you are not over the preservation age or are not otherwise eligible, under current superannuation law, you will only be able to withdraw your superannuation monies from your ANZ Prime Cash Management Account by transferring the money to another investment option in your superannuation fund or another superannuation fund available to you.

You should contact your superannuation fund or financial adviser for advice in relation to your particular circumstances.

Superannuation fund requirements

The trustee of your particular superannuation fund will inform ANZ of any restrictions that apply in relation to your ability to withdraw your superannuation monies held in your ANZ Prime Cash Management Account.

If you hold an income stream product and are over the preservation age or are eligible to withdraw your superannuation monies held in your ANZ Prime Cash Management Account for another reason advised to you by your superannuation fund or financial adviser, the trustee of your superannuation fund may, subject to the superannuation law, impose rules in relation to the amount of your superannuation monies that you are able to withdraw in any particular year. Generally, you will not be subject to any other restriction.

If you hold a superannuation investment product and are over the preservation age or are eligible to withdraw your superannuation monies held in your ANZ Prime Cash Management Account for another reason advised to you by your superannuation fund or financial adviser, the trustee of your superannuation fund may, subject to the superannuation law, place restrictions on the manner in which you will be allowed to withdraw those monies. For example, the trustee may only allow you to withdraw money if the withdrawal is arranged through the superannuation fund and may not allow you to withdraw money direct from ANZ.

Depositing money

Superannuation legislation requirements

Current superannuation law does not restrict the amount of money you may deposit into the ANZ Prime Cash Management Account. However, concessional tax treatment on the money you deposit into your superannuation fund (of which the ANZ Prime Cash Management Account may be one investment option) may only be available up to a prescribed limit. In relation to an income stream product, once the income stream has been established, you are unable to make additional contributions or deposits to the income stream.

The law does not restrict the amount of money that you may deposit/transfer into your ANZ Prime Cash Management Account from your superannuation monies held in other superannuation products.

Again, you should contact your superannuation fund or financial adviser for advice in relation to your particular circumstances.

Superannuation fund requirements

The trustee of your particular superannuation fund will inform ANZ of any restrictions that may apply in relation to your ability to deposit money into your ANZ Prime Cash Management Account.

If you hold an income stream product, you will only be allowed to transfer money into your ANZ Prime Cash Management Account from other investments that you currently hold in a superannuation fund. If you try to deposit money into your ANZ Prime Cash Management Account directly through ANZ, where possible, ANZ will redirect the money back to its originating source. Where ANZ is unable to redirect the money, ANZ will deposit the money to another account nominated

by you and will provide you with written notification that this has occurred. ANZ will not be liable for any loss of interest which you may suffer due to the fact that this money is unable to be credited to your ANZ Prime Cash Management Account.

Change of your name or address

If you notify ANZ of any change to your name or address (or, if applicable, the name or address of any person you authorise to operate the account), you should ensure that you also inform your superannuation fund of the change.

Interest

Interest will be calculated on the balance of your account daily and will be credited to your account monthly, based on the opening date of your account.

Fees and charges

All fees charged by ANZ will be debited to the ANZ Prime Cash Management Account and are set out in the ANZ Personal Banking Account Fees & Charges booklet. The trustee of the superannuation fund will usually charge its own fees and other charges in relation to the fund generally and you will be able to identify those charges in the product disclosure statement for that fund.

Statements

ANZ will issue statements for your ANZ Prime Cash Management Account quarterly. More information about statements is contained in Section 2.

Account closing

An ANZ Prime Cash Management Account may only be closed on the instruction of the trustee of your superannuation fund. If you wish to close your account, you should instruct the trustee of your superannuation fund to do so.

6.9 ANZ Passbook Savings account

Using your Passbook

ANZ will provide a passbook as a record of the transactions on the account. You must present the passbook at an ANZ branch to make a withdrawal or deposit and to enable the recording of other entries such as interest, pensions and social security payments, as well as Government charges. Your passbook is an important document and should be kept in a safe place. Please contact ANZ immediately if your passbook is lost or stolen. By applying for and accepting your ANZ Passbook Savings account, you agree that:

- it is the account owners' responsibility to have the passbook updated at regular intervals; and
- updates to your passbook at an ANZ branch are the means by which transactions on your account are confirmed.

Deposits to passbook accounts can only be made via the following methods:

- Direct credit (eg salary, pension, benefits);
- at an ANZ branch; and
- electronic credit from another financial institution.

Withdrawals can only be made at ANZ branches. To assist with identification when you make withdrawals, you can have a 'blacklight' record of your signature in the back of your passbook.

Interest

The interest rate is tiered. Interest will be credited to your account quarterly, based on your opening date or other date nominated by ANZ.

6.10 ANZ Term Deposit

There is a minimum balance requirement of \$5,000 for opening an ANZ Term Deposit.

Withdrawing or transferring money

If you wish to withdraw all or part of your ANZ Term Deposit before its maturity date, you must make this request to ANZ in writing. ANZ will be entitled to reduce the interest rate payable on the ANZ Term Deposit when there is an early withdrawal.

No interest adjustment will be made where an ANZ Term Deposit is prepaid before maturity following the death of an account holder.

Prior to 6 December 2004

For ANZ Term Deposits opened before 6 December 2004, where there is an early withdrawal, the money you withdraw early will earn 50% of the interest rate which was originally agreed, and the money you leave on ANZ Term Deposit will continue to earn the interest rate originally agreed. If the amount remaining after a partial withdrawal would be less than the minimum allowed for that type of ANZ Term Deposit, then the whole balance must be withdrawn.

For example: A Term Deposit of \$10,000 opened prior to 6 December 2004 for 1 year at 5% per annum is closed after 9 months:

1. Calculate 50% of the interest rate initially agreed to arrive at the interest rate to be applied to the amount of your early withdrawal: $0.50 (50\%) \times 0.05 (5\%) = 0.025 (2.5\%)$.
2. Divide this interest rate by 365 to obtain the daily interest rate: $0.0250 (2.50\%) / 365 = 0.000068493 (0.0068493\%)$.
3. Multiply this by the principal amount to calculate the interest earned each day: $\$10,000 \times 0.000068493 (0.0068493\%) = \0.68493 .
4. Multiply this by the number of days the deposit was open to calculate the interest you will earn on the amount of your early withdrawal: $\$0.68493 \times 274 \text{ days} = \187.67 (rounded to two decimal places).

From 6 December 2004

For ANZ Term Deposits opened or reinvested on maturity from 6 December 2004, where there is an early withdrawal, the following early redemption structure will apply. An administration fee of \$30 will be charged and the money you withdraw early will incur an interest rate reduction based on the percentage of the original term that has elapsed, as illustrated below.

| % of Term Elapsed | Interest Rate Reduction |
|-----------------------|-------------------------|
| 0 to less than 20% | 90% |
| 20% to less than 40% | 80% |
| 40% to less than 60% | 60% |
| 60% to less than 80% | 40% |
| 80% to less than 100% | 20% |

For example:

A Term Deposit of \$10,000 opened after 6 December 2004 for 1 year at 5% per annum is closed after 9 months:

1. Calculate the interest that has accrued on the Term Deposit. Divide the interest rate by 365 to obtain the daily interest rate: $0.05 (5.00\%) / 365 = 0.000136986 (0.0136986\%)$. Multiply this by the principal amount to calculate the interest earned each day: $\$10,000 \times 0.000136986 (0.0136986\%) = \1.369 . Multiply this by the number of days that the deposit has been open: $\$1.369 \times 274 \text{ days} = \375.11
2. Calculate the interest reduction. Determine the percentage of the original term that has elapsed: $9/12 = 0.75 (75\%)$. As 75% of the original term has elapsed, an interest reduction of 40% of the interest earned is applied. Multiply the interest earned by 0.40 (40%) to calculate the reduction: $\$375.11 \times 0.40 (40\%) = \150.04 . Add the Prepayment Administration Fee of \$30.00 to calculate the total amounts to be deducted from the interest earned $\$150.04 + \$30.00 = \$180.04$.
3. Subtract the total deductions from the interest earned to calculate the interest that you receive: $\$375.11 - \$180.04 = \$195.07$. You receive \$195.07 in interest.

Interest Rate Reduction on Amount Withdrawn.

The money you leave on ANZ Term Deposit will continue to earn the interest rate originally agreed.

If the amount remaining after a partial withdrawal would be less than the minimum allowed for that type of ANZ Term Deposit, then the whole balance must be withdrawn.

Interest

ANZ Term Deposits of \$5,000 or more can be invested for any term between one month and 5 years. For ANZ Term Deposits of 12 months or less, your interest is paid at maturity. If the term exceeds 12 months, interest is paid annually and at maturity. If your ANZ Term Deposit is for seven months or more you have the option of receiving your interest half yearly. If your ANZ Term Deposit is for one year or longer, then you also have the option of receiving your interest monthly or quarterly. You must choose how often you wish to receive your interest at the time you open your ANZ Term Deposit, as this will affect the interest rate that ANZ quotes you. Amounts of \$100,000 or more can be invested for terms of seven days to 5 years on specially negotiated terms.

Interest is calculated on the opening balance of your account. The rate of interest is fixed for the term of your deposit. ANZ will advise you of the interest rate for the particular term that you have chosen at the time you make the deposit. Interest accrues daily and the daily interest rate is the rate fixed for the term of your deposit divided by 365. Interest is not compounded.

For example: If you invest \$50,000 for 1 month on 1 January at a rate of 4.40% per annum, the interest you will earn is calculated as follows:

1. Divide the interest rate by 365 to calculate the daily interest rate. $0.0440 (4.40\%) / 365 = 0.000120547 (0.0120547\%)$.
2. The daily interest rate is then multiplied by \$50,000 to calculate the interest that accrues each day $0.000120547(0.0120547\%) \times \$50,000 = \$6.02735$.
3. Multiply the daily interest earned by the number of days for the ANZ Term Deposit to calculate the interest that will be earned for the term of the deposit $6.02735 \times 31 = \$186.85$ (rounded to two decimal places).

You can obtain details about the level of interest that your account will earn from any ANZ branch or by telephoning our ANZ Rate Inquiry Line on Freecall 1800 033 888 between 8am and 8pm, Monday to Friday (AEST)

At the time you open your ANZ Term Deposit, you can arrange for your interest to be:

- automatically credited to another ANZ account; or
- sent to you by ANZ Bank Cheque.

If interest is payable at maturity, it can be reinvested together with the original ANZ Term Deposit, or if the interest is more than \$5,000, in a separate ANZ Term Deposit.

Special features

If you have made arrangements with ANZ for funds from an existing ANZ Term Deposit to be reinvested on maturity in a new ANZ Term

Deposit, you can contact ANZ up to seven days after the maturity date to change either the term of the new deposit, or to change the amount that you wish to reinvest (provided the proposed change is at least \$1,000 and you maintain the minimum balance requirement). Please be aware that the interest rate advertised on the day of maturity for the relevant amount and term will always be applied.

On the maturity of your ANZ Term Deposit, if for any reason ANZ does not have any instructions from you as to what should happen to your funds, ANZ will reinvest them in the same type of ANZ Term Deposit as you initially chose. Normally ANZ will ask you at the time you make your ANZ Term Deposit for instructions about what to do with your funds on maturity.

6.11 ANZ V2 PLUS

V2 PLUS is available with or without direct banking facilities. Direct banking facilities enable you to access your V2 PLUS account via electronic methods such as ATMs, EFTPOS, ANZ Phone and Internet Banking in addition to performing transactions at ANZ branches or via the V2 PLUS Service Centre. With V2 PLUS without direct banking facilities you can only make withdrawals via the V2 PLUS Service Centre.

6.11.1 Who can open an account?

You can open a V2 PLUS account if you are:

- an individual over 18 years of age;
- joint individuals over 18 years of age;
- a company;
- a partnership;
- an unincorporated association; or
- a trustee.

If the V2 PLUS account is for anyone under the age of 18 years, the account must be made in either the parent's or guardian's name. ANZ has the right, at its discretion, to accept or reject your application for a V2 PLUS account.

6.11.2 How to open an account

The minimum deposit needed to open a V2 PLUS account is \$5,000. Initial deposits can be made in cash at any ANZ branch, by cheque crossed not negotiable and made payable to the account holder or via electronic transfer.

6.11.3 Additional deposits

Additional deposits can be made:

- by automatic direct credits into your account;
- in person at any ANZ branch;
- by mail to the V2 PLUS Service Centre (via cheque);
- at V2 PLUS shop fronts (via cheque);

- by ANZ Phone, Internet or Mobile Phone Banking transfer from another ANZ account; or
- at any ANZ ATM which accepts deposits with your card linked to your V2 PLUS account.

6.11.4 Appointment of an intermediary/authorised representative

An 'authorised representative' is any company, partnership or individual appointed by you to invest in or withdraw monies from your V2 PLUS account.

To appoint an intermediary, or authorised representative to transact on your V2 PLUS account, the account holder, together with the person authorised to operate the account, will need to sign the relevant form depending on whether you have direct banking facilities or not. Where the authorised representative is a corporation or a partnership, a duly authorised officer or partner of the authorised representative must sign the authority. ANZ may ask the representative for proof of authorisation.

Federal Government legislation requires ANZ to verify the identity of all account holders, signatories and agents.

You may at any time notify ANZ of your revocation of the appointment of an authorised representative. Such revocation, however, will not be effective until the revocation has been acknowledged in writing by ANZ.

6.11.5 Account Operation

6.11.5(a) Withdrawing funds via the V2 PLUS Service Centre

Telephone or Written Requests

You may withdraw funds for a self-titled cheque or third party cheque or transfer funds to any other bank account by written request signed and hand delivered to a V2 PLUS shop front or mailed or faxed to the V2 PLUS Service Centre.

Where you have requested the telephone withdrawal facility you may also withdraw funds by telephone via the V2 PLUS Service Centre for:

- a self titled cheque or transfer to a nominated account; and
- a third party cheque or transfer to any bank account other than the nominated account (but only if you are authorised to operate the V2 PLUS account independently).

Please note that:

- if the nominated account is not with ANZ, the crediting may take longer than 24 hours;
- payment of cheques issued can be stopped by notifying the V2 PLUS Service Centre in writing prior to the payments being made. A fee may be charged for this service; and
- withdrawals will be paid net of all taxes, duties and charges.

Minimum withdrawal amount

The minimum withdrawal amount for all withdrawals from the V2 PLUS Service Centre is \$500.

Access to funds

The V2 PLUS Service Centre will take reasonable steps to ensure that withdrawals are made within the specified time, but accepts no responsibility for delays in transit which may occur and which are beyond its control. Any deposits received from overseas in Australian dollars will take up to 30 days before funds can be considered cleared.

Although funds can be transmitted on the same day, they may not be visibly reflected in your bank account. In this situation the bank officers will contact our V2 PLUS Service Centre for confirmation of the remitted funds.

Where a withdrawal request is received by the V2 PLUS Service Centre before 11am Melbourne time for cheque withdrawals or 1pm Melbourne time for nominated account transfers, on any banking day, same day withdrawals can be made (all withdrawals are subject to cleared funds being available).

Where a request for withdrawal is received after these times or on a day on which the V2 PLUS Service Centre or ANZ is closed for business, payment will be made on the next banking day following the request. Your investment will continue to earn interest until the time the request is actioned.

6.11.5(b) Withdrawing funds via direct banking facilities

For V2 PLUS with direct banking facilities, in addition to the ability to withdraw funds via the V2 PLUS Service Centre, withdrawals may be made:

- at any ANZ branch or ATM;
- via electronic debit, for example direct debit or periodical payment; and
- via ANZ Phone or Internet Banking, BPAY® and EFTPOS;

(subject to the terms and conditions that attach to these facilities).

Withdrawals (and balance enquiries) at non-ANZ ATMs will attract a service fee from that financial institution. These fees will be itemised on your V2 PLUS statement. However, the use of non-ANZ ATMs for withdrawals from your V2 PLUS account will not be counted as one of your free withdrawal transactions each month.

6.11.6 Operation of the account by an intermediary/authorised representative

An authorised representative may have the same authority as you have to make deposits in and withdrawals from your V2 PLUS account.

6.11.7 Maintaining your minimum balance

You need to maintain a minimum balance of \$5,000 at all times. Where a withdrawal would reduce your balance below \$5,000, ANZ may, at its discretion, require you to withdraw the whole balance. Withdrawal of the whole balance can only be arranged by contacting the V2 PLUS Service Centre. Balances of less than \$5,000 in your V2 PLUS account will not earn any interest.

If you have a V2 PLUS account with direct banking facilities and are making a withdrawal using EFTPOS, an ATM, ANZ Phone Banking, ANZ Internet Banking or BPAY®, your transaction may be rejected if it causes the balance in your account to fall below the \$5,000 minimum.

6.11.8 Interest rate

The interest rate paid on your V2 PLUS account is determined by ANZ having regard to prevailing money market interest rates. The interest rate may change from day to day. The daily interest rate is the annual rate divided by the number of calendar days in a year.

Rates apply until a new rate is advertised. The current interest rate can be obtained by telephoning the V2 PLUS Rateline on FREECALL 1800 033 043, 24 hours a day Australia-wide or by visiting www.anz.com or any ANZ branch.

6.11.9 Interest payments

Interest is calculated daily and paid quarterly on the first day of January, April, July and October. Interest on amounts withdrawn will be paid on the next interest payment date except where you fully withdraw your balance, then interest will be paid at that time. You may elect to have your interest credited to your V2 PLUS account, or credited to a nominated bank account by advising the V2 PLUS Service Centre verbally or in writing. Unless otherwise directed, interest payments will be credited to your V2 PLUS account.

If the account you nominate is a non-ANZ account, the crediting may take longer than 24 hours.

6.11.10 Account statements

You will receive a quarterly statement detailing interest paid and your account balance. This will be forwarded to you after each interest payment. Monthly statements are issued at the end of each month but only if a withdrawal or deposit has been made in the month. The monthly statement will detail all transactions made during the month and your account balance. These statements should be retained for your individual tax purposes.

A statement detailing all transactions and interest paid for a specified period or an audit certificate, is available upon request. A fee may apply for this service.

You must carefully review your statements so you are aware of the status of your account. If you believe there are errors or unauthorised

transactions shown on your statement, you must contact the V2 PLUS Service Centre as soon as possible.

6.11.11 Joint accounts

V2 PLUS without direct banking facilities

Funds can be withdrawn only in accordance with the instructions given by you and other authorised operators. For example, if your joint account arrangement requires 'all parties to sign jointly', any request (such as the drawing of a third party cheque) that requires written authority must be signed by all parties. If you elect to have the telephone withdrawal facility, then any one of the parties to a joint account can make telephone withdrawal requests alone. The telephone withdrawal facility must, however, be suspended if any single party to a joint account advises the V2 PLUS Service Centre that the telephone withdrawal facility for the joint account is not to be operated by one person alone.

V2 PLUS with direct banking facilities

Where an account is opened in the names of more than one individual any of you will be entitled to operate the account without the consent of the others (including the provision of signed written instructions authorising a cheque withdrawal). However, if as a party to a joint account, you wish to suspend or terminate the authority that each joint account holder has to operate the account, you can do so by notifying ANZ in writing. The suspension or termination will not be effective, however, until ANZ has acknowledged it in writing. In these circumstances your account will cease to have direct banking facilities.

6.11.12 Third party signatories for V2 PLUS with direct banking facilities

Any individual appointed as a third party signatory will be entitled to operate the account without your consent and will have the same powers as you to make deposits and withdrawals from the account.

To authorise a third party signatory to use ANZ Phone Banking and ANZ Internet Banking in connection with your account, you will also need to complete a separate ANZ Phone Banking and ANZ Internet Banking Authorised User Authority.

Third party signatories must complete a 100-point check with ANZ. You will be able to revoke the appointment of a third party signatory at any time by notifying ANZ in writing. The revocation will not be effective, however, until ANZ has acknowledged it in writing.

6.11.13 Company accounts

For V2 PLUS with direct banking facilities each director or secretary who signs the application form will have authority to operate the account alone. For V2 PLUS without direct banking facilities, authorised representatives may be appointed to operate the account jointly. If a company wants further third parties to operate the account the company will need to appoint them.

6.11.14 Partnership, trust and unincorporated association accounts

Where a partnership or an unincorporated association wants more than one representative to operate the account, the persons who are authorised to operate the account, by the partnership or unincorporated association, can apply jointly or some of them may so apply and others may be appointed as third party signatories or authorised representatives.

Similarly, an individual trustee may appoint a third party signatory or authorised representative. In the case of joint trustees (individuals), they may apply jointly or some of them may so apply and the others may be appointed as third party signatories or authorised representative.

6.11.15 Periodical Payments for V2 PLUS with direct banking facilities

A periodical payment is a debit from your V2 PLUS account, which you instruct ANZ to make to the account of another person or business. You will need to complete a periodical payment request form with ANZ at an ANZ Branch or call the V2 PLUS Service Centre to apply over the phone. You can only apply for a Periodical Payment over the phone if the periodical payment amount is less than \$5,000.

If your periodical payment falls on a non business day, your payment will be made on the next business day following the payment date, unless you request otherwise. If a deposit is made at another bank or financial institution, there may be a delay of several days before the account is credited with your deposit.

A Non-Payment Fee is charged if you have authorised a Periodical Payment that is not made because there are insufficient cleared funds in your account.

6.11.16 Direct debiting for V2 PLUS with direct banking facilities

You can arrange for a third party to direct debit from your V2 PLUS account. By doing so, you can arrange payment for regular expenses such as health cover, insurance premiums and credit card accounts. You will need to complete a direct debit authority form with the third party and quote the V2 PLUS BSB and account numbers we give you. Direct debits cannot be arranged for you by the V2 PLUS Service Centre.

A Dishonour Fee is charged if you authorise a third party to direct debit your account and payment is not made because there are insufficient cleared funds in your account.

6.11.17 Stopping payments for periodical payments and direct debits for V2 PLUS

You can:

- arrange for a periodical payment or direct debit to be stopped if you notify the V2 PLUS Service Centre at least two banking days before the payment is made. A Stop Payment fee may be charged for this service;

- arrange for payment of a periodical payment or a direct debit to be altered if you notify the V2 PLUS Service Centre at least two banking days before the payment is made; and
- cancel a periodical payment request or a direct debit request by notifying the V2 PLUS Service Centre at least two banking days before the payment is made.

You may notify the V2 PLUS Service Centre by calling 13 28 33, 8am to 8pm Melbourne time, Monday to Friday. If you notify the V2 PLUS Service Centre by phone, your written confirmation may also be required.

ANZ may charge you a fee for cancelling a direct debit or periodical payment.

Section 7

Specific Terms and conditions for ANZ Mortgage Offset accounts and ANZ Equity Manager accounts

7.1 ANZ Mortgage Offset accounts

ANZ One accounts must be used by individuals for private or domestic use only.

ANZ Mortgage Offset accounts can only be linked to one of the following ANZ loans – an ANZ Standard Variable Rate Home Loan, ANZ Variable Rate Residential Investment Loan, ANZ One Year Fixed Rate Home Loan or Residential Investment Loan (advanced from 2 March 1998), ANZ Easy Start Home Loan or Residential Investment Loan (No longer offered), ANZ Home Improvement Loan, ANZ Residential Land Loan, ANZ Residential Investment Land Loan, ANZ Standard Variable Rate Supplementary Loan, or ANZ One Year Fixed Rate Supplementary Loan.

Only one ANZ Mortgage Offset account can be linked to an eligible ANZ loan.

ANZ Mortgage Offset accounts must be opened in exactly the same names as the ANZ loan to which the account is linked.

As interest is not paid on ANZ Mortgage Offset accounts, if the balance in a mortgage offset account is greater than the balance of the linked loan, the amount in excess of the loan balance will not be offset and will not earn interest.

7.1.1 ANZ One

Interest

Interest is not paid on the account balance. Instead for each day when the balance of the account is greater than its minimum offset threshold, which is \$Nil, your interest charge for this day on

your linked loan will be reduced by an 'offset amount'. The 'offset amount' for that day is calculated as follows:

1. Take the balance of the offset account (or, if less, the balance of the loan).
2. Take the interest rate currently applicable to your loan and multiply it by the offset percentage of your offset account, which is 100%.
3. Multiply 1. and 2. and divide the result by 365 (being number of days in the year).

Example

1. \$5,000
2. $0.067 (6.7\% \text{ p.a.}) \times 100\% = 0.067$
3. $(\$5,000 \times 0.067)/365$
= the offset amount for that day

ANZ's right to block access

ANZ reserves the right to block access to your account, and in the event you default on your loan, ANZ may at any time and without prior notice to you transfer or apply the whole or any part of the credit balance of your account in payment of the whole or any part of your loan account.

7.1.2 ANZ Home Loan Interest Saver (No longer offered)

Deposits

There is a minimum opening deposit of \$2,000 for this account.

Transferring funds by telephone

If you complete a Funds Transfer Authority, you can transfer funds from your account to your ANZ Access account by telephoning the ANZ Branch where this account is held. The ANZ Access account to which your funds are transferred must be the account that you have nominated on the Funds Transfer Authority. The Funds Transfer Authority contains the conditions on which the ANZ will accept telephone instructions. Funds Transfer Authority forms are available at any ANZ branch.

Interest

Interest is not paid on the account balance. Instead, for each day when the balance of the account is greater than its minimum offset threshold, which is \$5000, your interest charge for this day on your linked loan will be reduced by an 'offset amount'. The 'offset amount' for that day is calculated as follows:

1. Take the balance of the offset account (or the balance of the loan, if less than the balance of the offset account).
2. Take the interest rate currently applicable to your loan and multiply it by the offset percentage of your offset account, which is 100%.
3. Multiply 1. and 2. and divide the result by 365 (being number of days in the year).

Example

1. \$5,000
2. $0.067 (6.7\% \text{ p.a.}) \times 100\% = 0.067$
3. $(\$5,000 \times 0.067)/365$
= the offset amount for that day

ANZ's right to block access

ANZ reserves the right to block access to your account, and in the event you default on your loan, ANZ may at any time and without prior notice to you transfer or apply the whole or any part of the credit balance of your account in payment of the whole or any part of your loan account.

7.2 ANZ Equity Manager account

Interest

For information on interest please refer to the interest section on page 12.

Special Conditions

The debit account for an ANZ Equity Manager account has a different fee structure to that of other types of accounts. Details of the fee structure are outlined in the 'ANZ Personal Banking Account Fees and Charges' booklet. Details of the terms and conditions for the credit facility for this account are contained in your letter of offer.

Statements

ANZ will issue statements for your Equity Manager account every three months. Statements can be issued more frequently on request.

Section 8 ***Electronic Banking Conditions of Use***

ANZ warrants that it will comply with the requirements of the Electronic Funds Transfer Code of Conduct.

This section applies to all electronic transactions except those where your signature may also be required.

Unless the account services are provided or referred to you by ANZ, ANZ does not authorise, promote or endorse the use of account services offered by third parties to access your ANZ accounts (including account aggregation services, such as may be provided by other financial institutions).

Definitions

'Activation Code' means the 7 digit temporary activation number issued to activate M-Banking or TXT Banking Service.

'ANZ Business Day' means any day from Monday to Friday on which ANZ is open for business in at least one of its branch locations in Australia.

'Banking Business Day' refers to any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.

'CRN' means the Customer Registration Number issued by ANZ to you.

'Mobile Phone Banking' means M-Banking and TXT Banking.

'PIN' means Personal Identification Number.

'Pay Anyone Processing Day' means any day from Monday to Friday that is not a public holiday in both Melbourne and Sydney.

'Securemail' means the electronic messaging system which enables communications to be sent to or from ANZ as part of ANZ Internet Banking.

'Telecode' means the four to seven digit number issued to access ANZ Phone Banking and your Mobile Phone Banking Activation Code.

Transaction limits

ANZ or another party such as a merchant may limit the amount of any electronic transaction you can make over certain periods (e.g. during any day or in a single transaction).

ANZ may change any electronic transaction limit or impose new transaction limits by giving you notice. You can find out current electronic transaction limits for your accounts by calling ANZ on 13 13 14, 24 hours, 7 days a week or in relation to V2 PLUS, by calling the V2 PLUS Service Centre on 13 28 33, 8am to 8pm Melbourne time, Monday to Friday.

How you can use ANZ Internet Banking

You can use ANZ Internet Banking to make transactions on your linked accounts, as set out in your account terms and conditions. You can also use ANZ Internet Banking to purchase and order a range of financial services and products. Details can be found out at www.anz.com.

Fees and Charges for Mobile Phone Banking

ANZ reserves the right to charge an account nominated by you with fees and charges for the provision of Mobile Phone Banking. The fees and charges applicable to Mobile Phone Banking are those shown on www.anz.com and may vary from time to time.

You may also incur charges from your mobile operator as a result of using Mobile Phone Banking. Any such charges are solely your responsibility.

Access to and use of Pay Anyone and International Services

(a) Obtaining Pay Anyone

When applying for Pay Anyone for Internet Banking, you must

request a Pay Anyone daily limit which is subject to approval by ANZ. The options for the daily limits are set out at www.anz.com when you apply. Restrictions apply depending on whether you are using Pay Anyone for personal or business purposes. When applying for Pay Anyone for Mobile Phone Banking your daily limit will be as advised to you by ANZ and may not be changed by you.

If you require your password for Pay Anyone for Internet Banking to be reset or reissued ANZ may reduce your current daily Pay Anyone limit for Internet Banking. You will need to re-apply if you wish to reinstate that limit.

Please allow sufficient time for the change to be made before you attempt to use the higher daily transfer limit.

You can apply to increase or decrease your daily transfer limit for Internet Banking through ANZ Internet Banking.

(b) Obtaining International Services

You can apply for International Services after you have been granted Pay Anyone access. International Services are not available through Mobile Phone Banking.

The total of all Pay Anyone and International Services transfers (converted into Australian Dollars) on any day cannot exceed your Pay Anyone daily transaction limit.

Access levels for ANZ Phone Banking, ANZ Internet Banking and ANZ Mobile Phone Banking

Access levels:

- **'All transactions'** – access every function within ANZ Phone Banking and ANZ Internet Banking for the account;
- **'Transaction History Details only and BPAY®'** – includes BPAY®, account balance information, transaction history details, ordering a cheque/deposit book but excludes transfers between accounts, increasing a credit card limit, redrawing on a home loan, direct loan payments, BPAY View,™ ANZ Online Investing and ANZ Online Reporting;
- **'Deposit and Transaction History Details only'** – includes transfers between accounts, transactions history details, account balance information and ordering a cheque/deposit book but excludes withdrawals from accounts, increasing credit card limit, redrawing on a home loan, direct loan payments, BPAY View,™ ANZ Online Reporting, ANZ Online Investing and BPAY®;
- **'Deposit only'** – includes transfers between accounts but excludes withdrawals from accounts, BPAY®, increasing credit card limit, redrawing on a home loan, direct loan payments, BPAY View,™ ANZ Online Reporting, ANZ Online Investing, account balance information, transaction history details and ordering a cheque/deposit book;

- **‘Transaction History Details only’** – includes enquiries on past transactions about the account but excludes all transactions on the account, transfers between accounts, increasing credit card limit, redrawing on a home loan, direct loan payments, BPAY View,[™] ANZ Online Reporting, ANZ Online Investing and BPAY®.

Account holders aged 12 to 15 years, adults who have a joint account with account holders aged 12 to 15 years, and account signatories (no agents can be appointed) to accounts held by customers aged 12 to 15 years may only have restricted access levels for ANZ Phone Banking and ANZ Internet Banking.

Only the account holder or account signatories can select an access level. The account holder or account signatories may authorise another person (an **‘authorised user’**) to operate the account and that person may have a different access level to the account holder. The account holder is responsible for the operation of the account by the authorised user within that user’s level of access.

The account holder or account signatories may cancel or change any access level by sending a written request or Securemail to ANZ, or calling ANZ on the relevant number listed at the back of this booklet. ANZ may require written confirmation. ANZ may take several days to process this change.

Authorised users, regardless of their level of access, cannot access ANZ Pay Anyone, ANZ Online Investing, ANZ International Services, increase a credit card limit, redraw on a home loan, or use Securemail to change any of the account holder’s account or other personal details. However, all authorised users can use ANZ Internet Banking to change their own profile, access their own Securemail and select and change their own password and ANZ Mobile Phone Banking to change their own password.

If you are an ANZ credit card account holder and nominate access to this account via ANZ Internet Banking, each additional cardholder will be an authorised user.

Processing instructions – general

The account holder authorises ANZ to act on the instructions you enter into electronic equipment. Any electronic transaction made by you cannot be cancelled, altered or changed by you unless allowed by the applicable terms and conditions.

ANZ may delay acting on or may ask you for further information before acting on an instruction. Where ANZ has instructions for more than one payment from your account(s), ANZ will determine the order of priority in which payments are made.

If you make a cash withdrawal from an account by making an electronic transaction and there is a difference between the amount of cash received and the amount shown on the receipt,

you must report this to ANZ and to the merchant (if applicable) as soon as possible. You can make your report to ANZ by calling ANZ on 13 13 14, 24 hours, 7 days a week or in relation to V2 PLUS, by calling the V2 PLUS Service Centre on 13 28 33, 8am to 8pm Melbourne time, Monday to Friday.

If you make a deposit of funds to an account by making an electronic transaction and there is a difference between the amount recorded as having been deposited and the amount ANZ receives, the account holder will be notified of the difference as soon as possible and will be advised of the actual amount which has been credited to the account.

ANZ is not liable for the refusal of any merchant to accept an electronic transaction and, to the extent permitted by law, is not responsible for the goods and services supplied by a merchant.

ANZ may notify you of electronic transactions (instructions for which are received through Mobile Phone Banking) it is unable to process.

You accept that:

- not all electronic equipment from which cash can be withdrawn will always contain cash;
- any cash dispensed at electronic equipment is at your risk once it becomes visible or available for you to collect;
- not all electronic equipment will allow you to make deposits; and
- future dated transfers are not available through Mobile Phone Banking.

An immediate transfer, Pay Anyone or BPAY® cannot be revoked or stopped once ANZ receives your instruction. Future dated transfer Pay Anyone or BPAY® instructions can only be revoked or changed if instructions to delete the transaction are given to ANZ through ANZ Internet Banking before midnight Sydney time on the ANZ Business Day (or, for Pay Anyone, the Pay Anyone Processing Day) before the transaction is scheduled to occur. After this time, the instruction cannot be revoked.

Processing instructions – ANZ Phone Banking, ANZ Internet Banking and ANZ Mobile Phone Banking

Any ANZ Phone Banking, ANZ Internet Banking and ANZ Mobile Phone Banking transactions (other than a BPAY®) will generally be processed to your account on the same day ANZ receives your instructions, if given before 10pm Melbourne time Monday to Friday (except national public holidays). Any transaction made after this time may be processed on the following ANZ Business Day.

Account information accessed using ANZ Phone Banking, ANZ Internet Banking and ANZ Mobile Phone Banking will generally reflect the position of the account at that time, except for transactions not yet processed by ANZ (including uncleared cheques and unprocessed credit card transactions) or cleared cheques and direct debits processed by ANZ that day.

Processing instructions – Pay Anyone and International Services

ANZ will generally process Pay Anyone instructions:

- for immediate Pay Anyone transfers, on the day the instruction is given, if ANZ receives the instruction before 6pm Melbourne time on a Pay Anyone Processing Day;
- for immediate international transfers, on the day the instruction is given, if ANZ receives the instruction before 6pm Melbourne time on a Pay Anyone Processing Day;
- for future dated transfers, on the relevant future day you select if it is a Pay Anyone Processing Day (or if it is not, on the Pay Anyone Processing Day after that day).

Instructions you give will be delivered to the payee's financial institution on the day that ANZ processes them except where:

- ANZ is not obliged to process your instructions;
- there is a technical failure; or
- there is a delay or error in accepting the instructions caused by the financial institution to which the transfer is to be made; or
- the instructions are for a transfer by way of an international draft or telegraphic draft.

Where your instruction is for a transfer by way of ANZ issuing an international draft:

- ANZ will send the draft by post to the delivery address notified by you;
- You acknowledge that it is your responsibility to forward the draft to the intended recipient.

ANZ cannot control (and is not responsible for) when, or if, the payee's financial institution processes your instructions or the fees that financial institutions may charge to process your instructions.

Once ANZ processes your transfer instruction, ANZ is reliant on the payee's financial institution to advise whether your instructions have been successfully processed. If the payee's financial institution advises that your transfer instruction has not been successful, it may take a number of weeks, depending on the financial institution, to reverse the relevant withdrawal from your linked account.

If the transfer is made from a credit card, it will be treated as a cash advance and interest and fees may apply.

Processing instructions – BPAY®

ANZ is a member of the BPAY® Scheme. This is an electronic payments scheme through which ANZ can be asked to make payments on your behalf to billers. ANZ will tell you if it ceases to be a member of the BPAY® Scheme. For the purposes of the BPAY® Scheme, ANZ may also be a biller.

You must comply with the terms and conditions for the account which you ask ANZ to debit a BPAY® (to the extent that those terms are not inconsistent with or expressly overridden by these Conditions of Use).

To make a BPAY® the following information must be given to ANZ:

- your CRN and password or Telecode;
- the biller code from the bill;
- your customer reference number (e.g. your account number) with that biller;
- the amount you want to pay; and
- the account from which you want the payment to be made.

Once this information is provided, ANZ will treat your instructions as valid and will debit the relevant account. ANZ will not be obliged to effect a BPAY® instruction if it is not made in accordance with these Conditions of Use or if the information given is incomplete and/or inaccurate.

Limits apply to your use of BPAY® on both a per transaction and daily limit (per CRN) basis. Separate daily limits apply for BPAY® Tax Payments, independent of the general BPAY® limits. For more information on available limits see www.anz.com.

Subject to the 'Processing Instructions' conditions set out above:

- any BPAY® made by you will be processed on the day you tell ANZ to make that BPAY®, if ANZ receives your instructions before 6pm Sydney time on a Banking Business Day (ANZ's cut-off time);
- BPAY® instructions received after 6pm Sydney time on a Banking Business Day, or on a day that is not a Banking Business Day, will be processed on the next Banking Business Day.

A delay may occur in processing a BPAY® where:

- there is a public or bank holiday on the day after you tell ANZ to make a BPAY®;
- you tell ANZ to make a BPAY® after ANZ's cut-off time; or
- another participant in the BPAY® Scheme, such as another financial institution or a biller does not process a payment as soon as it receives details of the payment or does not otherwise comply with its obligations under the BPAY® Scheme.

While it is expected that any such delay will not continue for more than one Banking Business Day, it may continue for a longer period.

ANZ will attempt to ensure a BPAY® is processed promptly by billers and other participants in the BPAY® Scheme.

You should check your account records carefully and tell ANZ as soon as possible if you become aware of:

- a BPAY® which has been made from your linked account which was not authorised;
- the possibility that you have been fraudulently induced to make a BPAY®; or
- any delay or mistake in processing of your BPAY®.

If ANZ is advised by a biller that it cannot process your BPAY®, ANZ will:

- advise you of this;
- credit your account with the amount of that BPAY®; and
- tell you how ANZ can assist you, if possible, in making the payment as soon as possible.

A linked ANZ credit card account can only be used to make a BPAY® if the biller accepts credit card payment. If the biller does not accept credit card payment but you want to pay from a credit card account, payment will be by way of a cash advance.

You are not authorised to give a biller code to any person in order to receive payments owing to you. Biller codes may only be used by authorised billers to receive payment of bills issued by that biller. The terms and conditions of use of BPAY® will not apply to any use by you of biller codes in this way.

Short Message Service (SMS)

By registering for Mobile Phone Banking, you agree that ANZ may send SMS to your nominated mobile phone. ANZ is not liable for any loss or damage you suffer as a result of any person other than you accessing those SMS.

Card Validity

Your card remains ANZ's property at all times.

A card must be signed immediately by the person in whose name it has been issued and must only be used within the 'valid from' and 'until end' dates shown on the card. For security reasons you must, as soon as the card expires, destroy it by cutting it (including any embedded microchip on the card) diagonally in half.

Lost or stolen cards, Password, PIN or Telecode

If you report that a card has been lost or stolen the card will be cancelled as soon as the report is made. You must not use the card once the report is made. If you recover the lost or stolen card, you must destroy the card by cutting it (including an embedded microchip on the card) diagonally in half and return it to an ANZ branch as soon as possible.

You must make a report to ANZ (and the relevant third party, if a third party issued the username, password, PIN or card to you) immediately you become aware or suspect that your password, username, PIN, CRN or Telecode is disclosed or used without your authority, or lost. You must not then continue to use your password, username, PIN, CRN or Telecode. ANZ will cancel it and arrange for you to select a new username, password, PIN or Telecode, or to be provided with a new CRN.

The best way to make the report is to call ANZ on the telephone numbers listed at the back of this booklet.

If ANZ's telephone reporting service is unavailable, you must report the loss, theft or misuse to any ANZ branch. Your account terms and conditions outline how you can make a report if ANZ's telephone reporting service is unavailable or you are overseas.

Cancellation of cards or electronic access

ANZ may cancel any card, CRN or electronic access:

- without prior notice if:
 - › ANZ believes that use of the card or electronic access may cause loss to the account holder or to ANZ;
 - › the account is an inactive account;
 - › all the accounts which the card may access have been closed;
 - › the account has been overdrawn, or you have exceeded your agreed credit limit; or
- on giving you not less than three months written notice.

ANZ may also at any time suspend your right to participate in the ANZ BPAY[®] Scheme.

The account holder may cancel a card at any time by sending ANZ a written request or by calling ANZ on 13 13 14, 24 hours, 7 days a week or in relation to V2 PLUS, by calling the V2 PLUS Service Centre on 13 28 33, 8am to 8pm Melbourne time, Monday to Friday. ANZ may require written confirmation. The card must be cut diagonally in half (including any embedded microchip on the card) and returned to ANZ.

You can request ANZ to de-register you from ANZ Internet Banking at any time by Securemail or by calling the relevant number listed at the back of this booklet.

Withdrawal of electronic access

ANZ may withdraw your electronic access to accounts (including by BPAY[®]) without prior notice if:

- electronic equipment malfunctions or is otherwise unavailable for use;
- a merchant refuses to accept your card;
- any one of the accounts is overdrawn or will become overdrawn, or is otherwise considered out of order by ANZ;
- ANZ believes your access to accounts through electronic equipment may cause loss to the account holder or to ANZ;
- ANZ believes that the quality or security of your electronic access process or ANZ's systems may have been compromised;
- all the accounts which you may access using ANZ Phone Banking or ANZ Internet Banking have been closed or are inactive or the account you have nominated for Mobile Phone Banking fees and charges to be charged to is closed; or
- ANZ suspects you of being fraudulent or engaging in inappropriate behaviour unless this is prohibited by law.

ANZ may at any time change the types of accounts that may be operated, or the types of electronic transactions that may be made through particular electronic equipment.

Password, PIN and Telecode Security

You must keep your password, PIN and Telecode secure. Failure to do so may increase your liability for any loss.

Warning: *You must not use your birth date or an alphabetical code which is a recognisable part of your name as a password, or select a Telecode which has sequential numbers, for example, '12345' or where all numbers are the same, for example, '11111'. If you do, you may be liable for any loss suffered from an unauthorised transaction.*

You must not:

- disclose your password, PIN or Telecode to any other person;
- allow any other person to see you entering, or overhear you providing, your password, PIN or Telecode;
- record your password, PIN or Telecode on your card or on any article carried with or placed near your card that is liable to loss, theft or abuse at the same time as your card (unless your password, PIN or Telecode is reasonably disguised);

Warning: *You should avoid accessing ANZ Phone Banking through telephone services which record numbers dialled – for example hotels which do this for billing purposes. In these situations you should obtain access to ANZ Phone Banking through an ANZ customer service operator.*

To assist you, ANZ publishes security guidelines. A copy of the current guidelines is available at www.anz.com.

Unauthorised transactions

(a) When ANZ is liable

ANZ will be liable for losses incurred by the account holder that:

- are caused by the fraudulent or negligent conduct of ANZ's employees or agents or companies involved in networking arrangements or of merchants or their agents or employees;
- relate to any forged, faulty, expired or cancelled part of the electronic access process;
- arise from transactions that require the use of any card, password, PIN or Telecode that occur before you have received or selected the card, password, PIN or Telecode (including a reissued card, password, PIN or Telecode);
- result from the same electronic transaction being incorrectly debited a second or subsequent times to the same account;
- result from an unauthorised transaction that occurs after you have notified ANZ that any card has been misused, lost or stolen or that the security of your password, PIN or Telecode has been breached; or

- result from an unauthorised transaction if it is clear that you have not contributed to the losses.

(b) When the account holder is liable

If ANZ can prove on the balance of probability that you contributed to the loss arising from the unauthorised transaction:

- through your fraud;
- subject to the terms of any particular service offered by ANZ, by voluntarily disclosing a password, PIN or Telecode to anyone, including a family member or friend;
- by keeping a record of the password, PIN or Telecode (without making any reasonable attempt to disguise it):
 - (i) on the card or with the CRN;
 - (ii) on any article carried with the card or the CRN; or
 - (iii) which may be lost or stolen at the same time as the card or CRN;
- by using your birth date or an alphabetic code which is a recognisable part of your name as a password, PIN or Telecode; or
- by otherwise acting with extreme carelessness in failing to protect the security of your password, PIN or Telecode; or
- by failing to secure your mobile phone or leaving your mobile phone logged into Mobile Phone Banking,

the account holder is liable for the actual losses which occur before ANZ is notified of the loss or disclosure of your password, PIN or Telecode.

Where you must use more than one of your passwords, PINs or Telecodes to perform an ANZ Internet Banking transaction, and you voluntarily disclose, or keep a record of, one or more of them (but not all of them) the account holder will only be liable under this clause if the disclosure or record was the dominant contributing cause of the losses.

If, after you become aware of the loss, theft or breach of the security of your password, PIN, Telecode or card, you unreasonably delay notifying ANZ, the account holder will be liable for losses incurred between:

- the time you first became aware of any of the events described above, or in the case of loss or theft of a card, should reasonably have become aware of the loss or theft; and
- the time ANZ is actually notified of the relevant event.

However, you are not liable for any loss:

- which, over a set period of time, is greater than the transaction limit for that period;
- caused by overdrawing your account or exceeding any agreed credit limit;
- where ANZ has agreed the account could not be accessed electronically; or

- as a result of conduct that ANZ expressly authorised you to engage in, or losses incurred as a result of you disclosing, recording or storing a password, PIN or Telecode in a way that is required or recommended by ANZ for the purposes of you using an account access service expressly or impliedly promoted, endorsed or authorised by ANZ.

If it is not clear whether you have contributed to the loss caused by an unauthorised transaction and where a password, PIN or Telecode was required to perform the unauthorised transaction, the account holder is liable for the least of:

- \$150 (unless the account is used for business purposes); or
- the actual loss at the time ANZ is notified of the loss, theft or unauthorised use of the card or that the security of the password, PIN or Telecode has been breached (but not any loss incurred on any one day if the amount is greater than the daily transaction limit or other periodic transaction limit (if any)); or
- the balance of the account, including any pre-arranged credit from which value was transferred in the unauthorised transaction.

Additional protection

Visa – Zero liability

Subject to the section headed 'Unauthorised Transactions' you will not be liable for unauthorised transactions on a Visa credit card.

If you notify us of an unauthorised transaction(s), within 5 business days we will provide provisional credit to you to the value of the unauthorised transaction unless your prior account history is unsatisfactory or if the nature of transactions justifies a delay in crediting your account.

MasterCard – Zero liability

Subject to the section headed 'Unauthorised Transactions' you will not be liable for unauthorised transactions on a MasterCard credit card or an ANZ Access card.

Equipment malfunction

ANZ is responsible to the account holder for any loss caused by the failure of equipment to complete a transaction that was accepted in accordance with your instructions.

However, if you were aware or should have been aware that the equipment, including your mobile phone with respect to Mobile Phone Banking was unavailable for use or malfunctioning, ANZ's responsibility will be limited to correcting errors in the account and refunding any charges or fees imposed as a result.

You are solely responsible for your own personal computer anti-virus and PC and mobile phone security measures, and those of any authorised user, to help prevent unauthorised access via ANZ Internet Banking or ANZ Mobile Phone Banking to your transactions and linked accounts.

Liability under the BPAY® Scheme

(a) General

You should note that:

- If you advise ANZ that a BPAY® made from a linked account is unauthorised, you should first give ANZ your written consent to obtain from the biller information about your account with that biller or the BPAY® payment, (including your CRN) as ANZ reasonably requires to investigate the BPAY®. This should be addressed to the biller who received the BPAY®. If you do not do this, the biller may not be permitted by law to disclose to ANZ the information ANZ needs to investigate or rectify that BPAY® payment;
- If you discover that the amount you instructed ANZ to pay was less than the amount you needed to pay, you can make another BPAY® for the shortfall. If you cannot make another BPAY® for the shortfall because the shortfall amount is less than the minimum amount the biller will accept, you can ask ANZ to arrange for a reversal of the initial payment. You can make a second payment for the correct amount. If you discover that the amount you instructed ANZ to pay was more than the amount you needed to pay, you can ask ANZ to request a reversal of the initial payment from the biller on your behalf, and if this occurs, you can make a second payment for the correct amount.

(b) ANZ's liability

Where you use your account for personal purposes, ANZ's liability under the BPAY® Scheme is as set out under 'Unauthorised transactions'.

Where you use your account for business purposes, ANZ will not be liable to you under the BPAY® Scheme except in the circumstances set out in this clause.

BPAY® payments

Except where a BPAY® payment is an Unauthorised Payment, a Fraudulent Payment or a Mistaken Payment, BPAY® payments are irrevocable. No refunds will be provided through the BPAY® Scheme where you have a dispute with the biller about any goods or services you may have agreed to acquire from the biller. Any dispute must be resolved with the biller.

Unauthorised payments

If a BPAY® is made in accordance with a payment direction, which appeared to ANZ to be from you or on your behalf, but which you did not in fact authorise, ANZ will credit your account with the amount of that unauthorised payment. However, you must pay ANZ the amount of that payment if:

- (i) ANZ cannot recover the amount from the person who received it within 20 Banking Business Days of ANZ attempting to do so; and
- (ii) the payment was made as a result of a payment direction which did not comply with ANZ's prescribed security procedures.

Fraudulent payments

If a BPAY® is induced by the fraud of a person involved in the BPAY® Scheme, then that person should refund you the amount of the fraud-induced payment. However, if that person does not refund you that amount, you must bear the loss unless some other person involved in the BPAY® Scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment.

Mistaken payments

If you discover that a BPAY® has been made to a person, or for an amount, which is not in accordance with your instructions (if any), and your account was debited for the amount of that payment, ANZ will credit that amount to your account. However, if you were responsible for a mistake resulting in that payment and ANZ cannot recover the amount of that payment from the person who received it within 20 Banking Business Days of ANZ attempting to do so, you must pay that amount to ANZ.

You acknowledge that the receipt by a biller of a mistaken or erroneous payment does not or will not, under any circumstances, constitute part or whole satisfaction of any underlying debt owed between you and that biller.

(c) Consequential loss

ANZ is not liable for any consequential loss or damage you suffer as a result of using the BPAY® Scheme, other than due to any loss or damage you suffer due to ANZ's negligence or in relation to any breach of a condition or warranty implied by law in contracts for the supply of goods and services and which may not be excluded, restricted or modified at all or only to a limited extent.

(d) Indemnity

To the extent permitted by law, you indemnify ANZ against any loss or damage ANZ may suffer due to any claim, demand or action of any kind brought against ANZ arising directly or indirectly because you:

- (i) did not observe your obligations under; or

(ii) acted negligently or fraudulently in connection with, these Conditions of Use.

Changes to the Electronic Banking Conditions of Use

ANZ can change the Electronic Banking Conditions of Use at any time. ANZ will give you 20 days prior written notice of any changes which:

- impose or increase charges relating solely to the use of electronic equipment;
- increase your liability for losses relating to electronic transactions; or
- change your daily transaction limit or other periodical transaction limit applying to the use of electronic equipment.

Postal Addresses

ANZ Cards

Locked Bag No.10
Collins Street West Post Office
Melbourne, Victoria 8007

ANZ Personal Banking

Contact your nearest branch.

ANZ Margin Lending

GPO Box 4338
Melbourne, Victoria 3001

V2 PLUS

Locked Bag 3000
Collins Street West
Melbourne, Victoria 8007

V2 PLUS Shop-fronts

Ground Floor, 20 Martin Place
Sydney NSW 2000;
21/530 Collins Street
Melbourne VIC 3000

Customer Enquiries

General enquiries

13 13 14

+ 61 3 9683 9999 (International customers)

Hearing and Speech impaired customers can utilise the TTY (telephone typewriter) service by calling 1300 366 255

ANZ Cards

13 22 73

ANZ Internet Banking

13 33 50

+ 61 3 9683 8833 (International customers)

ANZ Margin Lending

1800 639 330

V2 PLUS Service Centre

13 28 33

Fax: 1800 671 800

V2 PLUS International Customers

Phone: +61 3 8699 6994

Fax: +61 3 9277 1315

V2 PLUS rate line

Ph: 1800 033 043

ANZ Mortgage Customer Service

13 25 99

Lost or stolen cards, suspected unauthorised transactions or divulged passwords

1800 033 844; or

Melbourne (03) 9683 7043

(24 hours, 7 days a week)

Ph: + 61 3 9683 7047 (International customers)

Lost, stolen or divulged passwords

For passwords used on-line, call 13 33 50

For all other passwords,

call 1800 033 844

(24 hours, 7 days a week)

Ph: + 61 3 9683 7047 (International customers)

www.anz.com

