TRADE BANK GUARANTEES REQUEST FORM

REFERENCE GUIDE

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March 2024

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INTRODUCTION

Why are we doing this?

We are pleased to introduce the new Bank Guarantees Smart Request Form.

- We want to equip our customers with an efficient way of conducting business in a fast and convenient fashion.
- We like to challenge the status quo and consistently improve our ways of working and introducing the latest in technology offerings to deliver the best value and experience for our customers.

What are the Benefits?

- No more wait times.
- Built in smart logic and automation allows you to generate/visualize a draft Bank Guarantees in Standard Format, instantaneously.
- Why wait for ANZ to generate a Draft for you, when you can provide the same details and generate the Draft by yourself, right there and then!
- Visualize/Amend drafts immediately and expedite discussions with Beneficiaries, change details in the Request Form to refresh Draft details on-demand, anytime!
- ANZ will only need to be engaged when details have been finalized and you are ready to proceed with issuance of the Bank Guarantee.

How to use the Form in 4 easy steps

Step	Description
1	**Access the Form** You can locate the form on 'ANZ Important resources and forms' page (Click here). Or Copy and paste the link text on your preferred internet browser: https://www.anz.com/institutional/solutions/important-resources/
2	**Save the Form (PDF File)** Click the link for 'ANZ Bank Guarantee Request Form' on the webpage, which downloads a copy of the file or prompts user to save a copy on a Local drive location. Provide appropriate file name and save as appropriate. Navigate to the Local drive location and open the file using 'Adobe PDF Reader' or higher versions.
3	**Finalise Guarantee details** Follow the instructions and prompts to fill details relevant to your request, select **"Preview Draft"** to finalise and Print the Bank Guarantee Draft. **Not ready to finalise it? Go to FILE->SAVE AS on your device, so you don't lose details entered.*
4	**Print, Sign and Submit** Once Draft details have been agreed to, between all parties, click "Provide Details for Issuance", complete the additional details, and print by selecting "Submit for Issuance". The forms needs to be signed by Authorised Signatory (if required) and then submit them to ANZ, for Final issuance, via the chosen method/channel (Email or Transactive Trade).

Need Help?

The form requires various fields to be updated manually and most fields have built in validation rules to ensure right input is provided to ensure ANZ receives full instructions to the request. Throughout the form, upon incorrect updates, users are prompted with instructions around the format of input and fields also display pop-up messages to provide instructions where relevant. For example, the ABN/ACN and Amount fields only accept a "Numeric" value, mandatory fields cannot be left blank, etc.

In addition, this Reference Guide will provide a step-by-step guide on pre-populating the form and describe each field. Alternatively, you can also contact the Trade Guarantees Team for additional help.

USING THE REQUEST FORM

This section will help you understand:

- Basic navigation through the Bank Guarantees Request Form
- How to complete the Form
- Explain various fields that require your input
- Guidelines on what input conforms to respective field

Issuance Types

This selection defines the purpose of the request.

Type	Description
New Application	Request a brand-new Bank Guarantee. Select this option for issuance of a brand-new Bank Guarantee from ANZ.
Replace Existing	Select this option, if you are looking at replacing an existing Bank Guarantee with a new one. Requires additional field to be updated with a reference number of an existing Domestic Bank Guarantee that is to be replaced Note: "Request to replace" an existing Bank Guarantee, will require reference number to an existing Bank Guarantee.

Looking for something else?

The Bank Guarantee request form allows user to self-serve a Draft Bank Guarantee in "Standard Format & Wording". For any bespoke/unique/non-standard issuance clauses/scenarios, please contact [Trade Guarantees Team](#).

Branch Selection

This field lets you choose the place of Issuance and drives subsequent standard undertaking clause for "Place of Presentation".

For example: If the applicant or the beneficiary prefers to get the issuance from Sydney, simply choose Sydney from the dropdown and proceed further with the form.

Important Information:

- After the Branch selection, user will get a pop-up message stating the chosen location will be considered for place of presentation for a written Demand or Notice.
- This however does not limit the customer from presenting any demands or notices in other ANZ branches. ANZ will continue to honour all demands or notices presented in any of ANZs branches across Australia as they do today.

Party Type Selection

Select the appropriate party type based on whether the borrower & applicant are same or different parties.

Note: This form is dynamic and additional fields will be presented depending on the selections you make.

If…	**Then…**
SAME: Both Borrower & Applicant are the same parties	a. The Applicant submitting the Bank Guarantee Request is also an ANZ Customer & would like their facilities utilized for this issuance. b. Upon selection of this option, user is only required to provide details relating to One Party i.e. the Borrower who would also be the applicant to the Bank Guarantee.

DIFFERENT: Borrower & Applicant are different parties	a. The Borrower (ANZ Customer) submitting the Bank Guarantee request on behalf of an Applicant (Third Party) & would like their facilities utilized for issuance.
	   a. The Borrower & Applicant are two different/separate parties/entities/individuals.
	      i. The Borrower should be an ANZ Customer & would like their ANZ facilities utilized for issuance.
	      ii. The Applicant or Third Party does not need to be an ANZ Customer.

b. Upon selection of this option, user is notified & prompted to provide details relating Two Parties involved i.e., the Borrower & the Applicant (Third Party) The Name & Address Details provided for "the Applicant (Third Party)" will be reflected on the Draft Bank Guarantee "Applicant" section, when Option 2 is selected.

Warning: JavaScript Window -

This will require you to provide Name and Address details separately for The Borrower and The Applicant.

OK
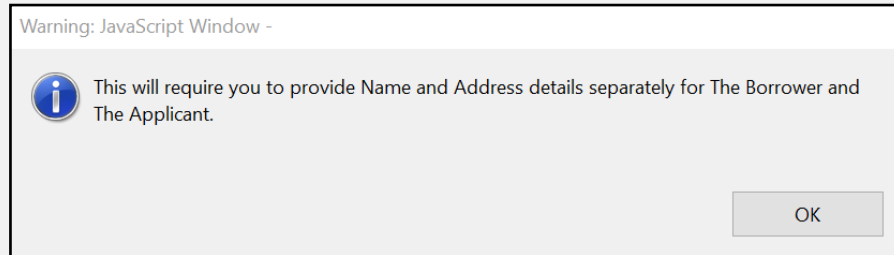
c. The Name & Address Details provided for "the Applicant (Third Party)" will be reflected on the Draft Bank Guarantee "Applicant" section, when Option 2 is selected.

Beneficiary Type Selection

Beneficiary type allows for Two options: Individual or Company or Trustee

If…	Then…
Company or Trustee (With Address)	This Beneficiary type require below details as mandatory input • Beneficiary Name • Address Line 1 • City • State • Postcode • Country User also gets options to have the Beneficiary Address details displayed or not using the Address required "Yes" or "No" selection Upon selection of this option, - For "Yes", user required to provide Full Address details which will be displayed on the bank guarantee document. - For "No", user is only required to provide Beneficiary Name & ABN/ACN along with contact details (Optional). **NOTE:** For instances where Beneficiary Name cannot be accommodated in the Primary Name field due to character restrictions, please use the additional field for "Beneficiary Full Name" to elaborate full details to be displayed on Guarantee document. Example: - Primary Name: ABC Pty Ltd IOC & ATFT XYZ Trust - Beneficiary Full Name: ABC Pty Ltd & acting as Trustee for XYZ Trust **<u>With Address</u>**

If…	Then…

Without Address

Company or Trustee (With Address)

This Beneficiary type require below details as mandatory input

- Beneficiary Name
- Address Line 1
- City
- State
- Postcode
- Country

Individual

Multiple Beneficiary Details

- The Form allows for addition of Multiple Beneficiary Parties to the same Bank Guarantee with the "Add & Remove" options.
- The form also amends the Draft accordingly based on number of Beneficiary Parties added to change the "Beneficiary Address" and various standard clauses recognizing Single or Multiple Beneficiary details provided.
- The form allows for a maximum of 10 Beneficiary Parties to the same Bank Guarantee on the form.
  - o Similar information is to be provided for each Beneficiary.

Instrument Details

Section	Options

Standard Wording:

Guarantee Format

Non-Standard Wording:

Currency

Various options:

Other Instrument/ Bank Guarantee Details

NOTE: Based on the Guarantee Format selected, appropriate information detailing subsequent actions is displayed adjacent to the Guarantee Format field.

You have now completed all "Essentials" required for us to generate a DRAFT Copy of the Standard Format Guarantee Document that you are requesting RIGHT NOW for your reference.

Please select next action:
- You can choose "Preview Draft" Option to print/save a copy of the Standard Format Guarantee Document for your reference to visualise the final document.

Preview Draft

When all the mandatory fields are filled, User can then click "Preview Draft", so the form generates an automated draft based on all the information provided.
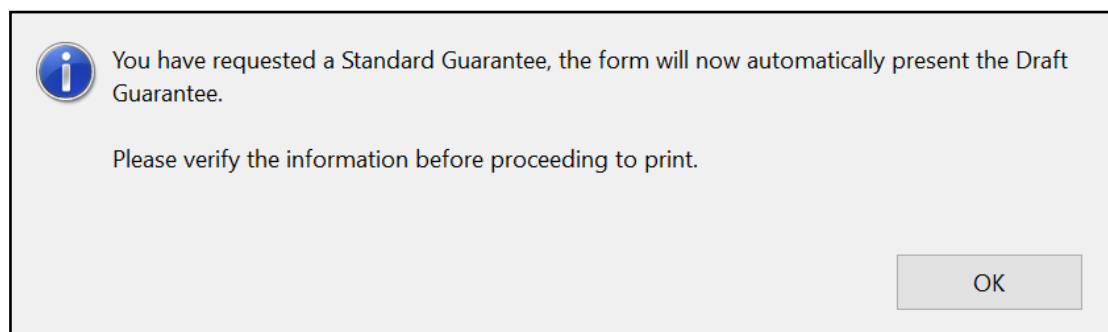
If any of the mandatory fields are left blank or have not filled, the user is prompted with an error message requesting them to complete relevant field that was missed.
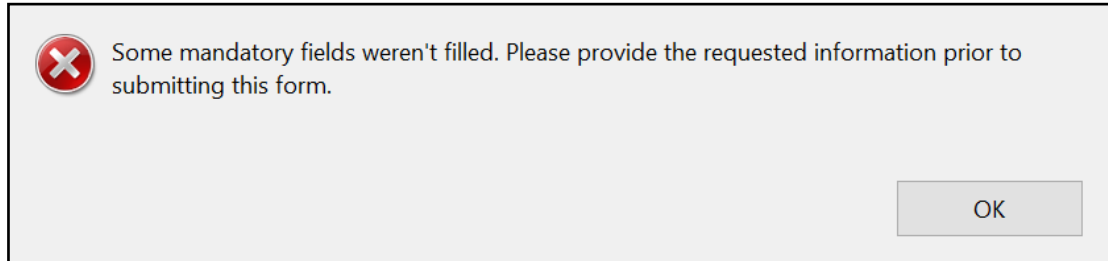
When all mandatory fields are filled, click on "Preview Draft", a preview message comes up before moving to the Draft generated.

Additional Details for Issuance

To progress the request for Issuance through to ANZ, click "Provide details for Issuance" when the form is ready, to expose additional fields that require input for issuance of the Final Bank Guarantee by ANZ.

You can choose the "Provide details for Issuance" to send finalised instructions for ANZ Trade Officers for issuance of the Final Guarantee Instrument. Note: Additional details will be required before you can submit the Final form for Issuance

Provide Details for Issuance

Method of Dispatch

Various Options around Method of Dispatch:

Option	Description
Original delivered to Borrower or Beneficiary at ANZ Counter	
Original delivered to Borrower or Beneficiary by Courier	
Instrument to be advised through Beneficiary's Bank (via SWIFT)	

NOTE: Each dispatch method will prompt the user with further instructions for detail to be provided.

   ▪   Delivered to Borrower by Courier:

▪ Delivered to Borrower by Courier (Different Address):

Please update Other Address field in this format:

Party Name
Address Line - City,
State - Post Code - Country.

OK

▪ Delivered to Beneficiary by Courier:

You have selected the Beneficiary to receive the Original Guarantee.

In case of Multiple beneficiaries, The First Beneficiary will receive the Original by default.

Use Different Address option below to provide details where you'd like the Original delivered to another address, if required.

OK

▪ Delivered to Beneficiary by Courier (Different Address):

Please update Other Address field in this format:

Party Name
Address Line - City,
State - Post Code - Country.

OK

▪ Instrument to be advised through Beneficiary's Bank (via SWIFT):

You have selected the Instrument details to be advised through Beneficiary's Bank (via SWIFT).

Please update Beneficiary Bank Details field in this format:

Bank Name
Address Line - City,
State - Post Code – Country
SWIFT Code: XXXXXXXXX.

OK

Fee Charge Account Details

Provide the account to be utilised for charges relating issuance of the instrument.

Execution Block/Authorised Signatories

This section requires authorised signatory details i.e. the name of at least one Authorized Representative & an additional Authorized Representative (if required).

Once the form is ready to print, click on "Submit for Issuance" to see a prompt detailing the next actions.

Carefully read the instructions, click on "OK" in the message box to move to print screen as below.
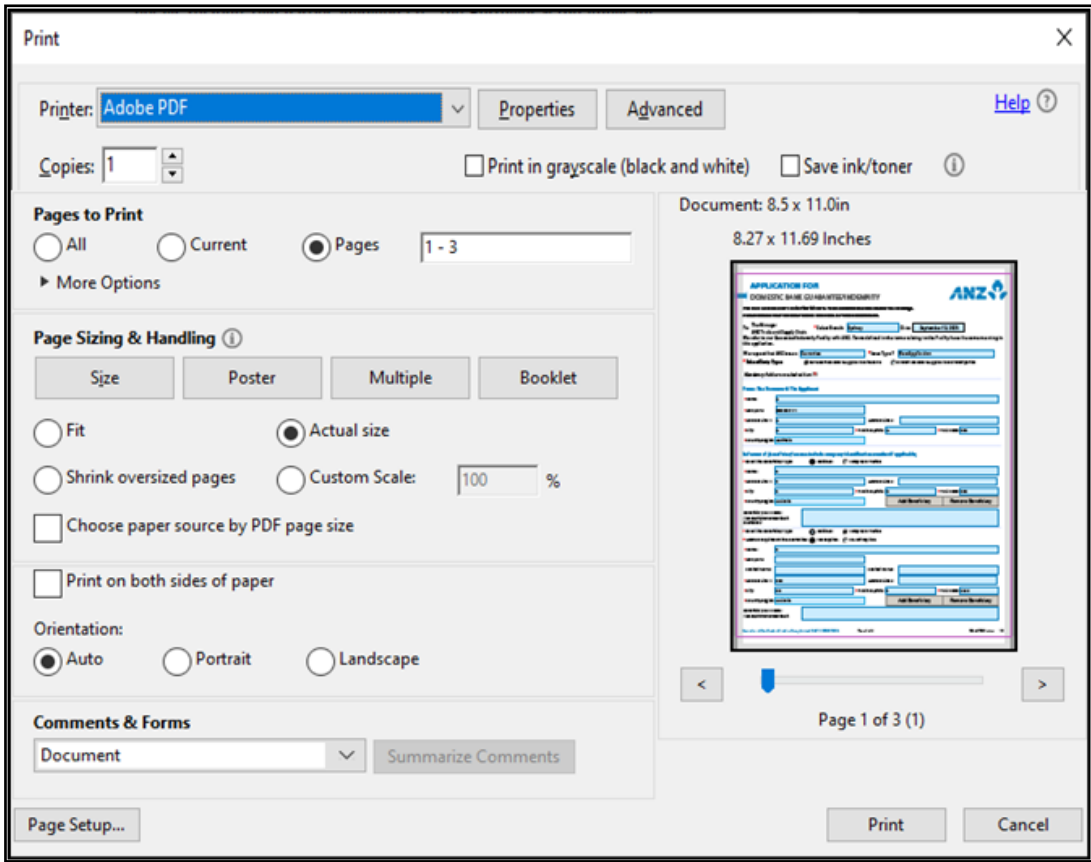
For any amendments and to re-generate a Standard format Bank Guarantee draft, make the changes in the relevant form field & click "Refresh Draft" button to preview the updated Draft.
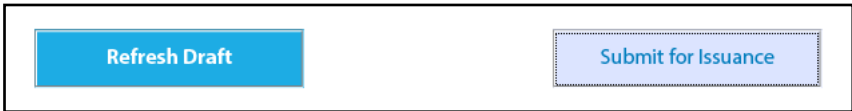
APPENDICIES

Automated Draft Guarantee Sample

Sample Draft Bank Guarantee Generated using the Form:

ANZ
ABN 11 005 357 522

TSC Operations-Australia Guarantees
Level 3, Core A, 833 Collins St
Docklands, VIC 3008
Tel: 1300 091 233
Fax: 1300 072 851
SWIFT: ANZBAU3MXXX
www.anz.com

Guarantee No.
DGXXXXXXXXX

Beneficiary:
Testing Pty Ltd 2
ACN 000 001 234
Testing Street 2 Test 2
QLD 4000 Australia

Applicant:
Testing Pty Ltd 1
ACN 000 001 234
Testing Street Test
VIC 3000 Australia

Date of Issue:
March 27, 2024

Guarantee Amount:
Not Exceeding: AUD 1,000,000.00
One Million and Nil Cents Only
(Australian Dollar)

Special Conditions:
THIS IS A DRAFT COPY OF THE GUARANTEE. THIS DRAFT COPY DOES NOT CONVEY ANY ENGAGEMENT OR OBLIGATION ON THE PART OF ANZ. THIS DRAFT IS NOT A PRELIMINARY ADVICE OF ISSUANCE OF THE GUARANTEE. ANZ DOES NOT UNDERTAKE TO ISSUE A GUARANTEE AS PER THIS DRAFT.

Description of Contract / Agreement:
Australia and New Zealand Banking Group Limited ('ANZ') asks the Beneficiary to accept this bank guarantee ('Undertaking') in connection with a contract or agreement between the Beneficiary and Applicant for: Testing for Demo, Purpose and/or Special Conditions (Exactly as required in Gtee - Free Text):

Character Limit: (600) Characters left:

Guarantee Amount
In consideration of the Beneficiary accepting this Undertaking and its terms, ANZ undertakes unconditionally to pay the Beneficiary on written demand from time to time any sum or sums up to an aggregate amount not exceeding: Australian Dollar One Million and Nil Cents Only (AUD 1,000,000.00) ('Amount').

Undertaking:
ANZ will pay the Amount or any part of it to the Beneficiary upon presentation of this original Undertaking (accompanied by a written demand) at ANZ Trade and Supply Chain, ANZ Centre, Level 3, Core A, 833 Collins Street, Docklands VIC 3008 without reference to the Applicant or any other Beneficiary and even if the Applicant or any other Beneficiary has given ANZ notice not to pay the money, and without regard to the performance or non-performance of the Applicant or Beneficiary under the terms of the contract or agreement.

By accepting this Undertaking, the Beneficiary acknowledges and agrees that ANZ may rely entirely on any demand or notice as presented to it and has no responsibility or obligation to investigate the authenticity or correctness of the

matters stated in a demand or notice, the signatures on the same, the positions of such signatories or the capacity or entitlement of the Beneficiary to give and execute the demand or notice.

Any alterations to the terms of the contract or agreement or any extensions of time or any other forbearance by the Beneficiary or Applicant will not impair or discharge ANZ's liability under the Undertaking.

This Undertaking remains in force until the first to occur of:
- The Beneficiary notifies ANZ in writing that the Undertaking is no longer required.
- This original Undertaking is returned to ANZ Trade and Supply Chain, Level 5, Core AB, 833 Collins Street, Docklands VIC 3008.
- ANZ has paid to the Beneficiary the Amount or the balance outstanding of the Amount.

Notwithstanding anything stated in this Undertaking, ANZ has the right to terminate it at any time by paying the Beneficiary the Amount or the balance outstanding of the Amount, or any lesser amount that the Beneficiary may require.

This Undertaking is personal to the Beneficiary. The Beneficiary cannot assign, transfer, charge or otherwise deal with its rights under this Undertaking and ANZ will not recognise any purported assignment, transfer, charge or other dealing.

This Undertaking will be governed by the laws of the place of presentation.

Executed at Melbourne for and on behalf of Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Regards,

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Authorised Signature(s)

Print Guarantee Draft

Frequently Asked Questions (FAQS)

- Why do we have a new application form?
  - *At ANZ, we aim to do things better and simple, so we enhance our customer's banking experience. The application form has been rebuilt for a smoother end to end process with the introduction of new features and enhanced capabilities.*

- Can I edit the Bank Guarantee application form to include specific clauses that I require?
  - *Any changes to the standard clauses of a Bank Guarantee need to be approved by ANZ and are considered "Non-Standard Guarantees" which will require a separate application process. Please contact you ANZ representative for further information.*

- Do I need to complete the Bank Guarantee application form if I'm a Transactive Portal enabled customer?
  - *We are happy to receive your Bank Guarantee requests via Portal, our Digital platform.*
  - *You can utilise this new application form to populate details & visualise the draft. When happy with the final draft, you can submit a request from portal by replicating the same details in portal or updating mandatory fields followed by attaching the completed for reference.*
  - *For requests submitted via portal, ANZ will continue to service your requests as per the existing process.*

- What are the new features & enhanced capabilities?
  - *Guarantee requests can now be printed in a draft format, which allows the Applicant and Beneficiary to visualise, clarify and confirm the wording of the Bank Guarantee, prior to Final issuance from ANZ.*
  - *New capabilities/features*
    - *The ability to input up to 10 Beneficiary's in the tool.*
    - *This tool can also be used to replace existing issuance by choosing the appropriate issue type.*
    - *Pop up boxes with instructions on what is required for each field, will make it a one stop shop for instructions.*
    - *Warnings for invalid input, to avoid applications being returned by ANZ for more information.*
- Will I have to pay any fees to use the new self-serve application form?
  - *The new form is just an enhanced tool for customers to easily self-serve & provide all required information to ANZ in one-go, ready for Issuance, there is no extra fee involved.*

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