

ANZ CONSUMER LENDING PRODUCTS

TERMS AND CONDITIONS
EFFECTIVE SEPTEMBER 2023
FIJI EDITION



INTRODUCTION

References to ANZ

In these Terms and Conditions, 'we', 'us', 'our' and 'ANZ' refers to Australia and New Zealand Banking Group Limited ABN 11 0005 357 522.

Your Loan Agreement

These Consumer Lending Products Terms and Conditions ("Terms and Conditions"); your Letter of Offer including the Information Statement (which we are required to give you under the Consumer Credit Act 1999); each Loan Variation Letter; each guarantee and Security; and any special conditions set out in your Letter of Offer or otherwise agreed in writing by you and ANZ or as incorporated pursuant to the Terms and Conditions, collectively form your Loan Agreement ("Loan Agreement" or "contract") with us.

These Terms and Conditions can apply to more than one loan you have with us. Each Letter of Offer and these Terms and Conditions form a separate loan agreement with us. That loan agreement may be varied, amended and supplemented by Loan Variation Letters from time to time.

You should read all relevant loan agreement material that is provided to you and ask ANZ about any issues that concern you.

If you have given or intend to give Security to ANZ for any money that ANZ has lent to or will lend you, the terms governing such Security are set out in the relevant security documents.

When you accept your Loan Agreement by signing your Letter of Offer, you agree to pay the Interest Rate on the loan provided by ANZ and to pay the loan fees, charges and costs and to make the repayments, all as described in the Letter of Offer (but subject to change as described in this booklet and in the Letter of Offer).

How to use this booklet

Below you will see the list of products and services that these Terms and Conditions cover and over the page are detailed contents, including page references.

This booklet outlines areas such as specific product terms and conditions and how to contact us (at the back of this booklet).

General enquiries

If you have any general enquiries about this booklet, or the terms and conditions contained within it, or simply need more information about any ANZ account or product, please ask at any ANZ branch, enquire via Bank Mail if you're registered for ANZ Internet Banking, or phone us during working hours on 132411 (local) or (679) 3213 000 if calling from overseas.

This booklet contains terms and conditions for the following consumer lending products:

- Home Loans
- Residential Investment Property Loans
- Personal Loans

Talk to us if you have any problems with your loan

If you're having any problems with your loan, please let us know. Details on how you can contact us are in the 'General enquiries' Section above and on our website anz.com/fiji.

It is important that you read and understand the documents referred to above. If you do not understand, or are unsure about any aspect of these documents, do not hesitate to ask us to clarify the matter for you.

When you are reading these Terms and Conditions, keep in mind that some terms have a special meaning which is explained under Section 1 of this document.

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SECTION 1: GENERAL CONDITIONS

1.1 Definitions

The following definitions apply unless otherwise stated:

- **'Acceptance Period'** means the period described as such in your Letter of Offer (if any).
- **'Accrued Interest'** means interest which ANZ is entitled to charge, but that has not yet been debited from your account.
- **'ANZ Group Member'** means ANZ and each of its branches, representative offices, regional offices, subsidiaries, affiliates, related entities, employees, officers and agents, in any country.
- **'ANZ interest rate'** means the ANZ interest rate (available and advertised on our website) applicable to your loan or facility, as detailed in your Letter of Offer and which includes variable and fixed rates for each of the following loans:
 - ANZ Home Loan;
 - ANZ Residential Investment Property Loan; and
 - ANZ Personal Loan.
- **'Bank Mail'** means the electronic messaging service that allows us to communicate with you by email within our secure Internet Banking system.
- **'Business Day'** means any day from Monday to Friday (excluding public holidays), on which ANZ is open for business in at least one of its branch locations in Fiji.
- **'Charged'** or **'debited'** means in relation to a bank account, that money is taken from that account by ANZ.
- **'Cleared Funds'** is money in your account, available for you to use, which won't be reversed or dishonoured for any reason.
- **'Date of Drawdown'** or **'drawdown date'** means the date all of the loan is or has been drawn and recorded by the Bank in its systems as being given to the customer (and for progressively drawn loans, it means the date on which any part of the loan is or has been first drawn and recorded by the Bank in its systems as being given to the customer).

- **‘Disruption to Service’** means that a service is temporarily unavailable, or that a system or equipment fails to function in a normal or satisfactory manner.
- **‘Event of Default’** is defined in Section 1.27 of these Terms and Conditions.
- **‘Fixed Interest Rate Period’**, if you have a fixed ANZ interest rate, the ‘Fixed Interest Rate Period’ is the length of time your interest rate will be fixed at that rate. After this time, your interest rate will automatically change to the current variable ANZ interest rate for your Loan.
- **‘Guarantor’** means a person (other than you) who has given or is to give a guarantee and, if required, Security, for the purpose of securing any loan or facility provided to you and includes that person’s executors, administrators, successors and transferees.
- **‘Insolvent’** you are ‘insolvent’ if any of the following apply:
 - you can’t pay your debts when they’re due
 - you’re made bankrupt
 - you go into receivership, administration, liquidation, or statutory management
 - you enter arrangements with the people you owe money to, to reduce the amount you have to pay or to pay it on different terms because of your financial difficulties.
- **‘Interest Only Period’** means your repayments will only be in relation to interest that has accrued for that period as described as such in your Letter of Offer.
- **‘Interest Rate’** means the percentage interest rate/s applicable to your loan or facility, as set out in your Letter of Offer (but subject to change as described in the Letter of Offer and these Terms and Conditions), including any margin.
- **‘Late payment fee’** means the fee charged if you don't pay a scheduled repayment in full within 7 days of the due date of that repayment.
- **‘Law’** means any law, legislation, regulation, proclamation, ordinance, by-law, rule, instrument, official directive, ruling, order or notice of any court or government body, circular, code of practice, code of conduct, prudential requirement or licensing requirement, in any country.
- **‘Letter of Offer’** means the letter of offer provided by ANZ and accepted by you, which covers your loan or facility.

- **'Loan'** and **'facility'** means an ANZ Home Loan, ANZ Residential Investment Property Loan, Personal Loan, or such other loan or facility provided by ANZ, the terms of which are described in your Letter of Offer.
- **'Loan Variation Letter'** means any letter provided by ANZ that confirms any changes to your Loan Agreement.
- **'Material adverse change'** is defined in Section 1.24 of these Terms and Conditions.
- **'PPSA'** means the Personal Property Securities Act 2017.
- **'Schedule of Works'** means the schedule of works you provide to us for a progressively drawn loan.
- **'Security'** means any:
 - (a) security for the payment of money or performance of obligations, including a mortgage, charge, security interest (which includes a 'security interest' as defined in the PPSA), lien, pledge, trust or title retention or flawed deposit arrangement; or
 - (b) right, interest or arrangement which has the effect of giving another person a preference, priority or advantage over creditors including any right of set-off; or
 - (c) right that a person (other than the owner) has to remove something from land (known as a profit à prendre), easement, public right of way, restrictive or positive covenant, lease, or licence to use or occupy; or
 - (d) any agreement to create any of the above or allow them to exist.
- **'Settlement'** means the process by which you repay the full amount outstanding under a Loan and your loan account is closed by ANZ.
- **'SMS'** means a short message service (including text message).
- **'Terms and Conditions'** means the terms and conditions described in this booklet.
- **'Variable Interest Rate Period'** means, if you have a variable ANZ interest rate, the period of time your interest rate is a variable ANZ interest rate.
- **'You'** includes any of the persons accepting the offer in your Letter of Offer.

1.2 Actual amounts you need to pay may be different from those in your Letter of Offer

The actual amounts you need to pay under your loan or facility, including repayments and interest rates, may be different from the amounts set out in your Letter of Offer. This is because the financial details in your Letter of Offer are based on some assumptions that may change.

The financial details in your Letter of Offer:

- use interest rates and fees applicable at the date of your Letter of Offer;
- assume the loan or facility will be fully drawn on the Date of Drawdown (where relevant) unless you nominated a progressive drawdown; and
- assume all payments are made when due.

1.3 Date of Drawdown

You must draw down the full amount of your loan on or before the drawdown date specified in your Letter of Offer, unless your loan is a progressively drawn loan or as otherwise agreed by ANZ in writing. If the loan is not drawn down on or before this date (or any extension of it agreed by ANZ), the contract will end and ANZ will not be obliged to provide the loan to you.

1.4 Loan purpose

You must not use the loan funds for any purpose other than that set out in your Letter of Offer, without ANZ's prior written consent.

1.5 We will charge you interest on your loan

We charge interest from the Date of Drawdown until the loan is fully repaid. Interest Rates are made up of the ANZ interest rate applicable to your Loan and sometimes a margin.

1.6 How interest is calculated and debited

Interest is calculated on the unpaid daily balance of your loan. The rate applied each day is equal to your Interest Rate applicable at the time, divided by 365. Interest will be charged monthly on a 'due date' of the 31st day of each month unless otherwise stated in your Letter of Offer (or during an Interest Only Period – see Section 1.48 (Drawdown and your Interest Only Period)). You also need to be aware that:

- if a due date is not a Business Day, interest will be added to your loan amount on the prior Business Day;

- if a due date falls on a day of a month which does not contain such a date, interest will be added to your loan amount on the last Business Day of that month;
- each time interest is added to your loan amount, the period covered by the interest charge will include all days (for which interest has not been previously debited) up to and including the due date;
- when interest is added to your loan amount prior to the due date, subsequent interest charges will be calculated as if the interest had been added to your loan on the due date; and
- interest will be added to your loan amount and accrue interest at the same rate (other than during an Interest Only Period – see Section 1.48 (Drawdown and your Interest Only Period)).

If, after the Date of Drawdown, you and ANZ agree to change the loan terms in any way, ANZ may add any Accrued Interest to your loan on the day on which the change takes effect. If this occurs, your interest calculations will be restarted from that date.

If your loan is a progressive drawdown loan, the terms at Sections 1.47 to 1.53 will also apply.

1.7 Interest Rate and margin changes

- The variable ANZ interest rates can be changed at any time including the period between the date of your Letter of Offer and the Date of Drawdown. Your repayments may change if interest rates change.
- The fixed ANZ interest rates can also be changed at any time before the Date of Drawdown, but not once the Fixed Interest Rate Period has started (and the loan has been drawn).

If a variable ANZ interest rate applies to your loan, at any time you can apply to switch to a fixed ANZ interest rate. If ANZ agrees, you will be advised of any extra or varied terms which will apply.

If a fixed ANZ interest rate applies to your loan, at the end of any Fixed Interest Rate Period, you may apply for another Fixed Interest Rate Period and, if ANZ agrees to your request, you will be advised of any extra or varied terms which will apply. Where you have not arranged another Fixed Interest Rate Period, your interest rate will automatically change to the variable ANZ interest rate for your Loan.

If your Letter of Offer provides for an interest rate margin, that margin is not guaranteed for the life of your loan (but it will not change during a Fixed Interest Rate Period unless you vary your Loan Agreement). You can apply for a review of your margin at any time (though the results of any review are not guaranteed and your margin may increase or decrease). If you vary your Loan Agreement, your margin may increase or decrease. A change to a positive margin will be confirmed to you in writing. ANZ can review, amend, or remove your margin at any time by giving written notice.

If the Security you are providing to ANZ is over bare land (with no dwelling on it), you may have an additional margin to reflect that the Security is over bare land.

1.8 Notifying you of changes

Following the Date of Drawdown, if there is a change in the interest rate that applies to your loan or facility, you will be notified no later than thirty days prior to the date on which the change takes effect, by:

- public notice to be by advertisement published in a daily or national newspaper; or
- written notice such as letter, email or SMS (and you will be deemed to have received such notice in accordance with Section 1.29).

ANZ may also choose to give additional notice by way of branch notice and/or notice on our website.

Details of the change will also appear on your next statement. For further information in respect of other changes that may be made in respect of interest rates, refer to Section 1.33 below.

You can also check ANZ interest rates on anz.com/fiji, by asking at any ANZ branch or calling our Contact Centre during working hours on 132411 or (679) 3213 000 if calling from overseas.

1.9 Scheduled Loan repayments

Repayments are the payments you'll need to make to repay your loan. Your scheduled loan repayments will generally include regular amounts to repay your loan amount (unless you are in an Interest Only Period for your loan) and interest we charge on your loan amount. You must repay the amounts in full and your repayments must be paid as Cleared Funds.

Repayments will be debited from your ANZ transactional account or as otherwise agreed by ANZ in writing. The amount, and frequency, is set out in your Letter of Offer.

Your first scheduled repayment must be within your chosen repayment frequency.

1.10 Payments during Interest Only Periods

During any Interest Only Period, ANZ will debit your payments from your ANZ transactional account. Payments during Interest Only Periods will be automatically adjusted if there is a change in your Interest Rate.

1.11 Changes to repayment amounts on or before Date of Drawdown

Repayment amounts are recalculated at the Date of Drawdown to take into account your Interest Rate at that time. Please remember that your Interest Rate may have changed after your Letter of Offer was prepared.

If there is any change to the relevant ANZ interest rate for your Loan prior to or on the Date of Drawdown, ANZ may recalculate your repayments and the recalculated repayments may be different to (and higher than) the amount set out in your Letter of Offer.

1.12 Changes to scheduled repayments after Date of Drawdown

Variable Interest Rate Loans

The variable ANZ interest rate can change at any time and, if this occurs, the amount of your repayments may need to change if you are to repay your loan within its agreed term. We will not directly notify you of any change to your repayment amounts following a change to the variable ANZ interest rate.

After any interest rate change, ANZ may need to either change your scheduled loan repayments or change your loan term. ANZ may not automatically do this every time an interest rate change occurs (unless your Letter of Offer says we will). If you switch from a variable ANZ interest rate to a fixed ANZ interest rate, your loan repayments will change.

Fixed Interest Rate Loans

If a fixed ANZ interest rate applies, after drawdown your repayments will remain the same throughout your Fixed Interest Rate Period. At the end of your Fixed Interest Rate Period, your interest rate will automatically change to the variable ANZ interest rate unless you have arranged another

Fixed Interest Rate Period. Where your loan changes to the variable ANZ interest rate, your repayments may change in order to repay your loan within its agreed term, or the term of your loan may be extended and your repayments stay the same.

1.13 Processing of repayments, additional payments or other transactions

Generally, any additional payment or transaction made on your loan or facility will be processed on the same day as long as it is made before the following times:

- 3:30pm Monday to Thursday; and
- 4pm Fridays, (excluding public holidays).

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

If you make a request in relation to your loan or facility on a day that is not a Business Day, your request will generally be submitted for consideration on the following Business Day.

If a payment is made by mail, it will be credited to your account by ANZ on the date of receipt. You should allow a suitable amount of time for the mail to reach ANZ.

If a repayment or other payment is due on a day which is not a Business Day, it must be paid on the prior Business Day. If a repayment or other payment is due on a day of a month which does not contain such a date, it is due earlier, on the last Business Day of that month.

A repayment or other payment made to your account on the last day of a statement period may not appear on the statement issued for that period. If so, the repayment or other payment will instead appear on your next statement, together with its effective date.

1.14 Repaying your loan early during a Variable Interest Rate Period

If you decide to repay your loan early, you may contact ANZ to request the amount required to repay your loan on that day. The amount required to repay your loan is accurate for the day that it is provided by ANZ, and may vary depending on when you repay your loan.

You may also repay part of your loan early. If you do, that repayment will be applied first to amounts to be repaid at the end of the loan term.

1.15 Repaying your loan early during a Fixed Interest Rate Period

If you repay some or all of your Loan early during a Fixed Rate Period for any reason (including if we give you notice under Section 1.24), we will charge you certain fees depending on whether you change to a different type of loan or facility or interest rate, or repay the loan in full. See Section 1.18 for further detail on those fees.

1.16 If you are in financial difficulty

'Financial difficulty' includes where you can't meet your responsibilities under your Loan Agreement because you're sick or injured, you've lost your job, you've ended a relationship, or another reasonable cause.

We understand that things can happen unexpectedly that can make it hard for you to meet all of your financial obligations, including obligations you have to us under your Loan Agreement. If you're experiencing financial difficulty, let us know immediately as we may be able to change the terms of your Loan Agreement to help. Details of how you can contact us are in the 'Customer enquiries' Section of these Terms and Conditions or visit any ANZ branch.

You'll need to tell us the cause of the hardship and why you can't meet your responsibilities, and what changes you think will help you manage your obligations to us under your Loan Agreement.

We may only be able to change your Loan Agreement if we believe the changes you want are fair and reasonable given the financial difficulties you're experiencing. However, we may be able to give you support and information to help you get back on track.

It's important to contact us early if you're experiencing or expect to experience financial difficulty. We may have some extra requirements you'll need to meet if:

- you've already missed some of your scheduled loan repayments;
- we've already sent you a notice asking you to repay us money you owe us; or
- you've suffered financial difficulty recently.

1.17 General fees, charges and costs

We can charge you for:

- (a) fees for the products and services you receive from us;
- (b) any payments to third parties we make in relation to the loan or facility, Security or guarantee (including any government fees, charges and taxes in relation to the loan or Security); and
- (c) the costs we incur when we exercise our rights under these Terms and Conditions or any other agreement. See clause 1.19 for more detail.

You agree to pay all fees, charges and costs that apply to your loan.

The fees under paragraph (a) above are set out in our Disclosure of Fees and Charges Lending and Credit Cards and you can get a copy on our website, in any branch or by calling our contact centre.

You agree that, the above amounts are payable in one of the following ways:

- If we've agreed to lend you the money to pay any amount we can charge you, the relevant amount will either
 - be included in your loan amount; or
 - be added to your loan amount after you have signed the Letter of Offer; or.
- The relevant amount will be charged to your ANZ transactional account on the day that amount is due; or
- Where there are not enough Cleared Funds in your ANZ transactional account to pay for the relevant amount, the relevant amount will be added to your loan amount. Any amounts added to your loan amount will accrue interest daily at the same rate as the loan amount from the date it is added to the loan amount.

Where any amount is added to your loan amount after you have signed the Letter of Offer, you need to contact us about either paying that amount or changing your loan repayment amount.

If you don't pay that amount or agree a changed loan repayment amount with us, your loan repayments will not be enough to pay that amount and any interest that accrues on it, by the repayment date.

1.18 Specific fees and charges

A description of the fees that may be applicable are detailed below:

Loan approval fee	We may charge a loan approval fee for assessing and documenting your Loan.
Third party fees and charges	These are fees charged by third parties including the government, external valuers and solicitors. They include consent fees, government charges, registration fees and valuation fees.
Late payment fee	We charge this fee every time you don't pay in full a scheduled payment within 7 days of the due date of that repayment.
Bank cheque	We charge a fee for each bank cheque issued by us. The first bank cheque we provide on drawdown of the loan is free of charge.
Certificate of balance and/or Interest	We charge a fee for each certificate of balance or interest that we prepare for you.
Switch fee	We charge this fee if you ask us if you can change from one product to another or from one interest rate to another, and we agree to that change. This fee is charged for each product or interest rate change we agree to.
Settlement fee	We charge this fee when you repay your loan in full and the loan account is closed.

Search fee	<p>Company/sole trader search</p> <p>If a company, sole trader or similar search is required by either us or you in connection with the loan or the Security and we arrange for this search to be done, we will charge a fee for each search.</p> <p>Title deed search</p> <p>If a certified copy of a title document is required by either us or you in connection with the loan or the Security and we arrange for that search to be done, we will charge a fee for this search.</p>
Special answer fee	<p>We charge this fee when you ask for a cheque to be cleared quicker.</p>
Execution of Security or guarantee related documents fee	<p>We charge this fee if documents relating to Security or guarantee (other than the Letter of Offer), and which relate to your loan, need to be prepared and/or signed (including a discharge or release of a Security or guarantee).</p> <p>This fee is different depending on the type of Security and loan.</p>
Document handling fees	<p>These fees include:</p> <ul style="list-style-type: none"> • Fees for the administration and production of documents (other than documents related to Security or guarantees) • Printing fee – bank statements <p>You can ask for printed statements at any time but we may charge you a fee for printing and sending it to you.</p> <ul style="list-style-type: none"> • Printing fee – other documents • Photocopying fee
Insurance premium administrative fee	<p>We charge this fee when we pay your insurance premium for you. We will do this only when you have not repaid some or all of the amounts you owe us under your loan.</p>

1.19 Other costs we may incur

You must pay any costs or losses we incur when we use or protect our rights under your Loan Agreement, any security, or other agreements with us.

For example, you must pay any costs or losses we incur if you or your guarantor breach your loan and we have to recover any amounts you owe under your Loan Agreement. You must also pay any costs if we have to sell or recover and maintain any security we hold for your loan.

Our costs will depend on the type and complexity of the transaction and your circumstances. They include any legal costs, real estate agent or registered valuer's fees, other professional advisor fees, auction fees, and taxes.

1.20 Changes to fees and charges

To the extent permitted by law (and subject to the approval of the Reserve Bank of Fiji, if required), ANZ can do the following:

	Minimum number of days of notice	Method of notice
Introduce a new fee, change the frequency or payment dates of each fee	30 days	By press advertisement, posters in branches, with details provided on next statement
Increase a fee, change the method of calculation or manner of payment of each fee	30 days	By press advertisement, posters in branches, with details provided on next statement
Decrease a fee	Day of change	By press advertisement, posters in branches, with details provided on next statement

If any other change reduces your obligations, ANZ can give less than 30 days' notice but you will be notified with or on your next statement.

1.21 Guarantees and Security

Your Letter of Offer will tell you about any guarantees and Security required by ANZ for your loan or facility. Please be aware that:

- if ANZ is holding any existing Security at the date of your Letter of Offer, and you accept the terms in your Letter of Offer, you agree to that Security also being held by ANZ as Security for the new loan or facility;
- guarantee and security documents are prepared on ANZ's normal forms. If special circumstances exist, or if ANZ considers it necessary, these forms will be changed or new guarantees or Security will be drafted to ensure there are effective guarantees and Security;
- if changes to guarantees or Security or new guarantees or Security are prepared by ANZ's solicitor, you must pay us any reasonable cost which we may incur when that happens. You can ask for a fee estimate in advance. These costs will be payable by you on the date the fees are invoiced to ANZ;
- ANZ must be satisfied with the title and the guarantee and Security documents before it will provide any credit;
- documentation for guarantees and Security will be prepared by ANZ's solicitor. ANZ's solicitor is acting to protect the interest of ANZ. We recommend you instruct your own solicitor to advise you.

If any of the following events occur, you must notify ANZ immediately:

a) Occupancy of your home

If your loan purpose is to purchase a home as your personal residence and you no longer personally occupy the property.

b) Construction and occupancy of your home

If your loan purpose is construction of a home as your personal residence and construction is not started within one year from the Date of Drawdown (or any other period set out in your Letter of Offer), or you no longer intend to personally occupy the property.

c) Construction and use of investment property

If your loan purpose is construction of a home as an investment property and construction is not started within one year from the Date of Drawdown, or you no longer intend to use the property for residential investment purposes.

ANZ may treat the occurrence of one of these events as a material adverse change.

1.22 Insurance

All insurable property which is the subject of Security granted to ANZ must be insured for all usual risks under a policy acceptable to ANZ, at the replacement value or an insured sum not less than the loan or facility amount as may be determined by ANZ at its sole discretion, with an insurance company approved by ANZ.

Your Letter of Offer may contain additional insurance requirements.

ANZ or its nominees must be recorded on the insurance policy as the first ranked mortgagee and coinsured (unless ANZ agrees otherwise in writing). An original insurance policy is to be provided to ANZ before the loan or facility will be available for drawdown (unless ANZ agrees otherwise in your Letter of Offer) and as and when it is required by ANZ. Annually, you must provide ANZ with either a cover note or certificate of currency, together with a receipt for the insurance premium(s) paid, for the required insurance.

It is your responsibility to:

- (a) ensure that the required minimum level of cover as set from time to time is maintained throughout the term of the loan or facility; and
- (b) pay the insurance premiums for this insurance, regardless of whether ANZ makes any payments of your insurance premium.

If you do not pay the insurance premiums, we may decide to pay any premium on your behalf. We will do this only when you have not repaid some or all of the amounts you owe us under your loan. If so, we will charge you a fee for doing so (see section 1.18 of these Terms and Conditions).

You will reimburse us for the full amount of any insurance premium we pay on your behalf. We will add the amount of the insurance premium to your loan amount.

Once the amount of the insurance premium has been added to your loan amount, interest will accrue daily on this additional amount at the same rate as on your loan amount.

Where any amount is added to your loan amount, you need to contact us about either paying that amount or changing your loan repayment amount.

If you don't pay that amount or agree a changed loan repayment amount with us, your loan repayments will not be enough to pay that amount and any interest that accrues on it, by the repayment date.

1.23 Trusts

If you enter into the loan or facility as a trustee, you agree that you are liable under the loan or facility both personally and as trustee of the trust. You are also assuring ANZ that:

- the loan or facility is for a proper purpose under the trust;
- you have the power and authority under the trust to enter into the contract; and
- you have the right to be indemnified fully out of the trust property, before the beneficiaries of the trust, for all liabilities you incur under the loan or facility.

1.24 ANZ's rights if there is an Event of Default under the Agreement

If any of the following Events of Default occur, ANZ can:

- refuse to provide further credit and (subject to notice as described below) require you to make immediate repayment in full of all money you owe ANZ or will or may owe ANZ in the future under the loan or facility, and
- enforce any guarantee or Security for the Loan.

An Event of Default occurs if:

- you do not make a payment due under your Loan Agreement by its due date; or
- there is any breach of any term or condition of this loan or facility, any other facility provided to you by ANZ, or any guarantee or Security provided to ANZ for this loan or facility or the other facility; or
- in ANZ's opinion, any event or circumstance arises causing a material adverse change in your financial situation likely to affect your ability to meet your obligations under the loan or facility or any guarantee or Security for it.

A material adverse change includes, but is not limited to:

- your death; or
- termination of your employment; or
- you are Insolvent; or
- there are enforcement proceedings by any creditor against you or any property which is the subject of Security granted to ANZ for this loan or facility; or

- there is any reduction in the value of property which is the subject of Security granted to ANZ for this loan or facility; or
- ANZ reasonably believes that any property that is the subject of Security for this loan or facility is at risk pursuant to section 20 of the PPSA; or
- ANZ reasonably believes that payment or other performance of any Security for this loan or facility is at risk pursuant to section 20 of the PPSA; or
- any insurance over the insurable property which is the subject of Security granted to ANZ being cancelled or declined; or
- any information supplied by you to ANZ in connection with this loan or facility or any guarantee or Security for this loan or facility being found to be untrue, incorrect or incomplete; or
- a material adverse change to the effectiveness or priority of any guarantee or Security granted by you or a Guarantor for this loan or facility;
- any of the events above occur in relation to a Guarantor.

Before ANZ requires immediate repayment in full, you will be given 30 days' written notice to allow you an opportunity to remedy the Event of Default. If ANZ fails at any time to give you notice regarding an Event of Default, ANZ has not waived its right to do so in the future.

However, ANZ will not give you such notice if:

- ANZ believes, on reasonable grounds, that it was induced by fraud on your part to enter into the loan or facility; or
- ANZ has made reasonable attempts to contact you, but without success; or
- a court authorises ANZ to require immediate repayment without giving such a notice; or
- in relation to property over which Security has been granted to ANZ for the loan or facility, ANZ believes on reasonable grounds that such property has been or will be removed or disposed of without ANZ's permission; or
- ANZ believes on reasonable grounds that urgent action is necessary to protect property that is the subject of Security granted to ANZ for the loan or facility.

1.25 Joint and several liability

If there is more than one person who is party to the Loan Agreement or guarantee, then each person is liable individually for the full amount of the loan or facility, in addition to each of you being jointly liable with each other.

1.26 Disclosure of financial information

ANZ can require you to provide information about your financial circumstances at any time during the loan or facility to show there has been no material adverse change in your financial situation which may be likely to affect your ability to meet your obligations under the loan or facility or any Security for it. ANZ can also require you to provide information about the Guarantor.

We can require a new valuation of any property provided as Security for the loan or facility.

See Section 1.18 for more details on the cost for a new valuation.

1.27 Privacy and confidentiality – ANZ’s collection, use and disclosure of personal information

When you deal with ANZ, we may collect and use some of your information, including details about your transactions, your financial conditions, your relationship with us and/or your loan/s or facility/ies (collectively referred to as “information”). We explain below when and how we may collect, use and disclose your information.

(1) Collection of information

ANZ may use and disclose the information we collect about you for the following purposes:

- (a) to provide information about a product or service;
- (b) to consider your request for a product or service;
- (c) to provide you with a product or service;
- (d) to tell you about other products or services;
- (e) to perform internal administrative, operational and technology tasks (including technology infrastructure maintenance and support, application maintenance and support, risk management, systems development and testing, credit scoring, staff training and market, customer satisfaction research and business continuity management);
- (f) to prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);

- (g) as may be required under laws and/or by agreements with government agencies, registries or revenue authorities, whether inside or outside of the country where your facility/ies is provided and held with us, to make inquiries about your tax status; and
- (h) as required by relevant laws and external payment systems, whether inside or outside of the country where your facility/ies is provided and held with us.

Absence of relevant personal 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.

(2) Disclosure of information by ANZ

By applying for and/or continuing to use the loan or facility provided by us, you acknowledge and agree that any information that ANZ has collected or will collect from or about you from time to time may be disclosed to and/ or collected, held, processed, stored in electronic or virtual data storage, or used, in whole or in part, in any country by the following persons:

- (a) any ANZ Group Member;
- (b) any outsourced provider, contractors, agents, auditors and advisers which ANZ or any ANZ Group Member engages to carry out or assist with its banking functions and activities (for example mailing houses, credit reporting or debt collection agencies);
- (c) regulatory bodies, government agencies, registries, revenue authorities, law enforcement bodies and courts, whether inside or outside of the country where your facility/ies is provided and held with us, for the purposes of complying with any law and/or disclosure obligations we may have under an agreement with such bodies, whether the disclosure is made directly or through any ANZ Group Member;
- (d) other parties ANZ Group Members are authorised or required by law to disclose information to;
- (e) participants in the payments system (including payment organisations and merchants) and other financial institutions (for example banks);
- (f) insurers and reinsurers;
- (g) your representative (for example your legal adviser, mortgage broker, attorney or executor);

- (h) any person, which in ANZ's view, the disclosure is necessary or desirable for the purpose of allowing us to perform our duties and to exercise our powers and rights under the Loan Agreement; or
- (i) any person with your prior written consent.

1.28 Statements

ANZ will provide you with a periodic statement as required by law, currently at three monthly intervals (or less frequently at your discretion).

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.

1.29 Notices

How ANZ gives you notice

Any statement of account or notice issued and served by ANZ on you, including, without limitation, any Loan Variation Letter or notice relating to the Interest Rate payable by you for a loan or facility, shall be deemed correct and shall be conclusive and binding against you as to the matters and amounts therein stated save for manifest error.

ANZ can send a written notice, statement or demand for payment to you by sending it by post, email, SMS or similar facility to your residential or business address or by leaving it at that address, or to your mobile number. ANZ can use the last address and number it has recorded for you.

If you change your name, address, mobile number or Taxpayer Identification Number, you must let ANZ know in writing as soon as possible, and in any event, not less than 7 Business days before the change takes effect and the details of your new name, address, mobile number or Taxpayer Identification Number (as applicable), as otherwise an Event of Default may occur.

You shall keep ANZ fully indemnified from and against all actions, proceedings, claims, demands or losses which ANZ may incur or sustain by reason, either directly or indirectly, of your failure to inform ANZ of your change of name or address, mobile number or taxpayer identification number. If there is more than one person who is party to this loan or facility, any notice, statement or demand will be given to each one of you at your residential or business address.

A notice, statement or demand from ANZ will be considered to have been received by you:

- if left at your address, on the date delivered or the date it bears, whichever is the later;
- if sent by post, on the date it would have been delivered in the ordinary course of post or the date it bears, whichever is the later; and
- if sent by email or other electronic means, on the date it bears or the date the transmitting machine reports it was sent, whichever is the later.

A demand for payment can be signed by any officer of ANZ, or any agent authorised by an officer of ANZ. Any other form of notice or statement (including a Loan Variation Letter) need not be signed, unless the law requires it.

A certificate signed by any officers of ANZ as to any amount of monies and liabilities from the time being due from you to ANZ under any loan or facility shall, in the absence of manifest error, be conclusive evidence as against you that such liabilities have been properly incurred with respect to the amount or amounts certified.

How you give ANZ instructions and notice

A notice that you give to ANZ must be signed by you or by your authorised representative unless otherwise agreed in writing with ANZ. You may give ANZ a notice by handing it in at any of our branches or by posting it to ANZ's address, as detailed at the back of this document. Your notice will be deemed to be received by ANZ when ANZ receives it.

If you give ANZ notice that is expressed to be, or must be read as, irrevocable, you are not able to revoke it and it binds you from the time you give it.

Subject to the prior written approval of ANZ, you may give ANZ instructions or notices via facsimile, email or telephone. However, ANZ shall be entitled to refuse to accept such instructions or notices, without explaining ANZ's reasons for doing so. If ANZ does accept instructions or notices by facsimile, email or telephone, then ANZ may conclusively rely upon them if the member of staff receiving such a notice believes at the time that they were given by you or on your behalf and are duly authorised, accurate and complete, notwithstanding that it may subsequently transpire that they are not so given or not duly authorised, accurate and complete,

and notwithstanding that the confirmation subsequently received from you or any subsequent confirmation differs in any respect from such instructions or notices, and you shall keep ANZ fully indemnified from and against all actions, proceedings, claims, demands or losses which ANZ may incur or sustain by reason either directly or indirectly of acting on such instructions or notices.

Acknowledgement of your notice may be given by ANZ in writing, in person, by email or by telephone.

You authorise ANZ to record electronically any conversations between you and ANZ and such recording or transcripts of recordings may be produced as evidence in any proceedings.

1.30 Transfer of ANZ's rights

ANZ may, without telling you or obtaining your consent:

- assign or transfer any of its rights or obligations under the Loan Agreement; and
- give information about the Loan Agreement and your obligations under it to any assignee or transferee, or anyone who is considering becoming an assignee or transferee.

1.31 Code of Banking Practice

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

1.32 Waiver

The rights that ANZ has under the Loan Agreement cannot be waived except by ANZ giving you written notice waiving the particular right.

In particular:

- (a) ANZ does not waive any right that ANZ has in connection with the Loan Agreement merely because ANZ does not exercise it, or does not exercise it as soon as it can;
- (b) if ANZ exercises a right once or partly, it does not mean that ANZ cannot exercise that right again or other rights; and
- (c) the rights and remedies herein are cumulative and not exclusive of any rights and remedies provided by law.

1.33 Changes to your Loan Agreement

To the maximum extent permitted by law (and subject to the approval of the Reserve Bank of Fiji, where required), at any time ANZ can vary any term of your Loan Agreement (which includes these Terms and Conditions), including any of the following:

- the dates on and frequency with which interest will be charged or debited, and the method of calculating interest. However, no such change will be made during any Fixed Interest Rate Period;
- the manner in which interest is to be paid or charged;
- the name of any ANZ interest rate;
- the amount, method of calculation, frequency, manner of payment and number of the repayments, together with the dates on which they are to be paid. However, no such change will be made during any Fixed Interest Rate Period; and
- the excess interest rate which applies to the loan or facility if the credit limit is exceeded.

When deciding whether to vary the terms and conditions of your Loan Agreement, ANZ will act fairly and reasonably.

Subject to the paragraph below and as set out in Section 1.8, ANZ will give not less than 30 days' notice of any such variation, by:

- public notice to be by advertisement published in a daily or national newspaper; or
- written notice such as letter, email or SMS (and you will be deemed to have received such notice in accordance with Section 1.29).

ANZ may also choose to give additional notice by way of branch notice and/or notice on our website.

When a variable ANZ interest rate applies to your Loan and that rate increases, ANZ can increase the amount of your repayments so that they are sufficient to fully repay your loan within your loan term, without providing direct notice to you.

1.34 Availability of funds

Before any funds are made available, you must:

- sign your Letter of Offer. If there is more than one person who is party to the loan or facility, each party must individually sign your Letter of Offer;
- meet all requirements as set out in your Letter of Offer.

ANZ must also be satisfied that:

- the documentation complies with legal requirements;
- you have received all statements and information required by law;
- no Event of Default has occurred;
- any required guarantee or Security has been provided and that any guarantor has obtained independent legal and financial advice to ANZ's satisfaction;
- if you or a Guarantor is a trustee of a trust, that all trust requirements have been properly met; and
- all documents, including Security documents, are registrable, to the extent desirable or required by law or regulation.

1.35 Accepting your Letter of Offer

To accept the loan offer on the terms set out in the Loan Agreement, you must, within 30 days of the date of your Letter of Offer, sign the copy of your Letter of Offer and return the signed copy to ANZ.

If you do not accept a loan or facility offer within 30 days, but decide later you would like to accept it, you can contact your ANZ branch to request an extension of the period to accept the offer.

A copy of your Letter of Offer is yours to keep along with this booklet.

1.36 Disruption to service

A disruption is where a service is temporarily unavailable or where a system or equipment fails to function in a normal or satisfactory manner.

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 to Service. This disclaimer of liability does not apply to electronic banking transactions (see section 3 "Electronic Banking Conditions Of Use" in the Savings and Transactions Product, Terms & Conditions available on the ANZ website for the conditions which apply to those transactions). This disclaimer is in addition to, and does not restrict, any other provisions contained in the Loan Agreement which limit ANZ's liability.

1.37 Withholding

ANZ may be required to withhold payments to certain account holders, and pass such amounts to a local or foreign government agency or revenue authority, by law or under an agreement with such authorities.

If at any time any local or foreign government agency or revenue authority requires ANZ to make a deduction or withholding on any payment due to you, you agree to immediately reimburse ANZ for the amount of any such deduction or withholding, including authorising ANZ to deduct such amounts from your account. You will indemnify ANZ against any loss ANZ suffers or cost ANZ incurs as a result of such deduction or withholding.

1.38 Changes in Government Requirements

This Section applies if:

- (a) after the date of your Letter of Offer, there is:
 - (i) a change in government requirement or a new government requirement (whether or not having the force of law);
 - (ii) a change in a tax or a new tax (for the purposes of this Section 'tax' includes duties but does not include a tax on ANZ's net income in the normal course of ANZ's business); or
 - (iii) a change in the interpretation of a government requirement or a tax that affects loans or facilities of the kind contemplated in your Letter of Offer; and
- (b) its effect is, in ANZ's opinion, directly or indirectly;
 - (i) to increase the cost to ANZ of providing or maintaining the loan or facility or of providing funds under it;
 - (ii) to reduce the effective rate of return to ANZ (whether on capital, assets, deposits or otherwise) on the loan or facility; or
 - (iii) to require ANZ to make a payment or to forgo or suffer a reduction in a return on or calculated by reference to any amount payable to it under the Loan Agreement; and

in that event, you agree to pay to ANZ, on demand, the amount calculated by ANZ as necessary to compensate ANZ for the increase in cost or reduction in rate, attributable

directly or indirectly to the changes set out in sub-section (a) above. The amount payable will be calculated by ANZ from the day when it first incurred the costs or suffered the reduction.

1.39 Changes in the law

If ANZ gives you notice that, in ANZ's opinion, it has become illegal in a jurisdiction or otherwise impracticable for ANZ to continue to make the loan or facility available, ANZ's obligations in relation to the loan or facility will terminate and you shall on written demand by ANZ repay within the time period permitted all advances outstanding under the loan or facility, together with Accrued Interest thereon (calculated at the applicable rate or rates) and all other sums payable under the Loan Agreement.

Such a situation could arise because of:

- (a) a change in a government requirement or a new government requirement;
- (b) change in the law, written or unwritten, or a new law; or
- (c) a change in the interpretation of a government requirement or law.

1.40 Market disturbance

If, in respect of any proposed or existing drawdown of a particular currency, ANZ is of the view that:

- (a) the relevant funds are not readily available to ANZ; or
- (b) adequate and fair means do not exist for ascertaining the interest rate for the loan or facility;

the drawdown of a particular currency will not be made and if any drawdown in that currency has been made, you shall on demand prepay the drawdown together with the Accrued Interest and all other sums payable under the facility to ANZ.

1.41 Law and jurisdiction

- (a) The Loan Agreement is governed by the law of the Republic of Fiji.
- (b) In relation to any proceedings about or in connection with your loan or facility or any guarantee or Security, ANZ, you and the Guarantor (where applicable) agree to submit to the non-exclusive jurisdiction of the courts of the Republic of Fiji.

- (c) When an action is commenced in the Republic of Fiji, it is agreed that no party shall object to such procedures and rules employed by the courts of that jurisdiction for hearing any action raised and that no references shall be made to laws and procedures emanating from a foreign court. For this purpose, all notices, services of writs, summons or court documents relating to proceedings shall be deemed served if served on the address of the party indicated in the Loan Agreement or at the last known address indicated. This Section shall not prejudice the right of parties to effect service by other means permitted by law.

1.42 Force majeure

- (a) ANZ shall not be liable for any delay in performance and/or non-performance of any of its obligations under any loan or facility or in any transaction between you and ANZ or for any losses caused by the occurrence of any contingency beyond the reasonable control of ANZ including, but not limited to:
- (i) breakdown or failure of transmission of communication facilities; and
 - (ii) sabotage, insurrection, riot or other civil disobedience, coup, act of a public enemy, failure or delay in transportation, act of any government or agency or subdivision thereof, judicial action, labour dispute, accident, fire, explosion, flood, storm or other natural cause, a shortage of labour, fuel, raw material or machinery or technical failure.
- (b) ANZ may, in its sole discretion and without liability to you, cancel any loan or facility if its performance is delayed or rendered impossible due to the occurrence of any such contingency.

1.43 Financial services dispute resolution schemes and making a complaint

If ANZ makes a mistake, or ANZ's service doesn't meet your expectations, ANZ wants to know. For the fastest possible resolution to your complaint call ANZ during working hours on 132411 (local) or (679) 321 3000 (overseas), or talk to staff at your local ANZ branch.

You agree that ANZ may require you to enclose photocopies of any originals and full disclosure of all supporting documents to allow it to investigate any mistakes.

Alternatively, you may also send a letter to the ANZ Contact Centre via:

Mail: ANZ Contact Centre, PO Box 179, Suva, Fiji

Email: ebusfj@anz.com

Fax: 3213 756

More often than not, ANZ will be able to solve the problem on the spot.

If it cannot be resolved in 48 hours, ANZ's specialist complaints team, at our Customer Response Centre, will take responsibility and work with you to fix the matter quickly. ANZ's aim is to resolve all customer complaints within a maximum of five Business Days or as required by law. In cases where your complaint will take longer to resolve, we will update you progressively.

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 Experience Manager

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

Contact details:

ANZ Customer Experience Manager

PO Box 179, Suva, Fiji

Email: advocfj@anz.com

Fax: 3213 756

Financial services dispute resolution scheme

If you are still 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 as follows:

Reserve Bank of Fiji
Private Mail Bag Suva
Fiji

Phone: +679 331 3611

Fax: +679 330 2094

Website: www.reservebank.gov.fj/

1.44 Anti-money laundering and sanctions

- (1) You agree that ANZ may delay, block or refuse to process any transaction without incurring any liability if we suspect or have reasonable grounds to suspect that:
 - (a) the transaction may breach any law;
 - (b) the transaction involves or may involve any person (natural, corporate, governmental, trust, partnership or any other person) that is itself sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by any supra-national organization, official body, the United States, the United Nations, the European Union or any country; or
 - (c) the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of, conduct which is unlawful in any country.
- (2) You must provide all information to ANZ which we reasonably require in order to manage our money-laundering, terrorism-financing or economic and trade sanctions risk and to comply with any laws in relation to these.
- (3) Unless you have disclosed that you are acting in a trustee capacity or on behalf of another party, you warrant that you are acting on your own behalf in entering into the Loan Agreement. If you are acting on behalf of another party (such as a trustee), you agree to provide the details of the beneficial owner of the funds to ANZ, as may be required by ANZ from time to time.
- (4) You declare and undertake to ANZ that the processing of any transaction by ANZ in accordance with your instructions will not breach any laws.

1.45 Indemnity

- (1) Each account holder and person authorised by an account holder discharges and indemnifies us from and against all actions, proceedings, accounts, claims, demands, loss, damage, stamp duty, registration fees, and any other direct or indirect taxes arising from or in any way related to us in good faith:
 - (a) 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, an authorised representative or an

authorised third party signatory, or in the case of joint account holders, by any of them;

- (b) not acting on instructions purporting to be from you where ANZ (in its opinion), considers or suspects that such instructions have been communicated to ANZ fraudulently, mistakenly or without authority or contain material omissions or errors; and
- (c) releasing information about you or the account to anyone who is, or appears to be, authorised to receive that information (including any authorised representative or third party signatory appointed by the account holder).

1.46 ANZ's right to combine accounts

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. This means that 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. You should not treat your accounts as combined unless ANZ has agreed to such an arrangement.

If any part of these Terms and Conditions are illegal or unenforceable, such illegal and unenforceable terms may be severed from these Terms and Conditions and the remaining provisions of these Terms and Conditions remain in force.

PROGRESSIVE DRAWDOWN LOANS

1.47 Date of first drawdown

For progressively drawn loans, you must make the first drawdown (first instalment) on or before the drawdown date specified in your Letter of Offer, unless otherwise agreed by ANZ in writing. If the first instalment does not occur on or before that specified drawdown date, the Loan Agreement will end and ANZ will not be obliged to provide the loan to you.

1.48 Drawdown and your Interest Only Period

You must draw your total loan amount by the end of your Interest Only Period. If the full amount of your loan is not drawn within the Interest Only Period, we can cancel your loan and ask you to repay immediately any loan amount you have drawn down.

ANZ is not obliged to fund any cost overruns part-way into the term of your loan. If you require additional funds to meet the purpose of your loan, or you wish to extend your Interest Only Period, you will need to submit a loan application and, if approved, your loan will need to be redocumented. The results of any application are not guaranteed.

During your Interest Only Period you will make payments of interest only for the prior month (calculated as set out in Section 1.6). These interest payments will be deducted from your ANZ transactional account monthly on the last Business Day of the month. If there are not enough Cleared Funds in your ANZ transactional account to make the interest payment, the unpaid amount will be added to the unpaid daily balance of your loan and accrue interest at the same rate.

As you draw down more of your loan amount, the interest payments you make will change (and likely increase).

At the end of your Interest Only Period, your repayments will automatically change to repayments of your loan amount and any interest repayments that has accrued on it. If you draw down your total loan amount before the end of your Interest Only period, you can request (in writing) to begin your repayments of your loan amount and any interest that has accrued on it early.

1.49 Progress payments (instalments)

Unless agreed otherwise by ANZ in writing, progress payments will only be advanced if:

- the funds you are contributing towards the purchase of property and construction of a dwelling, or renovation of a dwelling, have already been used to meet these costs;
- payment is due and payable under your Schedule of Works; and
- your request is accompanied by a completed Customer Instruction Letter.

Please note that you are responsible for making sure that specifications of the builder's contract are completed by the builder.

1.50 Restriction on instalments for construction of a dwelling

If the purpose(s) of your loan includes the construction of a residential dwelling, then, in addition to the other

restrictions on advances set out in Section 1.34 'Availability of funds', no part of the loan will be advanced to finance the construction of any residential dwelling until you have given ANZ a copy of the following documents (unless agreed otherwise by ANZ in writing):

- a signed and enforceable contract for the construction of a residential dwelling entered into by you and a reputable licensed builder;
- plans approved by the relevant body for the construction of that dwelling; and
- the builder's current Builder's Risk Insurance Policy (or equivalent form of insurance) or other documentation as agreed by ANZ confirming such insurance is current.

1.51 Drawing down your final instalment

To draw down the final instalment of your loan amount, you must provide with your request (unless agreed otherwise by ANZ in writing):

- invoice(s) or receipt(s) (satisfactory to ANZ) confirming amounts payable in relation to the construction or renovation of the dwelling;
- a completed Customer Instruction Letter confirming the disbursement details;
- evidence that the required insurance is in place including, if the work you are doing is building a new dwelling, evidence of comprehensive home insurance, and, if the work you are doing is a renovation, evidence that your home insurance has been increased to the replacement value of the completed dwelling; and
- where applicable, confirmation that remaining funds are sufficient to complete the construction and secure a Certificate of Completion.

1.52 Certificate of Completion

If your loan is to construct a new residential dwelling, you must provide ANZ with the Certificate of Completion once construction is complete (unless agreed otherwise by ANZ in writing).

1.53 Valuations and surveys

We may require a valuation and/or survey of the property before any progress payment is made. We may ask for a valuation or survey at any time during the term of your loan.

See section 1.18 for further details on the cost for a valuation or survey.

SECTION 2: YOU AGREE TO VARIATIONS, AND TO CONTRACT OUT OF CERTAIN PPSA RIGHTS AND PROVISIONS

2.1 Waiver of notice of disposition

You waive the right to be notified of any notice of disposition of collateral under section 93(2) of the PPSA.

2.2 ANZ's right to apply funds

ANZ may, at any time, apply the balance of any deposit account to any obligation owed by you to ANZ, without requiring any additional agreement from you.

2.3 Reasonable care

You agree that for the purposes of section 15(2) of the PPSA (in relation to any collateral that is an instrument or chattel paper), 'reasonable care' does not include taking necessary steps to preserve rights against other persons.

2.4 ANZ's right with respect to the collateral

You agree that section 15(4)(b) of the PPSA (on how we must apply money or funds received from collateral), and section 15(4)(c) of the PPSA (on keeping the collateral identifiable) shall not apply to the Loan Agreement.

2.5 Acceleration of payment or performance

ANZ may accelerate payment or performance by you if:

- (a) an Event of Default has occurred;
- (b) ANZ reasonably believes that the collateral is at risk; or
- (c) ANZ reasonably believes that payment or other performance is at risk.

SECTION 3: ELECTRONIC BANKING CONDITIONS OF USE

3.1 Conditions of Use

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 us, we do 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).

3.2 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 the relevant enquiries number listed at the back of this booklet.

The daily ATM limit is FJD\$1,000 per ANZ Card. This means that you can use your ANZ Access Card to withdraw a total of FJD \$1,000 per day from the account(s) to which it is linked, provided your ANZ account(s) contain sufficient funds.

There is no limit on the funds that you can withdraw on your ANZ Card via EFTPOS facilities provided your account(s) contain sufficient funds.

* A day begins at 12.00.01am (Fiji time) and ends at 12:00.00am (Fiji time) on the same day.

3.3 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 pay your bills. Details can be found out at anz.com/fiji.

3.4 Access to and use of local transfers

When applying for local transfer for Internet Banking, you must request a local transfer daily limit which is subject to approval by us.

The options for the daily limits are set out at anz.com/fiji when you apply. Restrictions apply depending on whether you are using local transfer for personal or business purposes. The total of all local transfers (converted into Fijian dollars) on any day cannot exceed your local transfer daily transaction limit.

3.5 Access levels for ANZ Phone Banking and ANZ internet Banking

Access Levels:

- **'Value transactions and BillPay service'** – access every function within ANZ Phone Banking and ANZ Internet Banking for the account including BillPay, account balance information, transaction history details, ordering a cheque/deposit book, transfers between accounts, increasing a credit card limit, redrawing on a home loan and direct loan payments;
- **'Non-value transactions'** – can only view information about the account on 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. We may take several days to process this change. Authorised users, regardless of their level of access, cannot access or 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 and select and change their own password.

3.6 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.

We 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 or you can make your report to us by calling ANZ on +679 331 6644, 24 hours, 7 days a week.

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 refuse to process any transaction that contravenes any law or otherwise. We may notify you of electronic transactions we are 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; and
- not all electronic equipment will allow you to make deposits.

An immediate transfer, local transfer or BillPay cannot be revoked or stopped once we receive your instruction. Future dated transfer, local transfer or BillPay instructions can only be revoked or changed if instructions to delete the transaction are given to us two (2) ANZ working days before the transaction is scheduled to occur. After this time, the instruction cannot be revoked.

3.7 Processing instructions – ANZ Phone Banking and ANZ Internet Banking

Any ANZ Phone Banking and ANZ Internet Banking (including BillPay) instruction will generally be processed to your account on the same day we receive your instructions, if given before 2pm Fiji 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 and ANZ Internet Banking will generally reflect the position of the account at that time, except for transactions not yet processed by us (including uncleared cheques and unprocessed credit card transactions) or cleared cheques and direct debits processed by us that day.

3.8 Processing instructions – funds transfer

ANZ will generally process funds and local transfer instructions:

- for immediate local transfers, on the day the instruction is given, if ANZ receives the instruction before 2:00pm Fiji time on an ANZ working day; and
- for future dated transfers, on the relevant future day you select if it is an ANZ working day (or if it is not, on the ANZ working 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:

- we are not obliged to process your instructions;
- there is a technical failure;
- 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 a telegraphic transfer.

We cannot control (and are 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 we process your transfer instruction, we are 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 to be made from a credit card, it will be treated as a cash advance and interest and fees may apply.

3.9 Processing instructions – BillPay service

BillPay is an electronic payments service through which we can be asked to make payments on your behalf to billers. For the purposes of the BillPay, we may also be a biller.

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

To make a BillPay the following information must be given to us:

- 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, we will treat your instructions as valid and debit the relevant account. We will not be obliged to effect a BillPay instruction if it is not made in accordance with these Electronic Banking

Conditions of use, or if the information given is incomplete and/or inaccurate.

Unless advised by us, no limits apply to your use of BillPay on both a per transaction and daily limit (per CRN) basis.

Subject to the processing instructions conditions set out above:

- any BillPay made by you will be processed on the day you tell us to make that Bill Pay, if we receive your instructions before 6:00pm Fiji time on a bank working day (ANZ's cut-off time); and
- BillPay instructions received after 6:00pm Fiji time on a bank working day or on a day that is not a bank working day, will be processed on the next bank working day.

A delay may occur in processing a BillPay where:

- there is a public or bank holiday on the day after you tell us to make a BillPay;
- you tell us to make a BillPay after our cut-off time; or
- another participant, 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 BillPay service.

While it is expected that any such delay will not continue for more than one bank working day, it may continue for a longer period.

We will attempt to ensure a BillPay is processed promptly by billers and other participants in the BillPay Service.

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

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

If we are advised by a biller that it cannot process your BillPay, we will:

- advise you of this;
- credit your account with the amount of that BillPay; and
- tell you how we 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 BillPay payment if the biller accepts the 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.

Biller codes may only be used by authorised billers to receive payment of bills issued by that biller. You are not authorised to give a biller code to any person in order to receive payments owing to you. Where you do so, any terms and conditions for the use of BillPay service will not apply to such unauthorised use of the biller codes.

3.10 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 an embedded microchip on the card) diagonally in half.

The account holder may cancel an ANZ Card at any time by sending ANZ a written request or by calling ANZ on the relevant numbers listed on the back of this booklet.

3.11 Lost or stolen cards, password or PIN

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

3.12 Lost and stolen card and PIN – while overseas

If your ANZ card or PIN is lost or stolen, or if someone else has found out your PIN, you must tell us immediately. The best way to minimise your liability is to phone us. Emergency phone numbers are listed at the back of this booklet.

- ANZ Access card (ATM/EFTPOS card) – we cannot provide an emergency replacement card and PIN until you return to Fiji.
- ANZ MasterCard and ANZ Visa cards (including ANZ Access Visa Debit card) – we can provide an emergency replacement card while you are overseas. However, you will not be able to use it at EFTPOS terminals or ATMs until you have returned to Fiji and chosen a new PIN for the card. You may still be able to make purchases and get cash advances (from your ANZ credit card account) or withdraw cash (if you have an ANZ Access Visa Debit card) over the counter at a financial institution where the MasterCard or Visa logos are displayed.

3.13 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 (other than by use of the informal overdraft facility), or you have exceeded your agreed credit limit;
- if we become aware that you do not meet, or cease to meet, our eligibility criteria for the card; 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 BillPay service. The account holder may cancel an ANZ card at any time by sending ANZ a written request or by calling ANZ on the relevant number listed at the back of this booklet.

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

3.14 Withdrawal of electronic access

ANZ may withdraw your electronic access to accounts 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 (other than (if your account is an Equity Manager account) by use of the Informal Overdraft facility), 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 Internet Banking have been closed or are inactive; 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 terminals.

3.15 Your responsibility regarding your ANZ Card, password and PIN

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

Password, PIN and TIC security

You must not:

- disclose your password, PIN or TIC to any other person;
- allow any other person to see you entering, or overhear you providing, your password, PIN or TIC;
- record your password, PIN or TIC 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 TIC is reasonably disguised);
- choose a PIN which has an easily retrieved combination, for example repeated numbers or letters; and
- choose a PIN that is easily identified with you for example your birth date, car registration, telephone number or your name.

3.16 Card security

You should:

- sign the back of your ANZ Card immediately upon receipt;
- on the expiry date destroy your ANZ Card by cutting it diagonally in half;
- not let anyone else use your ANZ Card;
- take reasonable steps to protect your ANZ Card from loss or theft.

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, we publish security guidelines. A copy of the current guidelines is available at anz.com/fiji.

3.17 Unauthorised transactions

(a) When the account holder is liable

The account holder is responsible for any unauthorised use of their ANZ Card and PIN, including its use by anyone else in any way. The extent of the account holder's liability will depend on whether you have been responsible in any way for the unauthorised use of your ANZ Card and PIN.

If you have contributed to the loss arising from the unauthorised transaction:

- through your fraud;
- by voluntarily disclosing your password, PIN or TIC to anyone, including a family member or friend;
- by keeping a record of the password, PIN or TIC (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; 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 recognisable part of your name as a password or PIN; or
- by otherwise acting with extreme carelessness in failing to protect the security of your password or PIN;

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 TIC.

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

- the time you first became aware of the aforementioned events, or in the case of the 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 TIC 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, ANZ Card or PIN was required to perform the unauthorised transaction, the account holder is liable for the least of:

- 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 TIC 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 prearranged credit from which value was transferred in the unauthorised transaction.

(b) 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 ANZ Card or PIN that occur before you have received or selected the ANZ Card or PIN;
- result from the same electronic transaction being incorrectly debited a second or more subsequent time to the same account;
- result from an unauthorised transaction that occurs after you have notified ANZ that any ANZ Card has been misused, lost or stolen or that the security of your password or PIN has been breached; or

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

3.18 Additional protection

Visa – Zero liability

Subject to the section headed 'Unauthorised transactions' you will not be liable for unauthorised transactions on an ANZ Visa credit.

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.

3.19 Equipment malfunction

We are 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 was unavailable for use or malfunctioning, our 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 security measures, and those of any authorised user, to help prevent unauthorised access via ANZ Internet Banking to your transactions and linked accounts.

3.20 Liability under BillPay

BillPay payments are irrevocable. No refunds will be provided through our BillPay service 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.

If a BillPay payment has been made to an incorrect biller, or for an incorrect amount, and your account was debited for that amount, then you need to resolve that matter with the biller that received the payment directly. If a BillPay payment 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, then you need to resolve that matter with the biller directly.

ANZ is not liable for any loss or damage you suffer as a result of using the BillPay service, including any consequential loss or damage, save for any liability that arises under Section 3.17 above.

3.21 Changes to the electronic Banking Conditions of Use

We can change the electronic Banking Conditions of Use at any time. We will give you 30 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.

3.22 Changes to transactions made through electronic terminals

Any transactions made by you at an electronic terminal cannot be cancelled, altered or changed by you.

3.23 Printed transaction records

When you complete a transaction at an electronic terminal you will receive a printed transaction record. You must check your record carefully. You should retain these records for verification purposes and to aid in reconciling account statements.

3.24 Third party services

ANZ does not authorise, promote or endorse and shall not be responsible or liable in any way for 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).

3.25 General

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.

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 to you to collect; and
- not all electronic equipment will allow you to make deposits.

3.26 EFTPOS

EFTPOS stands for Electronic Funds Transfer at Point of sale. This facility allows you to pay for goods and services with a card linked to your account. Depending on the retailer, you may also be able to use the card to withdraw cash using the EFTPOS terminal.

3.27 Maestro and Cirrus

Maestro® and Cirrus® are international EFTPOS and ATM networks that allow you to access available funds in ANZ accounts by using your ANZ Access card (excluding ANZ Access Visa Debit) or linked ANZ MasterCard while overseas.

If you have both a savings account and a cheque account linked to your card, when you accept the transaction to be processed you may be offered the option of selecting the account from which to make the withdrawal. Some ATMs do not give you the option of choosing an account. In this case, the ATM will automatically take the withdrawal from your linked primary account.

You cannot use your ANZ access card or ANZ MasterCard card at Cirrus ATMs overseas to pay money into your account or transfer funds between linked accounts.

Fees and charges – Maestro and Cirrus

Transaction fees apply for the use of Cirrus ATMs and Maestro EFTPOS overseas.

Surcharges – Maestro and Cirrus

You may have to pay a surcharge for making a withdrawal from some ATMs overseas. Surcharges will not appear as a separate item on your account statement. They will be included in the total amount of the withdrawal.

Exchange rates and conversion – Maestro and Cirrus

All charges, purchases and cash advances will be processed through MasterCard international incorporated using the conversion rate set in accordance with its rules as at the date those transactions are processed by MasterCard international incorporated.

This means that:

- Transactions in United States dollars will be converted into Australian dollars.
- Transactions in other currencies will first be converted into United States dollars and then converted to the currency the account is held in. In most cases, the conversion rate applied to a refund of a transaction will be different to the conversion rate used for the original transaction.

CUSTOMER ENQUIRIES

ANZ Contact Centre

For enquiries about Home Loans, Residential Investment Property Loans, Personal Loans, and all Banking enquiries, call:

ANZ Contact Centre

Phone: 132 411 local or +679 3213 000 if calling from overseas during working hours.

Or you can contact your nearest branch.

ANZ Cards

Lost or stolen cards, suspected unauthorised transactions or disclosed passwords +679 331 6644 (24 hours a day)

POSTAL ADDRESSES

ANZ House

25 Victoria Parade
Suva, Fiji

ANZ Cards

ANZ Pacific Operations
Private Mail Bag
Suva, Fiji

ANZ Personal Banking

Contact your nearest branch.

Personal Loans

Contact your nearest branch.

