

Notice of Revisions to ANZ General Banking Conditions and Trade Terms

Dear ANZ's customers in Lao PDR,

At ANZ, we constantly seek to improve and enhance your experience. In this regard, we are pleased to present to you a refreshed version of our ANZ General Banking Conditions (accompanying schedules) and Trade Terms. To ensure the banking service we provide to you is uninterrupted, with effect from **08th March 2019**, the updated ANZ General Banking Conditions and Trade Terms will apply to your use of account and services which ANZ now or in the future provide to you. The updated ANZ General Banking Conditions and Trade Terms can be accessed on this link <https://institutional.anz.com/markets/laos/en/forms>

If you wish to request a copy of the revised ANZ General Banking Conditions and Trade Terms, or if you have any questions in relation to the above, please contact our ANZ Corporate Client Service at +856 21 222722 or email us at SupportCenter.ANZBusiness@anz.com or contact your dedicated Relationship Managers.

Thank you for banking with us and we appreciate your kind understanding.

Yours faithfully,

ANZ Laos