

INDEMNITY GUARANTEE FACILITY ACCOUNT TERMS AND CONDITIONS

ANZ BUSINESS BANKING
10.2019



CONTENTS

References to ANZ	2
Opening your ANZ Account	2
Tax File Numbers	3
Banking Code of Practice	3
Deposits	3
Withdrawals	5
Other ways you can transact	5
Direct Debit and Periodical Payments	6
Crediting of Deposits	6
Credit Interest	6
Interest Rates	6
GST	6
Statements	7
Your Obligations	7
Authority for Account Operation	8
Disruption to Service	8
Inactive Accounts	8
Notices and Joint Accounts	9
Trust Accounts	9
Account Purpose	9
Change of Name and Address	9
ANZ's Right to Combine Accounts	9
Privacy and Confidentiality	10
Closing Your ANZ Account	13
Changes to Fees and Charges, Interest Rates and Terms and Conditions	14
Bank Cheques	15
Law and Jurisdiction	16
Personal Advice on Business Accounts	16
Anti-Money Laundering and Sanctions	17
Financial Claims Scheme	18
Complaints	18
Contact Details	19

REFERENCES TO ANZ

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

Application of these Terms and Conditions.

If you are opening a new account, these terms and conditions will apply immediately. Other terms and conditions, including those implied by law, apply. To the extent of any inconsistency, these terms and conditions shall prevail to the extent permitted by law.

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

OPENING YOUR ANZ ACCOUNT

Under Federal Government law, we must verify the identity of all account holders, and anyone authorised to act for them. For us to do this you and anyone authorised to act for you must satisfactorily meet ANZ's Customer Identification Process.

Depending on your business and/or structure you will be required to provide certain documents and information to ANZ.

For information relating to the documents required please contact any branch or speak to your ANZ Manager.

If you, or signatories to the account, are not identified in terms of the law, the account will be blocked for all withdrawals until the requirements are satisfied.

If you are an existing customer, or account signatory, identification requirements may have previously been satisfied so you don't need to provide the information again, unless you are asked to do so by us.

In order to open an Indemnity Guarantee Facility Account, you must also nominate another transaction account maintained with ANZ ("Nominated Transaction Account") into which interest earned on your Indemnity Guarantee Facility Account will be paid. In the absence of such nomination, or should your Nominated Transaction Account be closed or its operations suspended, ANZ may pay interest on your Indemnity Guarantee Facility Account to you in any other manner it deems to be appropriate.

TAX FILE NUMBERS

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

Withholding tax is calculated at the highest marginal tax rate plus Medicare Levy. ANZ will preserve the confidentiality of your TFN, which can be recorded for all your accounts, in accordance with the Privacy Act.

BANKING CODE OF PRACTICE

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

The **Banking Code of Practice** means the relevant version of the industry code published from time to time by the Australian Banking Association and adopted by ANZ.

DEPOSITS

You can make deposits to your account:

- by arranging an automatic deposit of income to be paid directly into your account;
- in person at any ANZ branch;
- over the counter at another bank. Please note that the other bank may charge a fee for this service; and
- in any other way ANZ agrees with you.

Deposits may also be made using Fast Deposit Bags and ANZ Fast Deposit Envelopes in ANZ branches (where available). Additional conditions apply if you use Fast Deposit Bags. These conditions are available from any ANZ branch.

The following terms and conditions apply to deposits made using ANZ Fast Deposit Envelopes:

- ANZ Fast Deposit Envelopes can be used to make a deposit to a single ANZ account. Each deposit must be accompanied by a completed deposit slip and one or more cheques drawn on an Australian bank in Australian currency only – no notes/coin, foreign currency or foreign cheques are to be placed in the ANZ Fast Deposit Envelope. No third party cheques are to be placed in the ANZ Fast Deposit Envelope without prior arrangement with ANZ;

- A separate ANZ Fast Deposit Envelope and completed deposit slip must be used for deposits made to each separate account;
- You must follow the directions contained on the ANZ Fast Deposit Envelope, otherwise ANZ may, at its discretion, return the ANZ Fast Deposit Envelope to you without processing or completely processing the deposit;
- You must not place anything flammable, explosive, harmful, noxious or dangerous inside an ANZ Fast Deposit Envelope;
- Once you have followed the directions contained on the ANZ Fast Deposit Envelope, place the sealed envelope into the ANZ Fast Deposit Box located inside the branch (where available);
- ANZ will treat deposits made using ANZ Fast Deposit Envelopes as having been received by ANZ on the same day that you make the deposit providing your ANZ Fast Deposit Envelope is deposited to the ANZ Fast Deposit Box before 4pm Monday to Thursday, or 5pm Friday in the branch where you make the deposit. Otherwise ANZ will treat the deposit as having been received by ANZ on the following day that the branch where you made your deposit is open for business. ANZ will credit your account with effect from the day that ANZ treats the deposit as having been received under this clause (proceeds of cheques and other negotiable instruments will be unavailable until cleared);
- If the amount recorded on a deposit slip accompanying your deposit differs from our calculation of the total value of cheques deposited, ANZ reserves the right to adjust your account to reflect ANZ's calculation. If you disagree with ANZ's calculation of the value of the cheques deposited, you may request that ANZ conduct a review and reconciliation of the deposited cheques. ANZ will adjust your account accordingly if, in its reasonable view, it has made an error in the initial calculation.
- ANZ is not responsible to you for:
 - (i) any discrepancy between ANZ's calculation and your calculation of the contents of the ANZ Fast Deposit Envelope;
 - (ii) any loss or theft from an ANZ Fast Deposit Envelope except to the extent that ANZ's fraud, negligence or wilful misconduct caused or contributed to the loss or theft;

- (iii) any loss or damage which occurs if you have breached your obligations under these conditions of use or act negligently or fraudulently when using ANZ Fast Deposit Envelopes;
 - (iv) any delay in acting upon instructions from you which results from the temporary breakdown of, or interruption to, the ANZ Fast Deposit Envelope service, or any other circumstances beyond ANZ's reasonable control;
 - (v) any loss or damage (including consequential loss or damage) suffered in relation to the use of, or inability to use, the ANZ Fast Deposit Envelope service, unless the loss or damage is attributable to the negligence or wilful default of ANZ, a breach of a condition or warranty implied at law in contracts for the supply of goods or services which may not be excluded, restricted or modified or only to a limited extent;
- You are liable for, and indemnify ANZ against, any loss or damage ANZ may suffer because you did not observe your obligations under these conditions or acted negligently or fraudulently when using the ANZ Fast Deposit Envelope service;
 - It is your responsibility to retain details of all cheques deposited using the ANZ Fast Deposit Envelope service so that in the event of any loss or damage you are able to approach the drawer for a replacement.

WITHDRAWALS

Withdrawals can be made over the counter at any ANZ branch. If you wish to make a withdrawal at an ANZ branch where the account is not held, ANZ may require you to provide satisfactory identification and may impose a daily limit on the amount which you withdraw.

ANZ may allow you to make withdrawals or debits to your account in other ways. If it does, ANZ can impose further terms and conditions for those withdrawals or debit arrangements.

OTHER WAYS YOU CAN TRANSACT

Despite any other provision in these terms and conditions, ANZ may permit you to make deposits to or withdrawals from your ANZ account at an agent, contractor or service provider of ANZ. Where such deposits or withdrawals are permitted by ANZ, the time for processing the relevant

credits or debits to your account may vary. Limits may also be imposed on the amount or types of deposits or withdrawals that may be made at an agent, contractor or service provider. Details of any processing times and limits will be published on <http://www.anz.com.au/personal/ways-bank/>

DIRECT DEBIT AND PERIODICAL PAYMENTS

Direct debits and periodical payments cannot be made from this account.

CREDITING OF DEPOSITS

Deposits and other credits will not be treated as made until the date on which those deposits or other credits are applied to the account in the ordinary course of business.

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

CREDIT INTEREST

Interest is calculated on the daily closing balance of the account and paid to your Nominated Transaction Account monthly (or such other period as agreed by ANZ and notified to you in writing), based on the account opening date or another date nominated by ANZ. The interest rate will be advised to you when you open your account and will be paid on the whole balance in your account.

INTEREST RATES

Details of current interest rates applicable to your account are available upon request by contacting ANZ's Customer Service Centre on 13 13 14, 24 hours, seven days a week, at any ANZ branch, or by visiting anz.com

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, please ask at any ANZ branch or phone our Customer Service Centre. Information on current fees, charges, and interest rates is available on request.

GST

Terms used in this clause have the same meaning as those defined in the A New Tax System (Goods and Services Tax) Act 1999 ("GST Act") unless provided otherwise.

If any supply made under or in connection with this Agreement is subject to GST, the party making the supply ("ANZ") may increase the consideration otherwise provided for by the amount of that GST and recover such additional amount from the party liable for payment of the consideration. This clause does not apply to the extent that the consideration is expressly agreed to be GST inclusive.

If you are required to reimburse ANZ for any costs, the amount must be reduced to the extent that ANZ is entitled to claim an input tax credit in respect of those costs. A party will be assumed to have an entitlement to claim a full input tax credit unless it demonstrates otherwise prior to the date on which the consideration must be provided.

No payment of any amount in respect of GST is required until ANZ has provided a tax invoice or adjustment note, as the case may be, to you. ANZ must provide a tax invoice or adjustment note to you as required by the GST Act.

Any reference in this Agreement to fee, price, value, sales, revenue, or similar amount ("Revenue") shall be a reference to that Revenue exclusive of GST, unless and to the extent that the revenue is expressly agreed to be GST inclusive.

STATEMENTS

ANZ will issue statements for your account at least every six months or more often if you request.

ANZ can arrange for statements to be sent to a nominated third party (e.g. your accountant).

YOUR OBLIGATIONS

You must review and reconcile your records in respect of each account held with ANZ within sixty (60) days after you should have received the relevant statement of account (the 'account reconciliation period').

If you believe there are errors, unauthorised transactions or disputed transactions shown on your statement, you must notify ANZ as soon as possible.

ANZ requires you to take reasonable care and precautions to prevent unauthorised or fraudulent non-bank transactions occurring on your account(s) including, but not limited to:

- (a) reconciliation systems and procedures from which you can promptly ascertain whether unauthorised amounts have been debited to your account(s);
- (b) regular verification of transactions on your account(s) by suitably qualified and/or experienced people;
- (c) unless it is impractical, proper segregation of duties, that is, the person responsible for the matters described in subclauses (a) and (b) is a person other than that responsible for writing and/ or authorising transactions.

If you do not take such steps then subject to any applicable law, you agree that you do not have any right to make a claim against ANZ in respect of unauthorised or fraudulent non-bank transactions.

AUTHORITY FOR ACCOUNT OPERATION

At the time of opening your account, you nominate the persons who are authorised to operate the account. ANZ can act at all times on the basis that the authorised operator(s) can act fully and effectively in all dealings, matters and transactions in respect of the account. You are responsible to ANZ for all liability which is incurred as a result of operations on the account. If you hold your account jointly or in partnership with one or more other persons, then each of you is jointly and severally responsible to ANZ for any liability. If you wish to alter the account authorisation instructions, then you must notify ANZ in writing.

DISRUPTION TO SERVICE

When planning transactions, please allow sufficient time. You should bear in mind that occasionally a banking service may be disrupted. A 'disruption' is where a service is temporarily unavailable or where a system or equipment fails to function in a normal or satisfactory manner.

INACTIVE ACCOUNTS

If you do not operate your account for seven years and there is \$500 or more in your account, ANZ may be required by law to send your money to the Government as unclaimed money. You can reclaim your money from the Government at any time.

NOTICES AND JOINT ACCOUNTS

ANZ can send you notices, statements or other documents by mailing them to any one of the authorised operators at their nominated address shown in ANZ's records.

If ANZ gives these terms and conditions to any of the joint account holders, they will be considered to have been received by all account holders. If an account holder dies, ANZ may in its discretion treat the balance of the account as owned by any surviving account holder(s).

TRUST ACCOUNTS

You cannot open an Indemnity Guarantee Facility Account as a trustee and subsequent to opening the account; you must not declare a trust in any way connected with the account. If you do so, ANZ is not obliged to recognise this.

ACCOUNT PURPOSE

Your account must be used solely for business purposes. You must not use your account for personal purposes or mixed business and personal purposes.

CHANGE OF NAME AND ADDRESS

You should notify ANZ as soon as possible of any changes to your account details including the name and address of the account holder, authorised operators or business. ANZ may require this notification to be in writing. ANZ will not be responsible for any errors or losses associated with account changes where ANZ has not received prior notice.

ANZ'S RIGHT TO COMBINE ACCOUNTS

In addition to any other rights of combination or set off you may from time to time agree with ANZ, ANZ can combine the balances of two or more of your accounts, even if the accounts are at different branches. It can also do this if the accounts are in the same 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. ANZ need not notify you in advance. You should not treat your accounts as combined unless ANZ has agreed to such an arrangement.

PRIVACY AND CONFIDENTIALITY

ANZ will collect and use information about you during the course of your relationship with ANZ. We explain below when and how ANZ may collect, use and disclose this information.

It is important that the information ANZ holds about you is up to date. You must let ANZ know when information you have provided ANZ has changed.

Unless otherwise stated, this clause applies to individuals and non-individuals (e.g. companies).

Collection, use and disclosure of information

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

- to assist in providing information about a product or service;
- to consider your request for a product or service;
- to enable ANZ to provide a product or service;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (such as loyalty partners) in relation to the promotion or provision of a product or service;
- to manage accounts and perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training, collecting debts and market or customer satisfaction research);
- to consider any concerns or complaints you raise against ANZ and/or to manage any legal action involving ANZ;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; and
- as required by relevant laws, regulations, codes of practice and external payment systems.

Absence of relevant information

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

Information required by law etc

ANZ may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in ANZ's Privacy Policy and at www.anz.com/privacy.

Providing your information to others

ANZ may provide your information to:

- any related entity of ANZ which may use the information to: carry out ANZ's functions and activities; promote its own products and services; assess your application for one of its products or services; manage your product or service; perform administrative and operational tasks (including debt recovery); or comply with regulatory requirements and prudential standards;
- an organisation that is in an arrangement with ANZ to jointly offer products and/or has an alliance with ANZ to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or ANZ to: provide you with products or services; and/or promote a product or service;
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities (for example, mailing houses or debt collection agencies);
- an organisation that assists ANZ to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties ANZ is authorised or required by law or court/tribunal order to disclose information to;
- participants in the payments system (including payment organisations and merchants) and other financial institutions (such as banks);
- other credit providers;
- mortgage insurers and any reinsurer of any such mortgage insurer;
- your guarantors (and intending guarantors) and any person who has provided security for your loan
- any person who introduces you to ANZ;
- your referee(s);
- your employer;

- your joint borrower(s) or account holder(s) and
- your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone acting for you in connection with your account.

If you are an individual and do not want us to tell you about products or services, phone 13 13 14 or your ANZ Manager to withdraw your consent.

ANZ may disclose information to recipients (including service providers and ANZ's related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at www.anz.com/privacy.

Credit Reporting

If you are an individual, you agree that ANZ may obtain information about your credit history and credit worthiness, including credit liabilities, repayments and defaults, from a credit reporting body (including a body that provides information on commercial activity and commercial credit worthiness) and use it to assess any application for credit, to manage your credit and for the purposes of debt collection. ANZ may also disclose information about you to credit reporting bodies.

Information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at www.anz.com/privacy.

If you would like a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy.

ANZ Privacy Policy

ANZ's Privacy Policy (www.anz.com/privacy) contains information about:

- the circumstances in which ANZ may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and

- how you can raise concerns that ANZ has breached the Privacy Act or an applicable code and how ANZ will deal with those matters.

Collecting sensitive information

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

Personal information you provide about someone else

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

CLOSING YOUR ANZ ACCOUNT

Except to the extent that you have otherwise agreed (for example you have an existing IG Facility with ANZ with current bank guarantees issued under it), you or any other authorised person can close your account at any time upon request at the branch where the account is held. ANZ will pay you the credit balance plus deposit interest if any, less any accrued Government charges applicable at the closing date. Any uncleared funds will not be released until they are cleared.

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

If your account has either a nil or debit balance, and there have been no transactions (except for Government charges and fees) on the account for more than three months, then ANZ may close your account.

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

CHANGES TO FEES AND CHARGES, INTEREST RATES AND TERMS AND CONDITIONS

- (a) **(Changes to fees, charges and interest)**. The table below sets out how and when ANZ will notify you of changes to your account. You agree that ANZ may notify you of certain changes by advertisement in major daily or national newspapers.

ANZ may make the following changes:

Type of change	Minimum Number of Days' Notice	Method of Notice
Introduce a New Fee or Charge	30 days	In writing
Increase an Existing Fee or Charge	30 days	In writing or by press advertisement
Change the method by which interest is calculated or the frequency with which interest is debited or credited	30 days	In writing
Change the interest rate	Day of change	In writing or by press Advertisement
Change, the name of interest rates, accounts or publications	Day of change	In writing or by press advertisement

The rights mentioned above should be read as if they are each a separate right of ANZ even though they are set out in the one table.

- (b) **(Changes to other terms and conditions)**. We may make any other change to the terms and conditions of your account by giving you reasonable notice of the change. If we reasonably consider a change is unfavourable to you, we will give you prior notice of at least 30 days. We may give you a shorter notice period, which may include notice on the day the change takes effect, if we reasonably consider:

- the change has a neutral effect on your obligations;
- the change reduces your obligations; or
- providing a shorter notice period is necessary for us to:
- avoid or reduce a material increase in our credit risk or loss; or
- comply with legal or regulatory requirements.

We may give you notice of the change by any notification method allowed by these terms and conditions or by advertisement in a national newspaper or in two or more major metropolitan newspapers that in combination circulate generally in each State and Territory of Australia.

Despite this clause, we will always give you notice in accordance with any applicable laws or industry codes (such as the Banking Code of Practice), or any other terms and conditions applicable to your account, which require any minimum notice periods or specific methods of notification.

If you are unhappy with a proposed change to the terms and conditions, you have the right to exit your agreement by closing your account in accordance with the applicable terms and conditions in this booklet.

- (c) **(Notice in accordance with applicable laws or industry codes)** Despite paragraphs (a) and (b) above, ANZ will always give you notice in accordance with any applicable laws or industry codes (such as the Banking Code of Practice) which require any minimum notice periods or specific methods of notification.

BANK CHEQUES

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

Bank cheques can be purchased by ANZ customers and a fee may be charged. A bank may dishonour a bank cheque if:

- the bank cheque is forged or counterfeit;
- the bank cheque has been fraudulently and materially altered;
- a fraud or other crime has been committed;

- the bank is told the bank cheque has been lost or stolen;
- there is a court order restraining the bank from paying a bank cheque;
- the bank has not received payment or value for the issue of the bank cheque; or
- if a bank cheque is presented by a person who is not entitled to the cheque proceeds.

If a bank cheque is lost or stolen, ANZ will, on certain conditions, provide a replacement cheque and a fee may be charged.

LAW AND JURISDICTION

- (a) These terms and conditions are governed by the law in force in the place where your account is domiciled.
- (b) In relation to any proceedings about or in connection with your account, ANZ and you agree to submit to the non-exclusive jurisdiction of the courts that have jurisdiction under that law.

PERSONAL ADVICE ON BUSINESS ACCOUNTS

The advisor who provided you with this advice is a salaried employee of ANZ. In addition to the salary received, the advisor may also be eligible to receive a reward based on their half yearly deposit sales performance. This reward will not exceed \$15,000 per half year per advisor.

The advisor may also be eligible to receive non-monetary benefits (such as books and magazines, goods and services, clothing for babies and children, electrical goods, participation in events, fashion accessories, games and sporting goods, home and garden goods and services, personal grooming, frequent flyer points, travel and gadgets) for meeting or exceeding sales targets. The value of non-monetary benefits received by the advisor is estimated at between \$0 and \$11,000 half year.

The advisor may also be eligible to receive team-based non-monetary benefits such as team dinners, events and conferences for meeting or exceeding sales targets. The value of non monetary team-based benefits received by the advisor will not exceed \$1,000 per quarter.

ANTI-MONEY LAUNDERING AND SANCTIONS

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

- (a) the transaction may breach any laws or regulations in Australia or any other country;
- (b) the transaction involves any person (natural, corporate or governmental) that is itself sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by the United States, 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 Australia or any other country.

You must provide all information to ANZ which ANZ reasonably requires in order to manage its anti-money laundering, counter-terrorism financing or economic and trade sanctions risk or to comply with any laws or regulations in Australia or any other country.

You agree that ANZ may disclose any information concerning you to:

- (a) any law enforcement, regulatory agency or court where required by any such law or regulation in Australia or elsewhere; and
- (b) any Correspondent ANZ uses to make the payment for the purpose of compliance with any such law or regulation.

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 this agreement.

You declare and undertake to ANZ that the processing of any transaction by ANZ in accordance with your instructions will not breach any laws or regulations in Australia or any other country.

FINANCIAL CLAIMS SCHEME

Under the Financial Claims Scheme:

- The account holder may be entitled to payment under the Financial Claims Scheme;
- Payments under the Financial Claims Scheme are subject to a limit for each depositor; and
- Information about the Financial Claims Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49

COMPLAINTS

Who to contact if you have a complaint

If you would like to make a complaint or provide feedback, you can talk to staff at your local ANZ Branch or Business Centre or call our Contact Centre. We will do our best to help resolve any issue you may have.

Phone: Contact Centre 13 13 14

In Person: use 'Find ANZ' on anz.com to find your nearest Branch or Business Centre

If you are not satisfied with our response to your complaint, or do not want to talk to the customer service team, you can contact our **Complaint Resolution Centre**. Our specialists will work with you to resolve your complaint quickly and amicably.

Phone: 1800 805 154 (8am – 7pm AEST/AEDT weekdays excluding national public holidays)

Email: yourfeedback@anz.com

Fax: 1800 269 030

Online: Visit anz.com
Select 'Complaints and compliments'
under 'Find out more'
Select 'Lodge your feedback online'

Mail: ANZ Complaint Resolution Centre
Locked Bag 4050, South Melbourne, VIC 3205

If you are not satisfied with our resolution of your complaint, you can ask for a free and impartial review by the **ANZ Customer Advocate**, who operates separately from ANZ's businesses and reports to the Group Executive, Australia Retail and Commercial. Escalation to the Customer Advocate is not mandatory. While ANZ is bound by the Customer Advocate's findings in all cases you do not have to accept the Customer Advocate's decision. You can contact the ANZ Customer Advocate on:

Phone: (03) 8654 1000
Email: customeradvocate@anz.com
Mail: Customer Advocate
833 Collins Street, Docklands, VIC 3008

If you are not satisfied with our response and do not want to go to the Customer Advocate (or if you remain dissatisfied after the Customer Advocate has reviewed your complaint) you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA offers free, fair, independent and accessible financial services dispute resolution. You can contact AFCA on:

Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001

Time limits may apply to complain to AFCA. Please act promptly and consult the AFCA website to find out if or when the time limit relevant to your circumstance expires.

CONTACT DETAILS

Postal addresses

ANZ Business Banking

Speak to your ANZ Manager or call
1800 801 485 (8am – 8pm, Mon – Fri)

ANZ Cards

Locked Bag No.10
Collins Street West Post Office
Melbourne VIC 8007
ANZ Personal Banking
Contact your nearest branch

ANZ Home Loans

Locked Bag No. 9
Collins Street West Post Office
Melbourne VIC 8007

ANZ Margin Lending

GPO Box 4338, Melbourne VIC 3001

ANZ Trustees (V2 PLUS Service Centre)

GPO Box 4028, Sydney NSW 2001 or?
GPO Box 389D, Melbourne VIC 3001

Customer Enquiries

ANZ Cards
13 22 73

ANZ Internet Banking

13 33 50
+ 61 3 9643 8833 (International customers)

ANZ Personal Banking

13 13 14

ANZ Home Loans

13 25 99

ANZ Margin Lending

1800 639 330

ANZ Trustees (V2 PLUS Service Centre)

13 28 33

Lost or Stolen Cards, Suspected Unauthorised Transactions or Divulged Passwords

1800 033 844 or
+ 61 3 9683 7047 (International customers)
(24 hours, 7 days a week).

Lost, Stolen or Divulged Passwords

For passwords used on-line and ANZ Security Devices,
call 1800 269 242

For all other passwords, call 1800 033 844
(24 hours, 7 days a week)
Ph: + 61 3 9683 7047 (International customers).

