

## **NOTICE OF CHANGES TO ANZ TERMS AND CONDITIONS**

We're making changes to the terms and conditions for some of our products to comply with new Australian law. The law is designed to protect the interests of some small businesses who enter standard form contracts. This review has resulted in some changes to the terms and conditions governing our Merchant services (including Merchant Operating Guides). These documents are listed at the end of this notice.

### **WHAT ARE THE CHANGES?**

The changes we are making generally limit ANZ's rights or ensure they're expressed more clearly. These changes include the following:

- clarifying the circumstances in which ANZ may make changes to the terms and conditions;
- clarifying the period of notice we will give you before we're able to make changes;
- minor changes to clarify when Floor Limits may be altered, when a transaction may be treated as invalid and the circumstances in which a Retention Notice may be issued;
- clarifying the circumstances in which we can terminate our agreement with you; and
- emphasising our obligation to act reasonably in our dealings with you.

You can find new versions of the impacted terms and conditions documents by clicking on the document name listed below.

These terms and conditions, including the changes outlined above, are incorporated into and form part of this notice. These changes are effective from the date ANZ published this notice. By continuing to use your product after this date, you're confirming that you agree with the terms and conditions incorporated into this notice.

### **Documents covered by this notice**

- [General Conditions – ANZ Merchant Services](#)
- [General Conditions – ANZ FastPay Next Generation](#)
- [Terms and Conditions Licence Agreement IOS ANZ FastPay NEXTGEN](#)
- [Terms and Conditions Licence Agreement ANZ FastPay NEXTGEN Android](#)
- [Merchant Operating Guides governing your Merchant facility](#)