

AUTHORISED PERSONS AND USERS GUIDE

INFORMATION ON YOUR SPECIFIC
AUTHORISED PERSONS IS SET OUT FOR
EACH PRODUCT IN THIS AUTHORISED
PERSONS AND USERS GUIDE

LEGAL ENTITY SPECIFIC

AUTHORISED PERSONS

*If You do not appoint Authorised Persons or if there are insufficient Authorised Persons appointed or available, ANZ will accept Instructions signed by persons who can bind You generally. However, ANZ will not process or act on any Instructions until it has completed the verification of identity checks required by all applicable Laws for all signatories.

GROUP, ENTITY OR COUNTRY SIGNATORIES

- Any Authorised Person designated as a Group Signatory or an Entity Signatory in this Application Form may exercise their powers and authority in respect of all Cash Products provided to You by ANZ.
- Any Authorised Person designated as a Country Signatory in this Application Form may exercise their powers and authority in respect of only those Cash Products provided by ANZ to You in the designated ANZ Location.

APPOINTING SIGNATORY 'APPOINT'

You hereby authorise those persons designated as Appointing Signatories in this Application Form from time to time on Your behalf and in Your name to:

- Apply for and/or terminate any Cash Product provided by ANZ (including, opening and closing an Account);
- Sign, deliver and amend this Application Form or any other application, set-up or maintenance form in respect of any Cash Product provided by ANZ;
- Appoint, remove and amend the list of Authorised Persons and any of their powers, authority or designations;
- Notify ANZ of any change to Your name, address, telephone number or other contact details;
- Certify to ANZ any matters required by ANZ whatsoever in connection with any Cash Product provided by ANZ;
- With respect to any Account, establish, sign, deliver and amend any documentary credit or clean letter of credit in favour of any party;

- With respect to any ANZ Digital Channel, add, modify and delete any designated products, accounts or functions available or accessed through the relevant ANZ Digital Channel; and
- Sign, deliver and amend all Documents, agreements, Communications and notices entered into or required to be signed or delivered in connection with the above powers and authority.

NOTE About this authorised person

- This is Your highest level of Authorised Person.
- ANZ recommends that You have at least 2 Appointing Signatories.

TRANSACTING SIGNATORY 'TRANSACT'

You hereby authorise those persons designated as Transacting Signatories in this Application Form from time to time on Your behalf and in Your name to:

- Operate any Cash Product provided by ANZ (including any Account);
- Sign, deliver and amend any Communications necessary to operate and access any Cash Product provided by ANZ;
- Make Payments, including to effect any Withdrawal, funds transfer, automatic or periodic payment, sweep, term deposit, or overdraft;
- Stop a Payment or revoke a stop Payment request;
- Sign, deliver and amend any Payment Instruction necessary to effect, stop or amend a Payment, including all Payment Forms, Files and other Directions and Communications;
- Enter into, confirm, vary or cancel any Transaction entered into by You in connection with any Cash Product provided by ANZ;
- Receive any Deposit and sign, deliver and amend any Communications in connection with any Deposit;
- Enquire and request disclosure of information relating to any Cash Products provided by ANZ, including issuing and delivering any BTR Information in accordance with Your Directions;
- Request ANZ to issue and deliver any documents, forms, data or collateral in connection with any Cash Product provided by ANZ, including any ANZ Bank Cheques, statements, certificates of deposit and cheque books;
- Sign and deliver to ANZ any Communications required to be signed or delivered in connection with the above powers and authority; and
- Do all other things and act fully and effectively in all dealings, matters and Transactions considered necessary or desirable in connection with ANZ and any Cash Product provided by ANZ.

ACCOUNT SPECIFIC

APPOINTING SIGNATORY 'APPOINT'

You hereby authorise those persons designated as Account Specific Appointing Signatories in this Application Form from time to time on Your behalf and in Your name in respect of the designated Account to:

- Open and close the Account;
- Sign, deliver and amend this Application Form or any other application, set-up or maintenance form in respect of the Account;
- Sign, deliver and amend any Documents entered into or required to be entered into with ANZ in connection with the Account, including any general banking, financial or commercial or any other related documents from time to time;
- Appoint, remove and amend the list of Account Transacting Signatories and any of their powers and authority;

- Notify ANZ of any change to Your name, address, telephone number or other contact details in respect of the Account;
- Establish, sign, deliver and amend any documentary credit or clean letter of credit in favour of any party; and
- Sign, deliver and amend all Documents, agreements and notices required to be signed or delivered in connection with the above powers and authority

NOTE

About this authorised person

- Account Specific Appointing Signatories may exercise their powers and authority only in respect of a nominated Account.

TRANSACTIONING SIGNATORY 'TRANSACTION'

You hereby authorise those persons designated as Account Specific Transacting Signatories in this Application Form from time to time on Your behalf and in Your name in respect of the designated Account to:

- Operate the Account;
- Sign, deliver and amend any Communications necessary to operate the Account;
- Make Payments from the Account, including to effect any Withdrawal, funds transfer, automatic or periodic payment, sweep, term deposit, or overdraft;
- Stop a Payment or revoke a stop Payment request from the Account;
- Sign, deliver and amend any Payment Instruction necessary to effect, stop or amend a Payment from the Account, including all Payment Forms, Files and other Directions and Communications;
- Enter into, confirm, vary or cancel any Transaction entered into by You in connection with the Account;
- Receive any Deposit into the Account and sign, deliver and amend any Communications in connection with the receipt of any Deposit;

- Enquire and request disclosure of information relating to the Account, including issuing and delivering any BTR Information in accordance with Your Directions;
- Request ANZ to issue and deliver any documents, forms, data or collateral in connection with the Account, including any ANZ Bank Cheques, statements, certificates of deposit and cheque books;
- Do all other things and act fully and effectively in all dealings, matters and Transactions considered necessary or desirable in connection with ANZ and the Account; and
- Sign and deliver to ANZ any Communications required to be signed or delivered in connection with the above powers and authority.

NOTE

About this authorised person

- Account Specific Transacting Signatories have the ability to transact only on a nominated Account.

PRODUCT SPECIFIC

Excluding Account Specific Signatories.

APPOINTING SIGNATORY 'APPOINT'

You hereby authorise those persons designated below as an Appointing Signatories from time to time on Your behalf and in Your name to:

- Terminate Products in this application form;
 - Sign, deliver and amend any other set-up or maintenance form;
 - Appoint, remove and amend the list of Authorised Persons and Users any of their powers, authority or designations;
 - Notify ANZ of any change to Your name, address, telephone number or other contact details;
 - Certify to ANZ any matters required by ANZ whatsoever;
 - Add, modify and delete any designated products, accounts or functions available or accessed; and
- Sign, deliver and amend all Documents, agreements, Communications and notices entered into or required to be signed or delivered in connection with the above powers and authority.

NOTE

About this authorised person

- This is Your highest level of Authorised Person for Product Specific Signatories.
- ANZ recommends that You have at least 2 Appointing Signatories as either Appointing Signatories and/or Entity Appointing

USERS

The powers and authority of each User are determined by ANZ. ANZ will notify you of changes to these powers and authorities in accordance with any other changes to the Documents.

ANZ PAYMENT SOLUTION

Customer User

You hereby nominate those persons designated below as the Customer User who can:

- Reject future dated payments, view cheque reporting, request stop payments for cheques and place a stop payment on a bank cheque.
- for customers registered for Self Print Bank Issued Cheques, access bank cheque images for on-site production.

Customer Payment Authoriser

You hereby nominate those persons designated below as the Customer Payment Authoriser who can:

- "Release a Payment" for processing on Your behalf (this is the equivalent to signing a payment instruction).

ANZ CASHACTIVE CONTROL

User

The following ANZ Cashactive Control Users may:

- Have more than one User type and may have different "Roles" for different accounts and designated products; and also be an ANZ Cashactive Control Appointing Signatory and/or Entity Appointing Signatory.

- Use ANZ Cashactive Control on Your behalf in accordance with the "Roles" as set out below;

Refer to Cashactive Control Manual for detailed User functionalities.

Administrator

You hereby authorise those persons below as an Administrator from time to time to:

- Create, maintain and delete ANZ Cashactive Control Users, other than Administrators and Payment Releasers as set out in the Manual;
- Appoint, remove or amend the "Roles" of any User other than an Administrator and/or Payment Releaser, as set out in the Manual; and
- An Administrator can also be a Payment Releaser and/or have additional "Roles" allocated which provide further capability as specified in the Manual.

NOTE

About this authorised person

- This is Your highest level of User.
- ANZ recommends that You have at least 2 Administrators.
- Certain actions must be effected by at least 2 Administrators.

ANZ CASHACTIVE FUSION

User

The following ANZ Cashactive Fusion Users may:

- Confirm and accept Matched items; make commentaries against items; and
- Access performance reports and dashboards.

Australia only

- View data linked to Your Reconciliation Name(s);

- Make commentaries against items;
- Approve cancelled records made by other User(s); and cancel records without approval.

New Zealand only

- View all details in Your Reconciliation Group.

ANZ CASHACTIVE VIRTUAL

Virtual configuration

User

The following ANZ Cashactive Virtual Users may:

- Have more than one User type and may have different “Roles” for different accounts and designated products; and also be an ANZ Cashactive Virtual Appointing Signatory and/or Entity Appointing Signatory.

Administrator

You hereby authorise those persons below as an Administrator from time to time to:

- Create, maintain and delete ANZ Cashactive Virtual Users, other than Administrators as set out in the Manual;
- Appoint, remove or amend the “Roles” of any User other than an Administrator as set out in the Manual; and

An Administrator can also have additional “Roles” allocated which provide further capability as specified in the Manual.

Virtual Account Management (VAM) configuration

User

The following ANZ Cashactive Virtual-VAM Users may:

- Have more than one User type and may have different “Roles” for different accounts and designated products;
- Be an ANZ Cashactive Virtual Appointing Signatory and/or Entity Appointing Signatory.

Administrator

You hereby authorise those persons below as an Administrator from time to time to:

- Create, maintain and delete ANZ Cashactive Virtual-VAM Users, other than Administrators and Payment Releasers as set out in the Manual;
- Appoint, remove or amend the “Roles” of any User other than an Administrator and/or Payment Releaser as set out in the Manual.

An Administrator can also be a Payment Releaser and/or have additional “Roles” allocated which provide further capability as specified in the Manual.

Payment Releaser

You hereby authorise those persons below as a Payment Releaser from time to time to:

- Release Payments from ANZ Cashactive Virtual-VAM as set out in the Manual.

A Payment Releaser can also be an Administrator.

Certain Payments may be required to be released outside of ANZ Cashactive Virtual-VAM.

- Use ANZ Cashactive Virtual on Your behalf in accordance with the “Roles” as set out below;

NOTE About this authorised person

- This is Your highest level of User.
- ANZ recommends that You have at least 3 Administrators.
- Certain actions must be effected by at least 2 Administrators.

- Use ANZ Cashactive Virtual-VAM on Your behalf in accordance with the “Roles” as set out below;

Refer to Cashactive Virtual-VAM Manual for detailed User functionalities.

NOTE About this authorised person

- This is Your highest level of User.
- ANZ recommends that You have at least 2 Administrators.
- Certain actions must be effected by at least 2 Administrators.

NOTE About this authorised person

- ANZ recommends that You have at least 2 Payment Releasers.

ANZ FILEACTIVE

User

You hereby nominate those persons designated below as the ANZ Fileactive Users who can:

- View/Download: view file history; manage alerting and notification rules; and download files.
- File Upload: upload files which will be transmitted to another digital channel for authorisation and processing.

NOTE About this authorised person

- ANZ recommends You nominate at least 1 ANZ Fileactive User.

ANZ TRANSACTIVE

User

The following ANZ Transactive - Global Users may:

- use ANZ Transactive - Global on Your behalf in accordance with the "Roles" set by the Administrator;

- have more than one User type and may have different roles for different Accounts and designated products; and also be an ANZ Transactive Appointing Signatory and/or Entity Appointing Signatory.

Customer Admin

Those persons designated as a Customer Admin from time to time are authorised to appoint, remove and set or amend the roles of any User, including:

- adding and deleting Accounts for Users; and
- adding and deleting designated products for Users.

For an ANZ Transactive - Global site that has been enabled with Service Requests the Customer Admin can:

- In Service Requests Version 1.0 a Customer Admin can view, create and manage Digital Channels Service Requests in the Service Requests menu.
- In Service Requests Version 2.0 a Customer Admin can view, create and manage Digital Channel, Accounts & Legal Entities and Upload Document Service Requests in the Service Requests menu.

In both the dual and triple Administrator models, Administrator changes to Users without a Security Device (capable of creating and approving a Payment and managing and providing initial authorisation of PayTo Agreements) and Security Device Operators (capable of releasing a Payment and providing final authorisation of PayTo Agreements) must be initiated by one Administrator and approved by a second Administrator.

A Customer Admin must protect access to his/her Security Device and PIN to avoid improper use of Your Account.

NOTE About this authorised person

- ANZ recommends that you have at least 3 Users with the Customer Admin role.
- Certain actions must be authorised by at least 2 Users with the Customer Admin role.

Division Admin

Those persons designated as a Division Admin from time to time are authorised to appoint, remove and set or amend the roles of any User against the assigned Division, including:

- adding and deleting Accounts for Users; and
- adding and deleting designated products for Users.

In both the dual and triple Administrator models, Administrator changes to Users without a Security Device (capable of creating and approving a Payment and managing and providing initial authorisation of PayTo Agreements) and Security Device Operators (capable of releasing a Payment and providing final authorisation of PayTo Agreements) must be initiated by one Administrator and approved by a second Administrator.

ANZ as Your Additional Administrator (New Zealand Only)

You hereby agree to appoint ANZ as Your additional Administrator where You have insufficient Administrators available to perform the following administrative actions:

- Enable password access to complete an Administrator's non-administrative functions;
- Assign a new "Role" to an Administrator; and/or
- Remove a "Role" from an Administrator.

By appointing ANZ as Your additional Administrator, You acknowledge and agree a fee may be charged by ANZ for

Security Device Operator

You hereby authorise those persons designated below as a Security Device Operator, through use of a security device, from time to time on Your behalf and in Your name and in accordance with the "Roles" set by the Administrator within ANZ Transactive - Global to:

- "Release a Payment" for processing on Your behalf (this is the equivalent to signing a Payment Instruction); and

User Administrator

You hereby authorise those persons designated as a User Administrator from time to time to appoint, remove and set or amend the "Roles" of any User, including:

- adding and deleting Accounts for Users; and
- adding and deleting designated products for Users.

In both the dual and triple Administrator models, Administrator changes to Users without a Security Device and Security Device Operators must be initiated by one Administrator and approved by a second Administrator.

A Division Admin must protect access to his/her Security Device and PIN to avoid improper use of Your Account.

NOTE

About this authorised person

- ANZ recommends that if you require Division Admins, you have at least 3 Users with the Division Admin role.
- Certain actions must be authorised by at least 2 Users with the Division Admin role.

such appointment and actions.

You must complete a Request for ANZ to Perform an Administrative Action Form where You require ANZ to act as Your additional Administrator.

The Administrator may appoint, remove, set or amend "Roles" for and maintain Users within ANZ Transactive - Global who may from time to time, without a security device, approve, unapprove, modify, delete or view a Payment or Communication through ANZ Transactive.

- "Get Rate" - accept an exchange rate and bind you to the exchange rate in respect of a payment. You may be liable for any losses incurred by ANZ related to an accepted exchange rate if a payment is rejected for any reason; and
- Provide final authorisation of PayTo Agreements and to cancel PayTo Agreements.

An Administrator must protect access to his/her Security Device and PIN to avoid improper use of Your Account.

NOTE

About this authorised person

- It is the Principal's/Account Holder's responsibility to advise ANZ of any changes to an Administrator.
- The Principal/Account Holder is responsible for the operation of the account by Administrators.

Cards Administrator

You hereby authorise those persons designated as a Cards Administrator from time to time to appoint, remove and set or amend the "Roles" of any User, including:

- adding and deleting accounts for Users; and
- adding and deleting designated products for Users.

You hereby authorise those persons designated below as a Cards Administrator to "Approve":

- Statement preference changes
- Requests to change individual card credit/spend cap and transaction limits
- Changes to Cardholder details
- Additional or replacement cards and card closures

Identification Officer

You hereby agree to appoint those persons as Your Identification Officer to:

For cards issued by ANZ Australia:

- Be responsible for declaring that the Cardholder(s) is/are authorised to act as an agent on behalf of the Client

For cards issued by ANZ New Zealand:

- Be responsible for declaring that the Cardholder(s) is/are an employee of the Client and they have reached 18 years of age

Authorised to Enquire

You hereby authorise those persons designated below as an Authorised to Enquire to "Request":

- Statement preference changes
- Changes to individual card credit/spend cap and transaction limits
- Changes to Cardholder details
- Additional or replacement cards and card closures
- View Statement information

Reporting Officer

You hereby authorise those persons designated below as a Reporting Officer to "View":

- Statement information

You hereby authorise those person(s) designated as a Cards Administrator to act and contact ANZ on behalf of the Principal/ Account Holder in respect to providing or obtaining information relevant to Commercial Cards.

NOTE About this authorised person

- This role is also known as an Authorised Signatory.
- It is the Principal's/Account Holder's responsibility to advise ANZ of any changes to a Cards Authorised Signatory.
- The Principal/Account Holder is responsible for the operation of the account by Authorised Signatories.

NOTE About this authorised person

- It is the Principal's/Account Holders responsibility to advise ANZ of any changes to Cards Identification Officer.
- The Principal/Account Holder is responsible for the identification of Cardholders and other related activities carried out by the Identification Officer.

NOTE About this authorised person

- The Principal/Account Holder is responsible for the operation of the account by Authorised to Enquire.

NOTE About this authorised person

- The Principal/Account Holder is responsible for the operation of the account by Reporting Officer.

NOTE

The Customer Admin, Division Admin, Cards Administrator and User Administrator may appoint, remove, set or amend roles for and maintain other Users within ANZ Transactive - Global who may from time to time, without a Security Device, approve, unapprove, enter, modify, delete or view a Payment, Commercial Card Service Request, Service Request or Communication through ANZ Transactive - Global.

MARKETS TRANSACTIONS (NEW ZEALAND ONLY)

FX Authorised User

Each of the below Users (each an FX Authorised User) is authorised to act on your behalf in accordance with the "Roles" described:

- FX Contract Creator: authorised to enter into Markets Transactions;
- FX Contract Manager: authorised to manage (including extending and pre-delivering) Markets Transactions; and
- FX Contract Creator and Manager: authorised to enter into and manage (including extending and pre-delivering) Markets Transactions;

FX Contract Viewer

An FX Contract Viewer is a User authorised to act on your behalf to view Markets Transactions. An FX Contract Viewer may be appointed and removed by an Administrator in ANZ Transactive.

E-FX SERVICES (OTHER THAN NEW ZEALAND)

FX Authorised User

Each of the below users (each an FX Authorised user) is authorised to act on behalf of the Customer in accordance with the "Roles" described:

- FX Contract Creator: authorised to enter into FX Transactions;
- FX Contract Manager: authorised to manage (including extending and pre-delivering) FX Transactions; and

- FX Contract Creator and Manager: authorised to enter into and manage (including extending and pre-delivering) FX Transactions;

FX Contract Viewer

An FX Contract Viewer is a User authorised to act on your behalf to view FX Transactions. An FX Contract Viewer may be appointed and removed by an Administrator in ANZ Transactive.

SERVICE REQUESTS

Service Requests allows Users to view, create and approve Service Requests via ANZ Transactive - Global. The Service Requests fall into the following categories:

- **Payments & Transactions Service Requests.** These are requests that relate to payments and transactions, such as investigating payments and transactions, managing periodical / automatic payments, ordering cheque books (where available) and general inquiries.
- **Digital Channels Service Requests.** These are requests that relate to managing your digital channels such as adding or deleting Users and Accounts, amending functionality and billing details. A digital channel is an Electronic Banking Channel.
- **Accounts & Legal Entities Service Requests.** These are requests that relate to Account and legal entity management such as opening or closing an Account, managing statement preferences, adding, or deleting an Account signatory or amending a legal name.
- **Upload Documents Service Requests.** These are requests related to payments & transactions, digital channels and Accounts & legal entities that require Users to complete and submit the Instruction via a form. Where an approval is required, an authorised person will sign the form.

For an ANZ Transactive - Global site that has been enabled with Service Requests, Users can be assigned one or more of the following roles:

Service Requests Version 1.0

Service Request - Transact

The Service Request - Transact role allows the User to approve Payments & Transactions Service Requests.

In addition, a User with a Service Request - Transact role can create Payments & Transactions, Accounts & Legal Entities and Upload Documents Service Requests.

Service Request - Appoint

The Service Request - Appoint role allows the User to approve Accounts & Legal Entities Service Requests.

In addition, the User with a Service Request - Appoint role can create Payments & Transactions, Accounts & Legal Entities and Upload Documents Service Requests.

Service Request - Authorised Person

The Service Request - Authorised Person role allows the User to approve Digital Channels Service Requests including creating Users with equal or lower authority that can provide Instructions to the Bank.

In addition, the User with a Service Request - Authorised Person role create Digital Channel and Upload Documents Service Requests.

NOTE

- ANZ recommends that each ANZ Transactive - Global site has at least two Users assigned the Appoint, Authorised Person and Transact roles.
- ANZ Transactive - Global sites with dual and triple Administrator models will need two Users with the Transact role to approve any applicable requests within Payments & Transactions Service Requests, and two Users with the Appoint role to approve any applicable requests within Accounts & Legal Entities Service Requests.
- All ANZ Transactive - Global sites will require two Users with the Authorised Person role to approve any applicable requests within Digital Channels Service Requests.

Service Requests Version 2.0

Service Request - Approve Account

The Service Request - Approve Account role allows the User to approve Accounts & Legal Entities Service Requests

In addition, a User with a Service Request - Approve Account role can create Accounts & Legal Entities and Upload Documents Service Requests.

Service Request - Approve Channel

The Service Request - Channel role allows the User to approve Digital Channels Service Requests including creating Users with equal or lower authority that can provide Instructions to the Bank.

In addition, the User with a Service Request - Channel role can create Digital Channel and Upload Documents Service Requests.

NOTE

- ANZ recommends that each ANZ Transactive - Global site has at least two Users assigned the Approve Account and Approve Channel roles.
- ANZ Transactive - Global sites with dual and triple Administrator models will need two Users with the Approve Account role to approve any applicable requests within Accounts & Legal Entities Service Requests.
- All ANZ Transactive - Global sites will require two Users with the Approve Channel role to approve any applicable requests within Digital Channels Service Requests.