

COUNTRY SCHEDULE - AUSTRALIA

1 APPLICATION

This document is a "Country Schedule" as referred to in the Terms and Conditions for Trading Foreign Exchange and Derivative Transactions) (the "Terms and Conditions"). This Country Schedule sets out specific terms applicable to Transactions entered into in Australia with Australian counterparties by ANZ.

This Country Schedule supplements the Terms and Conditions. Unless otherwise defined in this Country Schedule, capitalised terms used in this Country Schedule have the same meanings as in the Terms and Conditions.

2 TRANSACTION TERMS

The following terms shall apply with respect to Transactions entered into in Australia with Australian counterparties unless otherwise specified in the Confirmation:

"Australian Dollars" means the official currency of Australia.

"Business Day" means a day on which commercial banks are open for business (including dealings in foreign exchange) in Sydney.

"Termination Currency" means Australian Dollars.

3. ADDITIONAL REPRESENTATIONS

Superannuation Trustee representation If you are the trustee of a superannuation entity or trust regulated by the "Superannuation Industry (Supervision) Act 1993" as amended from time to time ("SIS Act") and you enter into Transactions in your capacity as trustee of that entity or trust, you represent and warrant on the date of each Transaction that:

- (a) the entry into and performance of your obligations under this agreement do not contravene the SIS Act or regulations under it; and
- (b) you are in compliance with all capital and prudential rules and guidelines issued by the Australian Prudential Regulation Authority (or any successor body).

Each of these representations is repeated on each date on which a Transaction is entered into.

4. COMPLAINTS RESOLUTION PROCEDURE

If ANZ makes a mistake or ANZ's service does not meet your expectation, ANZ wants to know. If you would like to make a complaint or provide feedback, ANZ recommends you speak with your Relationship Manager or Product Specialist if you have one. If you are unable to do so, you may speak with your Relationship Manager's or Product Specialist's immediate supervisor. Your Relationship Manager or Product Specialist or their respective supervisor will work with you to address the complaint or feedback.

You may also speak with staff at your local ANZ Branch or Business Centre or call ANZ's general enquiries line. We will do our best to help resolve any issues you may have.

Phone: General enquiries 13 13 14 (within Australia)
+61 3 9683 9999 (from outside Australia)
(8am to 8pm weekdays (AEST) excluding national public holidays)

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 feedback, or would like to escalate the matter, you may contact our Customer Resolution Centre. Our specialists will work closely with you to resolve any complaint you may have quickly and amicably.

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

Email: yourfeedback@anz.com

Online: Use the Online Complaints Form on anz.com
Select "Complaints and Compliments" under "Contacts" Select "Online complaints form"

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

If you are not satisfied with the resolution offered by our Customer Resolution Centre, you may be eligible to have your complaint reviewed by the Australian Financial Complaints Authority ("AFCA"), an external dispute resolution scheme. AFCA offers a free and independent dispute resolution service to individual and small business customers who are unable to resolve their complaints directly with ANZ. You can contact AFCA on:

Phone: 1800 931 678 (Free call within Australia)
(Calls from an international number add 0061)

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.

5. BANKING CODE OF PRACTICE

If you are an individual or if you are using ANZ's products and services in connection with a small business (as defined by the Australian Banking Code of Practice), ANZ is bound by the Australian Banking Code of Practice when ANZ provides ANZ's products and services to you. A copy of the Australian Banking Code of Practice is available at <https://www.ausbanking.org.au/banking-code/>.