



# **MULTIPLEX**

## **Senior Executive Package (Expatriates)**

**September 2005**

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## Executive Summary

# MULTIPLEX

### Proposal

ANZ Private Bank is pleased to present a private banking package to the Senior Executives of Multiplex who are based offshore. This proposal provides you with an opportunity to become one of our valued clients.

We understand that while you are based offshore you may require both Australian and offshore banking arrangements. To this end we are currently in negotiations with overseas banks, in order to bring you these offshore services in as convenient a manner as possible. The specific services available to expatriates may differ depending upon the jurisdiction in which they are located, the specific locations of all Multiplex expatriates have not been considered when putting this proposal together.

We understand that being offshore does not mean you have relinquished all financial ties to Australia. We acknowledge your requirement to ensure your domestic affairs are taken care of, by a trusted team of delegates, whilst you are abroad. Australian financial advice however may only be provided to the expatriate whilst they are present in Australia, to this end, it may be prudent for expatriates to consider whether they should appoint a trusted individual with a power of attorney in Australia to handle financial matters while they are located offshore.

ANZ Private Bank clients enjoy a personal service that is both prompt and thorough due to our absolute commitment to creating, managing and protecting wealth.

In particular:

- Executives can be relationship managed from our Perth office with direct phone, fax and email access to their Private Banker and Assistant;
- Reduces issues with time zones (4 hours from UAE and 7 hours from the UK, subject to adjustments for daylight saving);
- Establishment of internet banking, telephone and fax indemnities to enable ease of transfers of money and issuing instructions;
- Assistance with establishment of Power of Attorney in Australia.

Each Senior Executive will have a dedicated relationship management team based in Australia consisting of an Associate Director/Director, Private Banker and Assistant Private Banker who will develop a comprehensive understanding of client goals and marshal Private Bank's resources to assist in achieving them. Our teams have a relatively small number of clients (typically 100 to 110) to allow us to meet our client's service expectations.

The most important aspect of a banking relationship with ANZ Private Bank is the team of people who will assist you. Our Private Bankers are segmented to enable specialisation aligned with your needs. This allows expertise to be built around specific strategies and advice that will be of particular relevance to you. The Executives team is familiar with the issues facing time poor Senior Executives in large companies, such as the financial / remuneration structures typical in this industry.

We would invite you to take the time to get to know us and understand how we can best assist you in achieving your financial goals.

## Why is ANZ distinctive?

At ANZ Private Bank we strive to clearly differentiate ourselves from our competitors in three key areas:

### 1. Superior Service

- Amongst the highest Private Banker to client ratio in the industry, allowing prompt, personalised service.
- Experienced, qualified Private Bankers who specialise in particular client segments, including one segment specifically focusing on Senior Executives of companies, so they understand your particular needs and concerns including employee share plans, option schemes and issues relating to expatriate staff.
- Internal credit decision-making process attuned to the needs of Private Bank clients allows flexibility and responsiveness.

### 2. Integrated Advice

- Our specialist advisers are co-located within Private Bank and dedicated exclusively to our business, maximising convenience and integration of advice into a complete proposition
- Our Private Bankers are accredited to offer investment products direct to clients, allowing us to provide more opportunities for your consideration.

### 3. Great Products

- Investment and Risk product selection focuses on finding the best products in each asset class, without any bias towards 'in-house' offerings.
- Ongoing access to new and innovative product opportunities.
- Core ANZ banking products are award winning:
  - Bank of the Year, 2000, 2001, 2002, 2003, 2004, 2005<sup>1</sup>
  - Mortgage Lender of the Year, 2000, 2001, 2002, 2004, 2005<sup>2</sup>
  - Car Loan of the Year, 2004 - Business Review Weekly
  - Best provider of portfolio management: fixed income Australia, Equal first place, Euromoney Survey 2005
  - New Zealand Bank of the Year, 2005 - Institute of Finance Professionals (INFINZ) Awards

<sup>1</sup> This is the sixth year running that ANZ has won this award at the Consumer Finance Awards, awarded by Personal Investor Magazine Awards 1999-2004 and by Money Magazine 2005. ANZ received this award for its flexible products and competitive prices, as independently judged by CANNEX

<sup>2</sup> Awarded by Personal Investor Magazine Awards 1999-2004 and by Money Magazine 2005.



Tax and Equities Advice are provided through various strategic alliance partners

## Summary of ANZ Private Bank Services available within Australia

Please note that all of these services may not be available in all overseas jurisdictions.

### BANKING PRODUCT & SERVICE

- Credit & Margin Facilities
  - Loans, overdrafts and guarantees
  - Leasing and asset-based finance
  - Leveraged investment products
- Credit Cards
  - A range of internationally accepted cards (some with reward programs)
- Deposit and Transaction products
  - Call deposits and cheque accounts
  - Term deposits
  - Internet banking
  - Telephone banking
- International Banking Services
  - Offshore banking services
  - Foreign currency transactions
  - Foreign currency loans (within Asia)
  - Foreign currency term deposits
  - Multi currency deposit accounts
  - Equity Linked notes
  - Structured products
  - Expatriate Tax advice through our alliance partners
  - Travellers cheques & global ATM access
- Commercial Facilities
  - Commercial Bills
  - Business Mortgage Loan
  - Overdraft/ Line of Credit

### RISK

- Insurances
  - Insurance Advisory
  - Life cover
  - Income protection
  - Disability
  - Trauma
  - Keyman
  - Private Health
  - Travel
  - Home, contents, valuables and all general insurances
  - Commercial Insurance

### ADVISORY

- Financial Planning
  - Financial strategy
  - Investment planning
  - Portfolio management
  - Superannuation consulting
  - Taxation advice through strategic alliance partners
  - Estate planning
  - Retirement planning

### INVESTMENT

- Capital Markets Instruments
  - Government & corporate bonds
  - Bank bills
  - Treasury deposits
  - Commercial paper
  - Debt/Equity hybrids
  - Equity derivatives
  - Enhanced yield deposits
  - Interest rate risk management
- Foreign Exchange
  - Advice and execution services
- Equities
  - Equity protection strategies
  - Domestic portfolio advice & execution through our alliance partners
  - Online equities trading via ANZ E\*Trade
  - Discretionary portfolio management
  - Margin lending
  - International equities advice, execution, cashless exercise of options with or without protection, and derivative strategies through our alliance partners\*
  - Initial public offerings and placements
  - IMA's through our strategic alliance partners JM Financial and Armytage
  - ANZ Protected Equity Portfolio (APEP Plus)
- Managed Funds
  - Domestic and international
  - Master trusts and single manager
  - Internal and external managers
  - Private equity funds

\*minimum loan/protection amounts may apply

## Special Entitlements

In order to minimise the impact of changing your financial services provider, ANZ Private Bank is offering Senior Executives of Multiplex a number of special entitlements.

Recognising that Senior Executives can have varying needs, we can negotiate arrangements tailored to your circumstances on a case-by-case basis.

NOTE: The suitability of some facilities and products may vary depending on individual circumstances such as residency status. We strongly recommend independent taxation advice be sought.

### Special Entitlements

#### Banking arrangements in the United Kingdom and the United Arab Emirates

ANZ Private Bank is currently negotiating a reciprocal banking relationship with a major UK based bank with offices in the UK and the United Arab Emirates. Further details will be provided in regards to this arrangement once finalised, including applicable fees and charges.

#### International Representation

ANZ Private Bank has offices in New Zealand (Auckland, Wellington and Christchurch), Singapore, Hong Kong and Indonesia (Jakarta). ANZ also has offices in Philippines, Taiwan, Korea, Vietnam, China and Japan with representative offices in Thailand and Malaysia.

Licensing restrictions mean the service and product offerings vary between countries but generally the services that are provided to expatriates are:

- **Foreign Currency Loans** – In Asia, foreign currency denominated loans (USD, SGD, HKD, JPY, CHR, EUR or GBP) secured against Australian property. Loans can be switched to a different currency upon relocation.
- **Multi-currency Deposit Accounts**
- **Equity Linked Notes**
- **Structured Products**
- **Foreign Exchange Conversion**
- **Assistance with Opening Foreign Bank Accounts** – different requirements per country
- **English Speaking Staff** – to facilitate completion of documentation and advocate business to and from Australia.
- **Service Across Different Time Zones** – Executives can be serviced out of our Perth office to reduce issues of time difference (4 hours difference from UAE and 7 hours difference from UK – subject to adjustments for daylight saving). The establishment of International Online Banking (internet banking) and telephone and fax indemnities also helps to overcome issues associated with doing business across different time zones. The granting of a Power of Attorney to a trusted person in Australia may also assist. ANZ Private Bank can arrange the establishment of a Power of Attorney.
- **Understanding of Local Business Hours and Customs**

### Protected Equity Facility [PrEF]

This facility may be available for expatriates however an assessment would need to be made on an individual basis focussing on issues such as residency status, which may affect the tax effectiveness of such an arrangement.

Independent taxation advice should be sought.

- **[PrEF]:** to borrow up to 100% of the current value of Multiplex shares with downside protection, thus insuring against adverse movements in the price of Multiplex shares.
  - Minimum amount of \$500,000 unless Wholesale Investor qualifications met
  - Short term investment of between 6-18 months
  - A fixed rate of interest payable in advance potentially providing tax effective benefits

Protection offered by European options i.e. set maturity terms with protection available to value of option (i.e. 80-100%)

Educational material including a full explanation of the strategy to be provided

- **Multiplex Related Bank Guarantees Available at no Additional Cost:** for use in purchasing Multiplex properties i.e. a 10% deposit on a property with a purchase price of \$1m would cost \$2,000

Subject to credit approval.

### Arrangements to Accommodate the Receipt of Foreign Currency Salary or Bonus Payments

ANZ Private Bank can offer the following in relation to a cash component:

- **Conversion of Foreign Receipts** – foreign currency conversions can be executed over the telephone via our electronic foreign exchange system that offers foreign exchange spot and forward execution at preferred rates. A phone and fax indemnity is required to be provided to ANZ Private Bank.
- **FX Hedging** – AUD options or Forward Exchange Contracts can be used to effectively manage exchange rate risk.
- **FX Commentary** – Strategic commentary on foreign exchange markets is available through Senior Currency Strategists within ANZ Investment Bank.
- **Foreign Currency Accounts** – foreign currency accounts are available with a minimum balance of AUD10,000 equivalent in the foreign currency to be maintained.
- **Foreign Currency Interest Bearing Term Deposit** - An interest-bearing term deposit denominated in foreign currency enabling recipients of foreign currency to deposit funds at competitive foreign currency interest rates for investment purposes.  
Minimum amount of AUD75,000 equivalent in the foreign currency. Minimum term of 30 days applies to term deposits.

### International Equity Capability

- **International Equities** – We can facilitate International Equities services covering direct equity advice, cashless exercise of options and brokerage including online access via a 24-hour dealer desk.
- **Derivative strategies** – Equity protection strategies can be facilitated to provide price and currency protection to an international share holding.

### Other Entitlements

- **Valuations At No Additional Cost** – There will be no additional cost for valuations on Australian based residential property to be taken as security for



debt facilities with ANZ. Some exceptions may apply for luxury, unique or remote properties, however any costs will be advised to the Senior Executive before proceeding with a valuation.

**Deferred Commencement of the Private Bank Fee** - The Private Bank fee of \$200 per quarter will be deferred for three months. In many cases this fee will pay for itself due to the fee waivers you will receive on various products.

- **A "Financial Health Check"** – Your Private Banker will conduct a "health check" on your Australian financial affairs at no additional cost upon your transfer to ANZ Private Bank. This may highlight immediate areas requiring focus, within your financial affairs.
- **A Risk Review** - A risk review on your Australian affairs will be conducted at no additional cost. This review will be undertaken by an ANZ Private Bank Risk Adviser, provided this takes place within 12 months of establishing an account relationship with ANZ Private Bank.

## Transfer Arrangements

To ensure that the transfer of your banking relationships from your existing bank/s, takes place on time and with minimal disruption, ANZ has:

- Established a project team to ensure that the transition will be a smooth one. A single point of contact has been nominated in each state for you to contact to arrange meeting times in Multiplex's premises (details available via Multiplex).
- Selected teams of experienced Private Bankers to be dedicated to holding discussions with you during September to November.

We anticipate that in most cases an indicative proposal for refinance / transfer will be available at the initial meeting. This will be contingent on the level of information made available and the complexity of your needs.

ANZ Private Bank has had previous experience in successfully transitioning large numbers of clients from existing banking relationships over a short time frame.

## Multiplex Expatriate Senior Executive Australian Entitlements

All services may not be available in all jurisdictions

	All Senior Executives \$200 quarterly fee		
<b>Banking Products &amp; Services</b>	ANZ Private Bank		
Access to a dedicated Private Banker and Assistant	✓		
Transaction deposit account -without account servicing & transaction fees -competitive interest and cheque facility	✓ ✓		
Wholesale term deposit rates on Term Deposits > \$100,000	✓		
ANZ Frequent Flyer Gold Credit Card with maximum limit of	\$15,000		
<b>Standard Variable Rate Home &amp; Investment Loans</b> -discount on the published Standard Variable Rate for mortgages from \$250,000 to \$700,000 -discount on the published Standard Variable Rate for mortgages greater than \$700,000	0.70% by negotiation		
<b>1Year Fixed Rate Home &amp; Investment Loans</b> -discount on the published Fixed Rate	0.25%		
<b>Equity Manager Loan</b> -discount on the published Standard Variable Rate	0.60%		
<b>Personal Loans</b> -discount on the published Standard Variable Rate	1.00%		
<b>Esanda Vehicle Novated Leasing &amp; Hire Purchase</b> -discount on the published Fixed Rate	0.25%		
<b>One LAFs, All LACs, ASFs &amp; transaction fees<sup>Ⓟ</sup></b> (for above)	Waived		
<b>Commercial lending products</b>	✓		
<b>Equities</b> (fee for service)	<b>Domestic</b>	<b>International</b>	<b>E*Trade</b>
- Portfolio management & advice	✓	✓	
- Equities and derivatives trading	✓	✓	
- Daily research and information	✓	✓	
- Online trading			✓
<b>Investment and Risk Advice</b> – Australian financial advice can only be provided while executives are present in Australia			
<b>Investments</b>	ANZ Private Bank		
- Exclusive access to a range of managed funds	✓		
- Exclusive access to capital markets products	✓		
- Exclusive access to foreign exchange products	✓		
- Access to IPOs/Placements	✓		
<b>Advisory</b> (fee for service)	ANZ Private Bank		
- Investment Planning	✓		
- Portfolio Management	✓		
- Superannuation Consulting	✓		
- Estate Planning	✓		
- Risk Advisory	✓		
- Wrap Account (custodial)	✓		
<b>Other Services</b>	ANZ Private Bank		
- Risk review	Fee waived		
- Travellers Cheques and Foreign Currency Notes	Commission free		
- Bank cheque fees	Waived		
- Custodial service (sealed packet) fees	Waived		
- Periodic payment fees	Waived		
- Replacement statement fees	Waived		
- Telegraphic Transfer fees	Waived		

- \* Upon provision of an up-to-date Statement of Position and substantiation of income and expenditure to ANZ Private Bank satisfaction
- Ⓟ Denotes Loan Approval Fee (LAF), Loan Administration Charge (LAC), Account Servicing Fee (ASF)
- Rates and fees indicated above are standard for Multiplex Senior Executives. Other arrangements can be negotiated on an individual basis
- Entitlements and fees are current as at the date of this package. ANZ reserves the right at its sole discretion to alter the terms and conditions, entitlements and fees of this package.

## Appendix

### Detail of Entitlements

#### Professional Team

##### Access to a dedicated team led by a Private Banker

- ANZ Private Bankers are accredited to bring investment products direct to clients without having to refer you to a Financial Adviser. This allows us to efficiently bring opportunities to you.
- Private Bankers are supported by dedicated Assistant Private Bankers to ensure prompt, professional and personal attention at all times. In addition, the Associate Director (Executives), State Director and National Head of Executives support this team on an ongoing basis to ensure that all your needs are met.
- Surrounding this team are Australian Risk, Capital Markets and Financial Advisory specialists who are experienced with the needs of High Net Worth individuals, which results in a deeper understanding of your needs.
- ANZ Private Bank also has the extensive local and global resources of ANZ at their disposal, and are empowered to call upon these resources to manage financial affairs to the best advantage of clients.

#### Banking Products & Services

ANZ Private Bank provides the full range of award winning products that you would expect from your Private Bank.

##### **Cheque Account**

This core transaction account can be linked to ANZ savings accounts, loan accounts, credit card and other deposit accounts. It provides:

- access to ATMs, EFTPOS and ANZ Phone Banking;
- allows overseas access to CirrusPlus ATMs, and the Maestro EFTPOS network;
- payment of a competitive rate of interest.

##### **Private Bank Cash Account**

The ANZ Private Bank Cash account is designed to deliver a competitive high rate of interest on your investments, which is directly linked to the Reserve Bank of Australia's market cash rate.

##### **Exclusive Private Term Placement Products**

ANZ Private Term Placement has been designed specifically for our Private Clients to provide great returns on fixed term deposits of more than AUD250,000.

##### **ANZ Gold Visa Credit Card and Credit Limit**

- A choice of any of the following reserved Gold Cards: ANZ Gold Visa, ANZ Rewards Visa, ANZ Frequent Flyer Visa or ANZ Gold Mastercard.
- If an ANZ Gold Visa card is chosen, you will receive a waiver of annual fees for both you and your additional cardholders (normally \$87) and an AUD15,000 credit limit, subject to credit approval and regulatory requirements. A letter of introduction including salary

confirmation, term of contract, and a copy of your working visa will be required.

- If the ANZ Frequent Flyer Gold Visa card is chosen, all points earned are directly credited to your Qantas frequent flyer account each month.
- Standard credit cards are also available if desired.

### **Standard Variable Rate Home and Investment Loans**

ANZ has dominated the home loan market with a comprehensive range of innovative loan facilities (such as offset accounts and redraw facilities), which are competitively priced. Independent research house CANNEX has awarded ANZ "Home Lender of the Year" in 2000, 2001, 2002, 2004 and 2005.

- ANZ Private Bank offers a discount of 0.60% off the Standard Variable Rate for both Home and Investment Loans. Fees are waived under the Senior Executives package.
- *ANZ One – A Market Leading Product* - ANZ One is an everyday transaction account that provides **100% mortgage offset** on the linked ANZ Loan. All funds in ANZ One are used daily to reduce the interest payable on the home loan, effectively reducing its term and saving you money. However, you still retain unlimited access to these funds at all times.
- Alternatively, clients may elect to choose ANZ's Home Improvement Loan, or Supplementary Loan products. While these products remain available at ANZ's published rates, subject to negotiation, the fees applicable to these facilities are waived if the package fee is collected.
- Through our Markets division we can offer specialist advice on interest rate management structures for future debt.

### **1-Year Fixed Rate Home or Investment Loan**

- A discount of 0.25% is offered to all Senior Executives for Fixed Rate loans with a 1-year maturity.
- This discount is not transferable to a subsequent 1 year Fixed rate term.
- Longer term fixed rates are available, without pre-approved rate discounts.

### **Equity Manager Loan**

ANZ Equity Manager is a personal transaction account with a credit facility secured against a first registered mortgage. This facility is available for any personal purpose including refinance of existing loans, home improvements, renovations, purchase of a home or financing personal investments. A discount of 0.60% off the published rate is offered.

### **Personal Loans**

Personal loan facilities are made available as a separate loan account, repayable over a set term by regular repayments that are structured to meet your needs. ANZ Private Bank offers a discount of 1.00% off the Standard Variable Rate.

### **Esanda Leasing**

Leasing lines are available through ANZ's wholly owned subsidiary, Esanda Finance. ANZ was awarded the Business Review Weekly "Car Loan of the Year" award in 2004.

A full range of financing options is available for vehicles including novated and financial leases, Hire Purchase, and car loans.

**Commercial Bill Facility**

Short term or long term borrowing for a commercial or investment purpose for a term of seven days to five years, at a variable or fixed rate on amounts over AUD100,000.

**Business Mortgage Loan**

Suitable for clients requiring business finance secured by a residential property, with a 100% offset account attaching. This loan is available for a term of up to 30 years with a variable or fixed rate of interest.

**Commercial Overdraft / Line of Credit**

- Flexible financing to cover a range of requirements from business or investment purposes including shares or property. Secured revolving lines of credit are available at variable interest rates.

**Other**

ANZ Bank's commercial and personal credit facilities listed below are available without additional charge (subject to terms and conditions).

- Custodial services (sealed packets and secured locked boxes),
- Periodic Payments to nominated accounts;
- Excess transactions on Cheque/deposit accounts;
- Replacement Transaction Statements;
- Telegraphic Transfer;
- Commission free Travellers Cheques and Foreign Currency notes;
- ANZ Bank cheques issued without additional charge.

**INVESTMENT AND RISK ADVICE: Australian financial advice can only be provided while Executives are present in Australia.**

**Investments**

ANZ Private Bank provides access to a suite of both third party and ANZ investment opportunities arranged through your Private Banker and supporting specialist advisers. The products provided are independently researched and assessed to allow us to offer you the best products available:

**Managed Funds** – ANZ Private Bank has a broad range of funds available for you. ANZ chooses best of class products that specifically suit the needs of our clients, including:

- Domestic and International Funds
- Master Trusts and Single Manager
- Internal and External Managers
- Private Equity Funds
- Absolute Return Funds
- Protected Equity Funds

**ANZ Markets** – ANZ Bank's Capital Markets expertise and full range of financial market products are available to Private Bank clients, including:

- Interest rate risk management advice and structuring
- Government and Corporate Bonds
- Bank Bills
- Treasury Deposits
- Commercial Paper
- Debt/Equity Hybrids
- Equity Derivatives

**Foreign Exchange**

- Advice and execution services
- Other services (see International Banking Services on previous page)

**Equities**

- Derivative Strategies  
Equity protection strategies can be facilitated to provide price and currency protection to a broad range of domestic or US listed share holdings. Other markets may be available on request. Loan facilities can also be provided in conjunction with protection strategies.
- Domestic portfolio advice and execution  
ANZ Private Bank's alliance partners provide full service stockbroking and a total range of share services including:
  - a direct relationship with an experienced adviser;
  - high quality research;
  - portfolio analysis and management;
  - discretionary portfolio management.
- International equities advice and execution  
ANZ Private Bank's alliance partners provide full service stockbroking to clients who are seeking advice and access to international equities' markets.
- Online domestic and international execution  
ANZ Private Bank offers clients the convenience of 24hr/365 day secure access, online equities trading through ANZ E\*TRADE.

**INVESTMENT AND RISK ADVICE: Australian financial advice can only be provided while Executives are present in Australia.****Individually Managed Accounts**

ANZ Private Bank currently has two alliance partners to meet your IMA requirements and seeks providers able to offer a high quality service consistent with the needs of a high net worth client base.

- JM Financial – provides specialist management of client’s Australian equity investments. Packages can be arranged specifically for Multiplex Senior Executives.
- Armytage - Armytage Private is one of Australia's leading boutique Australian equity fund managers, able to provide highly personalised individually managed accounts in Australian equities for high net worth investors.

**Wholesale Investors**

Wholesale Investors have additional access to certain IPOs and broker-firm securities, which are not available in the general marketplace. Multiplex Senior Executives have the opportunity to qualify as a Wholesale Investor and receive this access. Please note that not all IPOs can be issued to people located outside of Australia and certain overseas jurisdictions restrict the offering of overseas investments within their jurisdiction.

Registration is free and provides you with the opportunity to access IPOs and other securities that may not be available to the retail investor.

Your Private Banker can guide you through this process.

**INVESTMENT AND RISK ADVICE: Australian financial advice can only be provided while Executives are present in Australia.**

**Advisory**

ANZ Private Bank offers its own high quality, bespoke, client Advisory service. ANZ Private Bank Advisers are highly skilled and experienced and offer services exclusively to clients of the Private Bank. Services are provided on a fee-for-service basis and include:

- Financial strategy
- Investment planning
- Portfolio management
- Superannuation consulting (including opportunities to manage your own superannuation since 'Choice' became available on 1 July 2005).
- Risk management
- Estate planning
- Retirement planning
- Nominee and Custodial Services

**Risk**

**Insurance Portfolio Services**

ANZ Private Bank Australian Risk Specialists source the best policy and pricing to suit your individual needs from a large range of providers. Our Risk Specialists are able to provide:

- Reviews of current risk protection arrangements
- Personally tailored insurance portfolios
- Recommendations for insurers with impeccable claims payment ratings and competitive premiums
- Easy payment methods that allow you to "set and forget" premium payments

An ANZ Private Bank Risk Adviser will undertake a full risk review at no additional cost, provided this takes place within 12 months of the Senior Executive establishing an account relationship with ANZ Private Bank.

**General Insurance**

Access to a range of general insurance products including Private Health, Home, Contents, Mortgage Protection, Travel – Car. Individually structured insurance products can be designed for more complex needs.

**Life Insurance**

Access to a range of life insurance products including Keyman, Term Life, Trauma, Income Protection, Accidental Death and Total Disablement.



**For further information contact:**

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The information contained within this document is general and correct at the time of preparation. ANZ Private Bank reserves the right to amend the products and services and to amend the associated discounts and fees.

Qualification criteria, fees and charges apply.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ).

This material does not take into account your personal investment objectives, financial situation and needs and you should consider whether it is appropriate for you. ANZ recommends that you consult your financial adviser and that you read the relevant Product Disclosure Statement, which is available through your Private Banker, before deciding to acquire or hold any product.

Not all products and services mentioned in this document are available in all jurisdictions, please check with ANZ Private Bank as to availability prior to application.

ANZ may receive commission payments for selling investment and superannuation products which can be made up of a percentage of the amount initially invested, a percentage of the ongoing value of the investment or a percentage of the product issuer's ongoing management fee

While some legal requirements are mentioned in this document, only a very brief summary has been included, and accordingly such information may not be complete and should not therefore be relied on without seeking independent legal advice.

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