



17 January 2012

Introduction of new Credit Card Levy Notification to ANZ Credit Cardholders

Dear Credit Card Holder,

As part of the 2012 Budget, the Government of Fiji announced the introduction of the Credit Card Levy.

As you may well be aware by now, all banks are required to effect this new levy from 1 January 2012 on all Credit Card accounts at the rate of 2% on the monthly outstanding balance inclusive of interest and bank charges.

ANZ wishes to advise you that the new levy will be calculated at the end of the month and charged to your credit card account and paid to Fiji Revenue and Customs Authority. The levy will appear as a separate charge on your monthly statement.

We understand that this new levy is intended to promote more prudent financial disciplines and as such is not intended to impact those customers who pay outstanding balances in full each month. If you wish to establish an automatic debit of the full balance to your account prior to month end then our staff will be pleased to assist you in this regard.

Please note that our Phone Banking service allows customers to check their Credit Card balance and other balances at anytime, and also allows customers to make transfers to their other accounts at anytime. Please contact us if you have not already registered for our Phone Banking service.

With regards to your Credit Card statement cycle date, it is logistically impractical for us to have all statements produced on the same day. We presently batch produce them on five separate dates but if you require an up to date balance on your card, then please call into any branch or phone the following contact (24 hours a day and 7 days a week):

- 0800 3316 644 (local)
- +679 3316 644 (overseas)

We also understand that this may be an opportune time to review your financial needs. We will be happy to discuss with you the many options we have available, including:

ANZ Corporate Communications

7/25 Victoria Parade, Suva

PO Box 179 Suva | Phone 132411

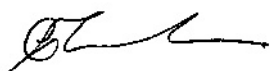
Email FijiCorpCommunications@anz.com

- **Personal Loans** - With an ANZ Personal Loan you can purchase almost anything you want. Whether it is for a new or used car, holiday, education, wedding, medical expense or any other purpose, ANZ can offer personal loans with competitive interest rates (subject to ANZ's normal credit approval criteria). You can even use an ANZ Personal Loan to refinance an existing loan from another bank or consolidate your debt.
- **Personal Cheque Accounts** – ANZ Cheque Accounts are simple and convenient to operate. In addition, you can arrange for an overdraft facility (subject to ANZ's normal credit approval criteria) to cover any unforeseen expenses.

We look forward to listening to you and discussing your options at a branch nearest to you. Alternatively, you can call our Toll Free Line 132411, 8:00am-6:00pm Monday-Friday.

Thank you for banking with ANZ.

Yours sincerely

A handwritten signature in black ink, appearing to read 'G Meecham', written in a cursive style.

Graham Meecham
Head of Retail Banking, Fiji