

LAOS COUNTRY SCHEDULE

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1. APPLICATION

- 1.1 This document constitutes a Country Schedule as referred to in the ANZ General Banking Conditions and sets out country-specific terms on which the Bank provides its Customer with one or more Accounts or Services in Lao People's Democratic Republic ("Lao PDR").
- 1.2 This Country Schedule supplements the ANZ General Banking Conditions. Capitalised terms used in this Country Schedule have the meanings given to them in the Definitions Schedule which supplements the ANZ General Banking Conditions.

2. ANZ GENERAL BANKING CONDITIONS

- 2.1 **Currency conversion and remittance.** The Bank shall not be obliged to carry out any currency conversion or remittance in connection with the operation of an Account or the provision of a Service (including, without limitation, carry out International Payments and the provision of any Relevant Liquidity Service) if and to the extent it is not permitted under applicable Law. Where such currency conversion or remittance is not permitted under applicable Law, the Bank may, without prejudice to any of its other rights under the Agreement, take such alternative action as it determines is appropriate. The Customer undertakes and warrants to the Bank that any Instruction it gives to the Bank in respect of any currency conversion or remittance would not, if complied with, result in any breach of applicable Law.
- 2.2 **Exchange Rates.** Any exchange rate between Lao kip (LAK) and a foreign currency at which the Bank converts cash for the Customer in connection with the operation of an Account or the provision of a Service shall be within the range of permissible rates as permitted under applicable Law.
- 2.3 **Disclosure of Information.** The Customer may, by providing the Bank with not less than thirty five (35) calendar days prior written notice, withdraw its authorisation to the Bank for the Bank to disclose information under Condition 9.1 to the persons specified in Conditions 9.1(a) to 9.1(e). Upon any such withdrawal of authorisation, the Bank reserves its right to terminate any Account or Service in accordance with the Conditions.
- 2.4 **Jurisdiction.** Where, under Condition 14, the Relevant Jurisdiction in respect of any matter is Lao PDR, the Bank and the Customer submit to binding arbitration by the Office of Economic Dispute Resolution under the Law on Resolution of Economic Disputes.
- 3 **Payment Service Schedule.** Cross-Border Sweep Services. The Bank will not provide Cross-Border Sweep Services in Lao PDR.
- 4 **Further Assurances.** As a condition of ANZ offering Accounts and providing the Services, the Customer agrees to do all things, execute all documents and complete any formalities necessary to enable the Bank to offer the Accounts and provide the Services in compliance with Lao PDR law and practice.
- 5 **ASP222.** ANZ Bank (Lao) Limited (ANZLL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL). ANZBGL is incorporated in Australia, and is an authorised deposit taking institution (Bank) under Australian law. ANZLL is incorporated and licensed in Lao People's Democratic Republic with limited liability, and is not a Bank under Australian law. Deposits or liabilities with ANZLL are not deposits or other liabilities of ANZBGL or its related group companies, and none of them stand behind or guarantee ANZLL.

