

CHANGES TO THE ANZ INTERNET BANKING TERMS AND CONDITIONS

We've made the following changes to the ANZ Internet Banking Terms & Conditions:

- We've included details on Two-Factor Authentication, our extra layer of security for all Internet Banking users. Two-Factor Authentication will require users to complete the following steps:
 1. Confirm a site key image and phrase to ensure they are on the authentic ANZ Internet Banking site; and
 2. Answer a number of security questions that only the authorised user should know the answers to.
- We've included references to our other electronic banking services.
- We've updated all 'Prime Account' references to 'Primary Account'. The definition of a Primary Account (formerly Prime Account) remains unchanged.

In addition to these changes, we've also made minor drafting and grammatical changes throughout the document.

A copy of the updated ANZ Internet Banking Terms & Conditions is available at anz.com/vanuatu. You can also obtain a copy from any ANZ branch.