

AUTHORISED PERSONS AND USERS GUIDE

AUTHORISED PERSONS

*If You do not appoint Authorised Persons or if there are insufficient Authorised Persons appointed or available, ANZ will accept Instructions signed by persons who can bind You generally. However, ANZ will not process or act on any Instructions until it has completed the verification of identity checks required by all applicable Laws for all signatories.

Information on your specific Authorised Persons is set out for each Cash Product in this Application Form.

Authorised Persons	Designation
Group, Entity or Country Signatories	
<ul style="list-style-type: none">Any Authorised Person designated as a Group Signatory or an Entity Signatory in this Application Form may exercise their powers and authority in respect of all Cash Products provided to You by ANZ.Any Authorised Person designated as a Country Signatory in this Application Form may exercise their powers and authority in respect of only those Cash Products provided by ANZ to You in the designated ANZ Location	

Appointing Signatory

Appoint:

- This is Your highest level of Authorised Person.
 - ANZ recommends that You have at least 2 Appointing Signatories.
- You hereby authorise those persons designated as Appointing Signatories in this Application Form from time to time on Your behalf and in Your name to:
- Apply for and/or terminate any Cash Product provided by ANZ (including, opening and closing an Account); Sign, deliver and amend this Application Form or any other application, set-up or maintenance form in respect of any Cash Product provided by ANZ;
 - Appoint, remove and amend the list of Authorised Persons and any of their powers, authority or designations;
 - Notify ANZ of any change to Your name, address, telephone number or other contact details;
 - Certify to ANZ any matters required by ANZ whatsoever in connection with any Cash Product provided by ANZ;
 - With respect to any Account, establish, sign, deliver and amend any documentary credit or clean letter of credit in favour of any party;
 - With respect to any ANZ Digital Channel, add, modify and delete any designated products, accounts or functions available or accessed through the relevant ANZ Digital Channel; and
 - Sign, deliver and amend all Documents, agreements, Communications and notices entered into or required to be signed or delivered in connection with the above powers and authority.



Authorised Persons	Designation
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Transacting Signatory

Transact:

You hereby authorise those persons designated as Transacting Signatories in this Application Form from time to time on Your behalf and in Your name to:

- Operate any Cash Product provided by ANZ (including any Account);
- Sign, deliver and amend any Communications necessary to operate and access any Cash Product provided by ANZ;
- Make Payments, including to effect any Withdrawal, funds transfer, automatic or periodic payment, sweep, term deposit, or overdraft;
- Stop a Payment or revoke a stop Payment request;
- Sign, deliver and amend any Payment Instruction necessary to effect, stop or amend a Payment, including all Payment Forms, Files and other Directions and Communications;
- Enter into, confirm, vary or cancel any Transaction entered into by You in connection with any Cash Product provided by ANZ;
- Receive any Deposit and sign, deliver and amend any Communications in connection with any Deposit; Enquire and request disclosure of information relating to any Cash Products provided by ANZ, including issuing and delivering any BTR Information in accordance with Your Directions;
- Request ANZ to issue and deliver any documents, forms, data or collateral in connection with any Cash Product provided by ANZ, including any ANZ Bank Cheques, statements, certificates of deposit and cheque books;
- Sign and deliver to ANZ any Communications required to be signed or delivered in connection with the above powers and authority; and
- Do all other things and act fully and effectively in all dealings, matters and Transactions considered necessary or desirable in connection with ANZ and any Cash Product provided by ANZ.

Products Signatories

Account Specific Signatories

Account Specific Appointing Signatory

Appoint:

- Account Specific Appointing Signatories may exercise their powers and authority only in respect of a nominated Account.

You hereby authorise those persons designated as Account Specific Appointing Signatories in this Application Form from time to time on Your behalf and in Your name in respect of the designated Account to:

- Open and close the Account;
- Sign, deliver and amend this Application Form or any other application, set-up or maintenance form in respect of the Account;
- Sign, deliver and amend any Documents entered into or required to be entered into with ANZ in connection with the Account, including any general banking, financial or commercial or any other related documents from time to time;
- Appoint, remove and amend the list of Account Transacting Signatories and any of their powers and authority;
- Notify ANZ of any change to Your name, address, telephone number or other contact details in respect of the Account;
- Establish, sign, deliver and amend any documentary credit or clean letter of credit in favour of any party; and
- Sign, deliver and amend all Documents, agreements and notices required to be signed or delivered in connection with the above powers and authority.

Authorised Persons	Designation
Account Specific Transacting Signatory <ul style="list-style-type: none"> Account Specific Transacting Signatories have the ability to transact only on a nominated Account. 	Transact: You hereby authorise those persons designated as Account Specific Transacting Signatories in this Application Form from time to time on Your behalf and in Your name in respect of the designated Account to: <ul style="list-style-type: none"> Operate the Account; Sign, deliver and amend any Communications necessary to operate the Account; Make Payments from the Account, including to effect any Withdrawal, funds transfer, automatic or periodic payment, sweep, term deposit, or overdraft; Stop a Payment or revoke a stop Payment request from the Account; Sign, deliver and amend any Payment Instruction necessary to effect, stop or amend a Payment from the Account, including all Payment Forms, Files and other Directions and Communications; Enter into, confirm, vary or cancel any Transaction entered into by You in connection with the Account; Receive any Deposit into the Account and sign, deliver and amend any Communications in connection with the receipt of any Deposit; Enquire and request disclosure of information relating to the Account, including issuing and delivering any BTR Information in accordance with Your Directions; Request ANZ to issue and deliver any documents, forms, data or collateral in connection with the Account, including any ANZ Bank Cheques, statements, certificates of deposit and cheque books; Do all other things and act fully and effectively in all dealings, matters and Transactions considered necessary or desirable in connection with ANZ and the Account; and Sign and deliver to ANZ any Communications required to be signed or delivered in connection with the above powers and authority.
Product Specific Signatories (excluding Account Specific Signatories)	
Appointing Signatories <ul style="list-style-type: none"> This is Your highest level of Authorised Person for Product Specific Signatories. ANZ recommends that You have at least 2 Appointing Signatories as either Appointing Signatories and/or Entity Appointing Signatories 	Appoint: You hereby authorise those persons designated below as an Appointing Signatories from time to time on Your behalf and in Your name to: <ul style="list-style-type: none"> Terminate Products in this application form; Sign, deliver and amend any other set-up or maintenance form; Appoint, remove and amend the list of Authorised Persons and Users any of their powers, authority or designations; Notify ANZ of any change to Your name, address, telephone number or other contact details; Certify to ANZ any matters required by ANZ whatsoever; Add, modify and delete any designated products, accounts or functions available or accessed; and Sign, deliver and amend all Documents, agreements, Communications and notices entered into or required to be signed or delivered in connection with the above powers and authority.
Users	
Users:	Designation: <ul style="list-style-type: none"> The powers and authority of each User are determined by ANZ. ANZ will notify you of changes to these powers and authorities in accordance with any other changes to the Documents
ANZ Payment Solution	
Customer User	You hereby nominate those persons designated below as the Customer User who can: <ul style="list-style-type: none"> Reject future dated payments, view cheque reporting, request stop payments for cheques and place a stop payment on a bank cheque. for customers registered for Self Print Bank Issued Cheques, access bank cheque images for onsite production.
Customer Payment Authoriser	You hereby nominate those persons designated below as the Customer Payment Authoriser who can: "Release a Payment" for processing on Your behalf (this is the equivalent to signing a payment instruction)

Authorised Persons	Designation
ANZ Cashactive Fusion	
User	<p>The following ANZ Cashactive Fusion Users may:</p> <ul style="list-style-type: none"> confirm and accept Matched items; make commentaries against items; and access performance reports and dashboards. <p>Australia only</p> <ul style="list-style-type: none"> view data linked to Your Reconciliation Name(s); make commentaries against items; approve cancelled records made by other User(s); and cancel records without approval. <p>New Zealand only</p> <ul style="list-style-type: none"> view all details in Your Reconciliation Group.
ANZ Transactive	
<p>The following ANZ Transactive Users may:</p> <ul style="list-style-type: none"> use ANZ Transactive on Your behalf in accordance with the "Roles" set by the Administrator; have more than one User type and may have different "Roles" for different accounts and designated products; and also be an ANZ Transactive Appointing Signatory and/or Entity Appointing Signatory. 	
<p>Administrator</p> <ul style="list-style-type: none"> This is Your highest level of User. ANZ recommends that You have at least 3 Administrators. Certain actions must be authorised by at least 2 Administrators. 	<p>You hereby authorise those persons designated below as an Administrator from time to time to appoint, remove and set or amend the "Roles" of any User, including:</p> <ul style="list-style-type: none"> adding and deleting accounts for Users; and adding and deleting designated products for Users. <p>In both the dual and triple Administrator models, Administrator changes to Users without a Security Device (capable of creating and approving a Payment) and Security Device Operators (capable of releasing a Payment) must be initiated by one Administrator and approved by a second Administrator. An Administrator must protect access to his/her Security Device and PIN to avoid improper use of Your Account.</p> <p>ANZ as Your Additional Administrator</p> <p>You hereby agree to appoint ANZ as Your additional Administrator where You have insufficient Administrators available to perform the following administrative actions:</p> <ul style="list-style-type: none"> Enable password access to complete an Administrator's non-administrative functions; Assign a new "Role" to an Administrator; and/or Remove a "Role" from an Administrator. <p>By appointing ANZ as Your additional Administrator, You acknowledge and agree a fee may be charged by ANZ for such appointment and actions. You must complete a Request for ANZ to Perform an Administrative Action Form where You require ANZ to act as Your additional Administrator.</p> <p>The Administrator may appoint, remove, set or amend "Roles" for and maintain other Users within ANZ Transactive who may from time to time, without a security device, approve, unapprove, enter, modify, delete or view a Payment or Communication through ANZ Transactive.</p>
Security Device Operator	<p>You hereby authorise those persons designated below as a Security Device Operator, through use of a security device, from time to time on Your behalf and in Your name and in accordance with the "Roles" set by the Administrator within ANZ Transactive to:</p> <ul style="list-style-type: none"> "Approve" or "Release a Payment" (as relevant for your Digital Channel) for processing on Your behalf (this is the equivalent to signing a Payment Instruction); and "Get Rate" - accept an exchange rate and bind you to the exchange rate in respect of a payment. You may be liable for any losses incurred by ANZ related to an accepted exchange rate if a payment is rejected for any reason.

Authorised Persons	Designation
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ANZ Cashactive Virtual

The following ANZ Cashactive Virtual Users may:

- use ANZ Cashactive Virtual on Your behalf in accordance with the “Roles” as set out below;
- have more than one User type and may have different “Roles” for different accounts and designated products;
- and also be an ANZ Cashactive Virtual Appointing Signatory and/or Entity Appointing Signatory.

Administrator	Appoint:
<ul style="list-style-type: none"> • This is Your highest level of User. • ANZ recommends that You have at least 2 Administrators. • Certain actions must be effected by at least 2 Administrators 	<p>You hereby authorise those persons below as an Administrator from time to time to:</p> <ul style="list-style-type: none"> • Create, maintain and delete ANZ Cashactive Virtual Users, other than Administrators as set out in the Manual; • Appoint, remove or amend the “Roles” of any User other than an Administrator as set out in the Manual; and • An Administrator can also have additional “Roles” allocated which provide further capability as specified in the Manual.

ANZ Fileactive

ANZ Fileactive Users	You hereby nominate those persons designated below as the ANZ Fileactive Users who can:
<p>ANZ recommends You nominate at least 1 ANZ Fileactive User</p>	<ul style="list-style-type: none"> • View/Download: view file history; manage alerting and notification rules; and download files. • File Upload: upload files which will be transmitted to another digital channel for authorisation and processing.

ANZ Cashactive Control

The following ANZ Cashactive Control Users may:

- use ANZ Cashactive Control on Your behalf in accordance with the “Roles” as set out below;
- have more than one User type and may have different “Roles” for different accounts and designated products; and also be an ANZ Cashactive Control Appointing Signatory and/or Entity Appointing Signatory.
 - Refer to Cashactive Control Manual for detailed User functionalities

Administrator	Appoint:
<ul style="list-style-type: none"> • This is Your highest level of User. • ANZ recommends that You have at least 2 Administrators. • Certain actions must be effected by at least 2 Administrators 	<p>You hereby authorise those persons below as an Administrator from time to time to:</p> <ul style="list-style-type: none"> • Create, maintain and delete ANZ Cashactive Control Users, other than Administrators and Payment Releasers as set out in the Manual; • Appoint, remove or amend the “Roles” of any User other than an Administrator and/or Payment Releaser, as set out in the Manual; and • An Administrator can also be a Payment Releaser and/or have additional “Roles” allocated which provide further capability as specified in the Manual.