



Payment initiation using
ISO 20022 messages
Message implementation guide
Indonesia

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Payment system overview

Indonesia offers the following payment types:

Payment type	Currency support
Book Transfer (Between ANZ Indonesia Accounts)	Multiple currencies include: USD/JPY/AUD/NZD/GBP/CHF/ EUR/SGD/IDR/CNY Same and Cross Currency
Domestic ACH (SKN & BI FAST) & Payroll	Indonesian Rupiah (IDR)
Real Time Gross Settlement RTGS	Indonesian Rupiah (IDR)
Cross Border Funds Transfer	Multiple currencies include USD/JPY/AUD/NZD/GBP/CHF/ EUR/HKD/SGD/CAD/CNY Same and Cross Currency
Payment Remittance Email	Available on Request

Country payment system attributes

Maximum Number of Batches per physical file or message is 100 batches.

For domestic payment via ACH or Real Time Gross Settlement (RTGS), Bank Branch code in 8 characters is required for beneficiary bank. Please refer to the Bank Branch code list in Appendix A.

Using ISO20022 messages

ANZ prefers the use of ISO20022 messages that meet the CGI standards. For Payment and Account Management, it includes the following message types:

Pain.001.001.03 Customer Credit Transfer Initiation V03

Pain.002.001.03 Customer Payment Status Report V03

Camt.053.001.02 Bank to Customer Statement V02

Refer to the separately published ISO20022 Message Implementation Guides applicable to the relevant message for the full message schema, which should be used in conjunction with this document.

The section below details the expected data patterns and describes the data required to fulfil a payment initiation which will trigger the resulting acknowledgement and confirmation data files.

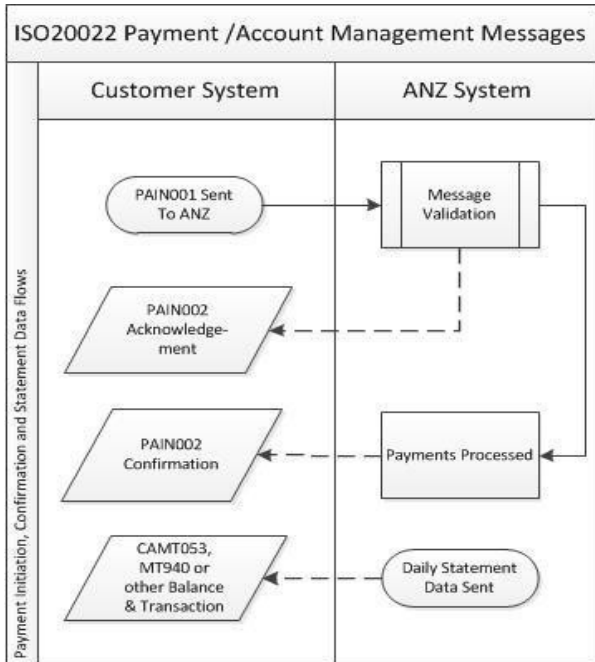


Typical Customer Payments Integration Data Flow/Pattern

The following data patterns are readily supported by ANZ. Where a deviation is required, please discuss your requirements with your ANZ Implementation Manager or ANZ Client Systems Integration Solution Consultant.

An XML message may contain multiple payment types and payments according to the ISO20022 PAIN001 rules. For customers initiating payments from accounts domiciled in multiple countries, either a single XML message can be used, or separate files/messages can be used for each country. Customers should discuss your preference during implementation.

The typical payment initiation and resulting reply file data patterns are illustrated below



Reply files are optional however at a minimum, rejected payments should be issued by PDF report either by the same incoming transfer method or email.

'EndToEndIdentification' <EndtoEndID> can be used as the key reference field for tracking result of payment initiation across reply to files and daily transaction statement data.

Balance and Transaction Reporting can be delivered in customer preferred formats such as CAMT053, MT940 or SAP Multicash

If customer requires to have 'payment instructions between companies belonging to the same group', please note to populate the following xml nodes:

Category purpose code, i.e. <PmtInf><PmtTpInf><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTpInf>

'Beneficiary code' is mandatory and to be represented in xml by the following two xml nodes:

Creditor ID, i.e. <CdtTrfTxInf><Cdtr><Id><OrgId><Othr><Id>. This node to show the code value which had been maintained in downstream payment system.

Creditor SchemeName, i.e. <CdtTrfTxInf> <Cdtr><Id><OrgId> <Othr><SchmeNm><Prtry>. This node should populate BENEFCIARY CODE to indicate the associated ID field's value meaning.

If it is required to populate Beneficiary bank's Clearing Member Identification, i.e.

<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>, it is mandatory to populate Beneficiary bank's Clearing System Identification code in one of the following xml nodes:

<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd> OR

<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Prtry>



Data required for ACH (SKN/BI FAST) payments in Indonesia

In addition to mandatory fields specified in the PAIN001 Message Implementation Guide (Refer separate ANZ document), the following tags are the minimum fields and values required to be populated to fulfil an ACH Domestic payment (aka SKN/BI FAST payments).

Two pieces of Regulatory Reporting Code are required in ACH Payment.

Field name	Pain.001 XML tag	Details
Payment Method	<PmtInf><PmtMtd>	Static value ="TRF"
Requested Execution Date	<ReqdExctnDt>	Value should be in the form of YYYY-MM-DD Date payment is to be processed.
Debtor Name Or Ultimate Debtor Name	<Dbtr><Nm> Or <UltmtDbtr><Nm>	Value should be Debit Account Name as maintained
Debtor Account Number	<DbtrAcct><Id><Othr><Id>	Specifies funding account for batch from which debit will happen
Debtor Bank Identifier (BIC)	<DbtrAgt><FinInstnId><BIC>	Value should be 11-character BIC
Bearer of Bank Charges (Optional)	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Optional value "DEBT" means 'Our' "CRED" means 'Beneficiary' "SHAR" means 'Shared'
Individual Payment Reference	<CdtTrfTxInf><PmtId> <EndToEndId>	Value should be up to 20 characters (space and special characters are not allowed). This value appears on bank statement for individual debit amounts per payment.
Payment Amount	<CdtTrfTxInf><Amt> <InstdAmt>	Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy="IDR">10000
Creditor Bank's Bank Branch Code	<CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	Indonesia domestic payment require Bank branch code in 8 characters- see code list Appendix A.



Field name	Pain.001 XML tag	Details
Creditor Bank Name	<CdtrAgt><FinInstnId><Nm>	Optional Bank Name up to 35 characters is recommended to supplement Bank Branch Code above.
Creditor Bank Branch Name	<CdtrAgt><Brbchld><Nm>	Optional Branch Name upto 35 characters is recommended to supplement Bank Branch Code above.
Creditor Name	<Cdtr><Nm>	Name of Creditor/Beneficiary Account.
Creditor Address (Optional)	<Cdtr><PstlAdr><TwnNm> <Cdtr><PstlAdr><Ctry> <Cdtr><PstlAdr><AdrLine>	Town Name truncated to 30 characters. Two Character ISO Country Code Address data max up to 150 Characters. ISO support max 7 <AdrLine> nodes and each node accept max 70 Characters. Recommend populating supported structured address tags instead If present, do not repeat structured address tag information. For details of valid Postal address options, Please refer to Appendix D
Creditor Email Address (Optional)	<Cdtr><CtctDtls><EmailAdr>	Where present, ANZ will issue a Payee beneficiary Advice. Multiple email addresses may be included separated by comma and no space. Up to 255 characters.
Creditor Account Number	<CdtrAcct><Id><Other><Id>	Specifies Creditor/Beneficiary's Account Number.
Purpose Code (Not required for Book Transfers)	<CdtTrfTxInf><PmtTplnf> <CtgyPurp><Prtry>	Specify purpose code for the payment instruction from Appendix C ** Separate purpose codes are required for BI FAST payments as mentioned in Appendix C
(Optional- for Payroll)	<PmtInf><PmtTplnf> <CtgyPurp><Cd>	Static value of "SALA" is required for Payroll. This needs to populate at Batch level i.e. <PmtInf><PmtTplnf>



Field name	Pain.001 XML tag	Details
Beneficiary Type	<CdtTrfTxInf><PmtTplnf> <RgltryRptg><Dtls><Tp> or <CdtTrfTxInf><PmtTplnf> <RgltryRptg><Dtls><Cd>	Provide static Value 'Beneficiary Type' Specifies Creditor/Beneficiary's Type from following options- Y - Individual Resident N - Individual Non-Resident R - Corporate Resident H - Corporate Non-Resident
Remittance Information	<RmtInf><Ustrd>	All <RmtInf> fields will be returned in Pain.002.001.03. Where present the field will be included and can be used for remittance information, concatenated up to 140 chars. If customer needs to populate Structured node, please contact implementation manager to discuss purpose and requirement of using Strd node.



Sample ACH pain.001 message

The below example depicts a local ACH Payment for Indonesia including Clearing System Bank and Branch Code plus Regulatory Reporting codes.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInItn>
    <GrpHdr>
      <MsgId>1052982532</MsgId>
      <CreDtTm>2016-01-08T01:28:59</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>70000</CtrlSum>
      <InitgPty>
        <Nm>ABC GROUP LIMITED</Nm>
        <Id>
          </Id>
        </InitgPty>
      </GrpHdr>
    <PmtInf>
      <PmtInfId>12345678</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>70000</CtrlSum>
      <ReqdExctnDt>2016-01-08</ReqdExctnDt>
      <Dbtr>
        <Nm>ABC GROUP LIMITED</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>120345IDR0001</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBJJXXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>1601180002</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="IDR">30000</InstdAmt>
        </Amt>
        <PmtTpInf>
          <CtgyPurp>
            <Prtry>2011</Prtry>
          </CtgyPurp>
        </PmtTpInf>
        <CdtrAgt>
          <FinInstnId>
            <ClrSysMmbld>
              <Mmbld>CENAIJJA</Mmbld>
            </ClrSysMmbld>
          </FinInstnId>
        </CdtrAgt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInItn>
</Document>
```




```
</ClrSysMmbld>
<Nm>BANK CENTRAL ASIA</Nm>
<PstlAdr>
  <Ctry>ID</Ctry>
</PstlAdr>
</FinInstnId>
<BrnchId>
  <Nm>KC SEMARANG</Nm>
</BrnchId>
</CdtrAgt>
<Cdtr>
  <Nm>Wxxxxx Yxxxxx</Nm>
  <PstlAdr>
    <TwnNm>JAWA TENGAH</TwnNm>
    <Ctry>ID</Ctry>
    <AdrLine>123 789xxxxxxx</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>178901001</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RgltryRptg>
  <Dtls>
    <Tp>Beneficiary Type</Tp>
    <Cd>R</Cd>
  </Dtls>
</RgltryRptg>
<RmtInf>
  <Ustrd>Your Ref 1235</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```



Data required for Real Time Gross Settlement

Data set required for Real Time Gross Settlement (RTGS) is similar to domestic payment (ACH). The condition sought to determine a payment as being RTGS is payment instruction in IDR with Instruction Priority set as 'HIGH' and or Service Level code set as 'URGP', i.e. Urgent. For payment to process as RTGS, payment amount must be greater than IDR 100,000,000. The below additional fields illustrate these optional flag and code node.

Field name	Pain.001 XML tag	Details
Batch Booking	<PmtInf><BtchBookg>	Optional field. But if included, then value must be set as "False" for RTGS transactions.
Instruction Priority	<CdtTrfTxInf><PmtTplnf> <InstrPrty>	Static value "HIGH" is required for RTGS
Service Level	<CdtTrfTxInf><PmtTplnf> <SvcLvl><Cd>	Static value "URGP" (Urgent Payment) is required for RTGS
Purpose Code	<CdtTrfTxInf><PmtTplnf> <CtgyPurp><Prtry>	Specify purpose code for the payment instruction from Appendix C
Bearer of Bank Charges	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Optional value "DEBT" means 'Our' "CRED" means 'Beneficiary' "SHAR" means 'Shared' (Default)
Creditor Bank Identifier (BIC)	<CdtrAgt><FinInstnId><BIC>	Value should be 8-character BIC- see code list Appendix A.
Creditor Postal Address	<CdtTrfTxInf><Cdtr><PstlAdr>	TownName and Country Mandatory if Postal Address is Provided.
TownName	<TwnNm>	Beneficiary City in free narrative up to maximum 35 characters.
Country	<Ctry>	And Beneficiary Country in ISO Country code.
AddressLine (and/or other structured nodes)	<AdrLine>(and/or <Dept>,<SubDept>,<StrtNm>, <BldgNb>)	AddressLine in free narrative Max 70 Characters. Recommend populating supported structured address tags instead If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix B



Field name	Pain.001 XML tag	Details
Beneficiary Type	<CdtTrfTxInf> <RgltryRptg><Dtls><Tp>	Provide static Value 'Beneficiary Type' Specifies Creditor/Beneficiary's Type from following options- Y - Individual Resident N - Individual Non-Resident R - Corporate Resident H - Corporate Non-Resident



Sample additional XML nodes and data required for RTGS pain.001 message

```
..
..
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>1601181231</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>HIGH</InstrPrty>
    <SvcLvl>
      <Cd>URGP</Cd>
    </SvcLvl>
    <CtgyPurp>
      <Prtry>2670</Prtry>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="IDR">150000000</InstdAmt>
  </Amt>
  <ChrgBr>DEBT</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BKCHIDJA</BIC>
      <ClrSysMmbld>
        <Mmbld>BKCHIDJA</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>FooBaa Co.,Ltd.</Nm>
    <PstlAdr>
      <TwnNm>JAWA TENGAH</TwnNm>
      <Ctry>ID</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id></Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <RgltryRptg>
    <Dtls>
      <Tp>Beneficiary Type</Tp>
      <Cd>Y</Cd>
    </Dtls>
  </RgltryRptg>
  <RmtInf>
    <Ustrd>Your Ref 1234</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
```



Data required for Cross Border Funds transfer (CBFT)

Data set required for Cross Border Funds Transfer (CBFT) is similar to domestic payment (ACH). The condition sought to determine a payment as being a CBFT is the country code within the Creditor Bank Identifier (BIC) differs to that of the Debtor Bank Identifier and therefore payment is not to the same country.

Note: Beneficiary Address (<Cdtr><PstlAdr><AdrLine>), City (<Cdtr><PstlAdr><TwnNm>) and Country (<Cdtr><PstlAdr><Ctry>) are mandatory pieces of information for Economic and Trade Sanctions checking. For Cross Border Payment in CNY currency to beneficiary in China requires additional Purpose code and CNAPS code information as per below.

The below additional fields and options illustrate cross currency payment data required and, if applicable, foreign exchange rate and contract.

Field name	Pain.001 XML tag	Details
Bearer of Bank Charges	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Optional Values: “DEBT” means Our “CRED” means Beneficiary “SHAR” means Shared (Default)
Purpose Code	<CtgyPurp><Prtry>	Specify purpose code for the payment instruction from Appendix C For CNY Payments to China requires one of the following Purpose codes – CGODDR- Goods Trade CSTRDR – Service Trade CCTFDR – Capital Transfer COCADR – Other Current Account Transaction CCDNDR- Charity Donation
Payment Amount	<CdtTrfTxInf><Amt> <InstdAmt>	Amount of money in the payment currency as order by the initiating party. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy=”USD”>10000
Contract Identification	<XchgRateInf><CtrctId>	Optional field to specify the foreign exchange contract reference. (Note: This pair of tags can be applied in all payment types as long as foreign exchange to be involved with pre-agreed/contract exchange rate. These are not included when ANZ Carded Rate applies)



Field name	Pain.001 XML tag	Details
Creditor Bank Identifier (BIC)	<CdtrAgt><FinInstnId><BIC>	Value should be 11-character BIC
Creditor Postal Address	<CdtTrfTxInf><Cdtr><PstlAdr>	Mandatory fields in CBFT.
TownName	<TwnNm>	Beneficiary City in free narrative up to maximum 35 characters.
Country	<Ctry>	And Beneficiary Country in ISO Country code.
AddressLine (and/or other structured nodes)	<AdrLine>(and/or <Dept>,<SubDept>,<StrtNm>,<BldgNb>)	AddressLine in free narrative Max 70 Characters. Recommend populating supported structured address tags instead. If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix B
Beneficiary Type	<CdtTrfTxInf><RgltryRptg><Dtls><Tp> <CdtTrfTxInf><RgltryRptg><Dtls><Cd>	Provide static Value 'Beneficiary Type' Specifies Creditor/Beneficiary's Type from following options- Y - Individual Resident N - Individual Non-Resident R - Corporate Resident H - Corporate Non-Resident
Beneficiary Category	<CdtTrfTxInf><RgltryRptg><Dtls><Tp> <CdtTrfTxInf><RgltryRptg><Dtls><Cd>	Provide static Value 'Beneficiary Category' Repeat the Details node (i.e. <Dtls>) to submit 2 pieces of applicable Beneficiary Category separately from Appendix B
Financial Relationship	<CdtTrfTxInf><RgltryRptg><Dtls><Tp> <CdtTrfTxInf><RgltryRptg><Dtls><Cd>	Provide static Value 'Financial Relationship.' Repeat the Details node (i.e. <Dtls>) to submit 2 pieces of applicable Financial Relationship separately from Appendix B
CNAPS Code (Needed for CNY Payments to China Beneficiaries)	<InstrForCdtrAgt><InstrInf>	Leading 26 spaces, followed by 'CNAPS' static text, followed by CNAPS code separated by a space Example- <InstrForCdtrAgt> <InstrInf> CNAPS 123456789012 </InstrInf> </InstrForCdtrAgt>



Sample additional xml nodes and data required for CBFT pain001 message

```
..
..
..
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>1601181231</EndToEndId>
  </PmtId>
  <PmtTplnf>
    <InstrPrty>HIGH</InstrPrty>
    <SvcLvl>
      <Cd>URGP</Cd>
    </SvcLvl>
    <CtgyPurp>
      <Prtry>2670</Prtry>
    </CtgyPurp>
  </PmtTplnf>
  <Amt>
    <InstdAmt Ccy="IDR">150000000</InstdAmt>
  </Amt>
  <ChrgBr>DEBT</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BKCHIDJA</BIC>
      <ClrSysMmbld>
        <Mmbld>BKCHIDJA</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>FooBaa Co.,Ltd.</Nm>
    <PstlAdr>
      <TwnNm>JAWA TENGAH</TwnNm>
      <Ctry>ID</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id></Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <RgltryRptg>
    <Dtls>
      <Tp>Beneficiary Type</Tp>
      <Cd>Y</Cd>
    </Dtls>
  </RgltryRptg>
  <RmtInf>
    <Ustrd>Your Ref 1234</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
```



Appendix A – Indonesia ACH-RTGS beneficiary bank branch code list

Append below is Indonesia Bank Branch code list for ACH and RTGS as at 22Mar2021.



Appendix B – Indonesia regulatory reporting codes list

Beneficiary Category:

Beneficiary category code	Description
A0	Individual
B0	Government
C0	Bank Indonesia
C1	Bank-Reporting Bank
C2	Bank-Overseas Branch/Head Office
C9	Bank-Other Bank
D0	Nonbanks Financial Institutions
E0	Company
F1	Institution / International Organization – Bank
F2	Institution / International Organization – Non-Bank
Z9	Others (incl. school and foundation)



Financial relationship

Beneficiary category code	Description
P	Shareholder
T	Overseas Subsidiaries
G	For companies within the same group
N	Non-affiliated or shareholder with shares less than 10%

Appendix C – Indonesia purpose codes list



Purpose codes	Purpose description
01	For Investment
02	For transfer of wealth
03	For purchase
99	For others

* These purpose codes are applicable to BI FAST Payments only. Other conditions also apply to process payment instruction using BI FAST Payment method.

If required, please contact your implementation manager for a list of purpose code for the required beneficiary country.



Appendix D– INT’L & Domestic urgent payments postal address options

Option 1: Hybrid

A combination of structured ISO20022 Town and Country address elements plus present of optional unstructured “AdrLine” are allowed

Data in the TownName and Country tags are mandatory

Town Name and Country data must not be repeated in the AdrLine element(s)

Example:

```
1      </CdtrAgt>
2      <Cdtr>
3          <Nm>Payee</Nm>
4          <PstlAdr>
5              <TwnNm>Wanchai</TwnNm>
6              <Ctry>HK</Ctry>
7          <AdrLine>Town Name and Country data must not be repeated in the AddressLine</AdrLine>
8      </PstlAdr>
9      </Cdtr>
```

Option 2: Structured

Address data may be included in the 12 optional ISO20022 tags, plus the mandatory Town and Country tags.

Address data is not to be repeated in different tags.

The “AdrLine” tag is not to be used.

Example:

```
1      </CdtrAgt>
2      <Cdtr>
3          <Nm>Payee</Nm>
4          <PstlAdr>
5              <StrtNm>RUE BREDERODE 16</StrtNm>
6              <PstCd>1000</PstCd>
7              <TwnNm>Brussels</TwnNm>
8              <Ctry>BE</Ctry>
9          </PstlAdr>
10         </Cdtr>
11         <CdtrAcct>
```



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