



# IMPORTANT INFORMATION ABOUT ANZ MONEY MARKET DEPOSIT TERMS (VERSION: NOVEMBER 2023) AND ANZ MARKETS CUSTOMER FORM

FTA Disclosure

6 March 2026



## 1. About this document

The aim of this document is to make you aware of some important terms contained in the ANZ Money Market Deposit Terms and Conditions (Version: November 2023) (“**MMDTCs**”) which may govern some of your transaction with Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (“**ANZ**”) and the ANZ Markets Customer Form.

This document does not cover all of the terms of the MMDTCs or the ANZ Markets Customer Form. This document is not a substitute for and does not form part of, any of the terms of your contract with ANZ. You should review the disclosure set out below along with the MMDTCs and Markets Customer Form before you sign the ANZ Markets Customer Form or enter into any transaction with ANZ. You should seek independent advice and guidance if you are unsure about any details.

Unless otherwise specified, defined terms used in this document have the meanings given to them in the MMDTCs or the ANZ Markets Customer Form.

## Key Terms Applicable to At Call Deposits

## 2. Unclaimed Money and Inactive Accounts

### Clause 14 of MMDTCs

ANZ is required to close all “unclaimed accounts” and remit any funds to the Australian Securities and Investments Commission (**ASIC**).

Your At Call Deposit will be considered an unclaimed account if it is not used (no deposits or withdrawals) for 7 years (or another period specified in the relevant legislation e.g. if the Deposit Product is held as security, set-off or in escrow for a loan, a contract or another financial obligation) and has a balance of AUD500 or more.

In the event this occurs, you can reclaim any remitted funds from ASIC, but ANZ recommends you regularly use your account to avoid this.

# Key Terms Applicable to Fixed Rate Term Deposits, Floating Rate Term Deposits and Switch Rate Term Deposits

## 3. Maturity

Clauses 18, 22 and 27 of MMDTCs

You are responsible for advising ANZ of your requirements when your Fixed Rate Term Deposit, Floating Rate Term Deposit and Switch Rate Term Deposit matures.

You may instruct ANZ to do the following at maturity:

(a) reinvest some or all of the funds (including interest and any additional funds you wish to invest) in the same type of Deposit Product; or

(b) reinvest in another Deposit Product.

If you do not reinvest your funds, including where you fail to provide ANZ with instructions, ANZ will pay those funds to your Nominated Account on maturity.

## 4. Early Termination

Clause 28 of MMDTCs

You may make a written request to end your deposit before its maturity date. ANZ may refuse early termination unless you are a Retail Client with a Fixed Rate Term Deposit and you provide 31 days' notice. If you are a Retail Client experiencing financial difficulty, ANZ may agree to terminate your Fixed Rate Term Deposit before the 31 day notice period has passed. ANZ may agree to an early termination request if you are in financial difficulty. If early termination is approved, you may incur a cost, which could reduce your interest or principal. If you are a Retail Client, the early termination cost will never exceed the accrued interest payable to you.

## 5. Determination of Early Termination

Clause 29 of MMDTCs

The amount of the early termination cost is calculated by ANZ by working out any loss to ANZ arising because of the early termination. ANZ calculates this cost considering time to maturity and movements in the money market rate and can include break and administrative costs. ANZ will provide you with an estimate of the early termination cost so that you can decide whether to proceed.



# Key Terms Applicable to all Deposit Products

## 6. Confirmations and Statements

### Clause 31 of MMDTCs

ANZ will provide confirmations and interest statements for your Deposit Products. You must review these documents carefully and report any errors or unauthorised transactions. Notify ANZ promptly of any changes to your personal or account details.

## 7. Closing Deposit Products

### Clause 33 of MMDTCs

ANZ may close your Deposit Product if in ANZ's reasonable opinion providing the Deposit Product would cause ANZ to be in breach of law. We will credit the balance and interest, less fees, expenses, interest (if permitted) and early termination costs to you, unless we can't due to a force majeure event, or anti-money laundering or other laws (see clauses 46 or 47 of the MMDTCs and below). ANZ will not be liable for any Loss resulting from closure unless that Loss is caused by ANZ's mistake, fraud, negligence or wilful misconduct.

ANZ may close an At Call Deposit on reasonable notice.

## 8. Currency

### Clause 34 of MMDTCs

If your Deposit Product is in a foreign currency and that currency becomes unavailable or illegal, ANZ may convert it into another currency. If possible, ANZ will discuss this with you.

## 9. Foreign Currency Risk

### Clause 35 of MMDTCs

In some circumstances, ANZ may convert an amount from one currency to another at a rate which may include a profit margin for ANZ, which could affect the value of your Deposit Product.

## 10 Fees and Charges

### Clause 36 of MMDTCs

Currently, no fees apply, but you may be charged early termination costs or negative interest, if applicable. ANZ will notify you if this changes.



# 11 Taxes

## Clause 37 of MMDTCs

You are responsible for any Taxes related to your Deposit Product and you authorize ANZ to debit government charges or duties to your Deposit Product.

# 12 Withholding and Deductions

## Clause 38 of MMDTCs

If you do not provide your tax file number, ANZ may withhold tax from your interest.

ANZ may be required by law or regulation to withhold Tax from payments made to you.

If you are required by a law or regulation to make a deduction or withholding from an amount payable by you to us, the sum payable by you is increased to ensure ANZ receives the amount it would have received but for the deduction or withholding.

# 13 When ANZ may make deductions

## Clause 39 of MMDTCs

ANZ may deduct funds from your deposit to correct errors, if required to deduct Taxes, fees or charges or to comply with legal obligations.

# 14 Privacy

## Clause 40 of MMDTCs

ANZ may collect and use Personal Information for the purposes described in the MMDTCs or ANZ Markets Customer Form, including in order to provide a product or service. More information is available at [www.anz.com/privacy](http://www.anz.com/privacy).

# 15 Information Sharing

## Clause 41 of MMDTCs

In some circumstances, ANZ may disclose Personal Information or other information relating to you or someone else to other organisations, including ANZ's service providers and recipients outside Australia. More information is available at [www.anz.com/privacy](http://www.anz.com/privacy).

# 16 Indemnity and Liability

## Clause 44 of MMDTCs

You agree to indemnify ANZ for losses which arise from your instructions or account use.



Except in certain circumstances, you will also indemnify ANZ against any Loss incurred by ANZ in connection with ANZ acting or declining to action an electronic communication.

## 17 Set-Off

Clause 45 of MMDTCs

ANZ may combine or set-off your accounts to recover money you owe.

## 18 Force Majeure

Clause 46 of MMDTCs

If events outside ANZ's reasonable control occur and ANZ is unable to perform its obligations, ANZ's obligations may be temporarily paused.

## 19 Anti Money Laundering and Compliance with laws

Clause 47 of MMDTCs

ANZ may block or delay transactions if they suspect illegal activity or need to comply with laws or that the transaction involves a sanctioned person.

