

CUSTOMER FREQUENTLY ASKED QUESTIONS (FAQs)

SEPTEMBER 2019 PAPUA NEW GUINEA





BACKGROUND

On 25 June 2018, Australia and New Zealand Banking Group (PNG) Ltd ("ANZ") announced an agreement to sell its Retail, Commercial and Small-Medium Sized Enterprise (SME) banking businesses in Papua New Guinea to Kina Bank Limited ("Kina Bank"), to allow it to focus solely on Institutional and Large Corporate banking in the PNG market.

Kina Bank is a wholly-owned subsidiary of Kina Securities Limited, a PNG company listed on the Australian and Port Moresby stock exchanges.

The transaction received regulatory approvals from the Bank of Papua New Guinea on 26 February 2019 and the PNG Independent Consumer and Competition Commission on 27 March 2019.

The sale includes all 15 ANZ branches, the entire ATM network and ongoing roles for those who currently support the Retail, Commercial and SME banking businesses.

To ensure an orderly transition of ownership, ANZ will continue to manage its Retail, Commercial and SME businesses until the sale is complete, which is currently scheduled for Monday 23 September 2019, when Kina Bank will take control.

ANZ remains committed to running a world-class Institutional and Large Corporate banking business in PNG, where we see great opportunities for growth. ANZ has been in PNG for more than a century and we continue to have a positive outlook for the local economy.

After the transfer of the Retail business, Corporate customers based outside of Lae, Port Moresby and Goroka (from March 2020) can access corporate banking services at Kina Bank branches thanks to a 'Network Extension Partnership' agreement between ANZ and Kina.

The locations of these branches include Goroka (up to March 2020), Kimbe, Kokopo, Madang, Mt Hagen, Wewak. Please refer to Appendix A on Kina Bank branch locations and opening hours.

Special Kina Bank Counter for ANZ customers

Kina Bank branches at Goroka (up to March 2020), Kimbe, Kokopo, Madang, Mt Hagen, Wewak will have a dedicated servicing counter for ANZ corporate customers.

The counter will have a sign as below:



Cash Withdrawal at Kina Bank Counter

If you are planning to withdraw cash, you are required to notify ANZ in advance the amount, preferred Kina Bank branch and the name of the authorized person to pick-up the cash.

Kina Bank will not accept cash withdrawal requests from ANZ corporate customers unless advance notice has been given by ANZ.

Kina Bank will ask the authorized person for their identification details before disbursing cash to them.

1. Can I withdraw large cash amounts on the same day I submit the request?

For cash withdrawals PGK 1 million and above, you are required to inform ANZ three business days in advance.

Primary contact: ANZ Client Service

- a. pngpriorityclientservice@anz.com
- b. pngclientservice@anz.com

Secondary contact: your ANZ Relationship Manager.

2. If I submit a request to ANZ today, how soon will the cash will be ready for collection at a Kina Bank branch?

ANZ provides same day cash withdrawal service for amounts below PGK 1 million providing the request has been submitted to the Bank by 3:00pm.

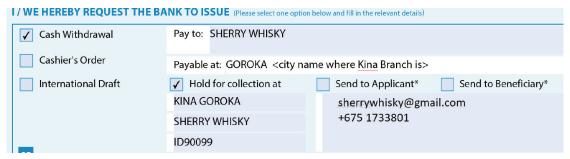
You are strongly advised to provide the email address and the contact number of the authorized person who will pick-up cash at Kina bank branch counter. The authorized person will be notified by ANZ when cash is ready for pickup.

3. How do I instruct ANZ?

For all cash withdrawal request you will need to complete the ANZ payment instruction form.

Please note ANZ will do a follow-up call with you to verify the origination of paper instruction when the request is **above PGK100,000**.

- a. You can download the form from our website here:
 - https://www.anz.com/papuanewguinea/en/business/business-transactions
- b. On the form, check the box "Cash Withdrawal" and input the details as follows:



NOTE: If you wish to have a narration appear on statement you can include up to 50 alphanumeric characters in the Customer field

Fields	Information type
Pay to	Name of beneficiary
Payable at	Bank Branch City, Country
Hold for collection at	Check this mandatory box
Line 1	Kina Branch Name
Line 2	Authorized person to pick up cash
Line 3	Authorized person identification number
Address	Authorized person's email address and contact number.

c. Sign and submit the form to PNGNEPCashwithdrawal@anz.com

4. Can I use the same form to withdraw cash at ANZ branches?

No. You this cash withdrawal instruction form is only used if you need to withdraw cash from a Kina bank branch.

To withdraw cash at an ANZ Corporate Centre, you can either encash using an ANZ cheque or complete cash withdrawal slip at the ANZ branch counter.

5. Can I use ANZ cheque to encash at Kina branch counter?

No. You can encash ANZ cheques at ANZ branches only.

6. Will Kina Bank charge me a fee at the counter?

No fee will be charged by Kina Bank for a cash withdrawal.

Cash Deposit at Kina Bank Branch Counter

If you want to deposit cash, you can simply visit your nearest Kina Bank branch, fill out and sign a deposit slip before handing over the slip and cash to the teller at the dedicated ANZ counter.

On the deposit slip, you must provide your ANZ bank account number and account name.

If you have both cash and cheques to deposit at Kina Bank branch counter, please use different deposit slips for cash and for cheques.

Sample of deposit slip

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DATE			CASH		DEP BREA
ACCOUNT NAME	ANZ Banking Corporation	-			No
SETTLEMENT ACCOUNT NU		1 🔲	KINA BANK CHEQUES	K100	
		_		K50	
CUSTOMER ACCOUNT NAM	ME .]	OTHER BANKS CHEQUES	K20	_
CUSTOMER ACCOUNT NO.	(ANZ)	1		K10	_
REFERENCE NO.		7		K5 K2	+
		_		Coin	
				Total K	
BANK	DRAWER	CHEQUE No.	BRANCH		AMO
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Purpose of Cash Depo					
Purpose of Cash Depo			TOTAL ALL CHEQUES		
			TOTAL ALL CHEQUES TOTAL NOTES & COINS		

7. Can I deposit large cash amount on same day?

For cash deposits of PGK 1 million and above, you are required to notify ANZ one business day in advance.

Primary contact: ANZ Client Service

- a. pngpriorityclientservice@anz.com
- b. pngclientservice@anz.com

Secondary contact: your ANZ Relationship Manager.

8. How soon will the funds be credited into my ANZ account?

Cash deposited at Kina Bank branch before 3:00pm will be credited into your ANZ account on same day.

Banker's Cheque Issuance at Kina Bank Branch Counter

To pick up your Banker's Cheque at preferred Kina Bank branch, simply instruct ANZ through our internet banking platform Transactive or submit a payment instruction form.

Kina Bank will only accept Banker's Cheque purchase requests under instruction from ANZ. Walk-in requests will not be processed.

9. If I instruct ANZ today, how soon the Banker's Cheque will be ready for collection at Kina branch?

Upon your instruction to ANZ, you are strongly advised to provide the email address and the contact number of the authorized person who will pick-up banker's cheque at Kina bank branch counter.

The authorized person will be notified by ANZ when banker's cheque is ready for pickup.

10. Can you explain how I instruct ANZ for a Banker Cheque in more detail?

You have two options if you want to instruct ANZ to prepare a Banker's Cheque.

a. ANZ payment instruction form.

STEP 1: You can download the form from our website: Attps://www.anz.com/papuanewguinea/en/business/business-transactions

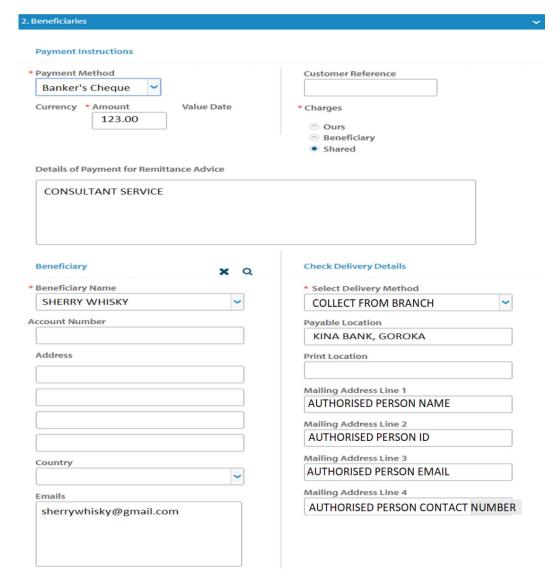
STEP 2: On the form, simply check the box "Cashier's Order".

Fields	Information type
Pay to	Name of beneficiary
Payable at	Bank Branch City, Country
Hold for collection at	Check this mandatory box
Line 1	Kina Branch Name
Line 2	Authorized person to pick up cash
Line 3	Authorized person identification number
Address	Authorized person's email address and contact number.

STEP 3: Sign and submit the form to PNGNEPCashwithdrawal@anz.com

b. Via ANZ's internet banking platform Transactive (available post November 2019)

- Step 1: On payment screen, select Payment Method as "Banker's Cheque"
- Step 2: Enter the "Amount" to be printed on the cheque
- Step 3: Default "Charges" as SHA
- Step 4: At "Beneficiary Name" field, enter the name to be printed on the cheque
- **Step 5:** At "Delivery Method", select "Collect from Branch"
- Step 6: At "Payable Location", input the Kina Bank branch name. For example, "Kina Bank Goroka"
- Step 7: At "Email", please provide the email address of authorized person who will pick up the cheque



11. Will Kina Bank charge me a fee at the counter?

No fee will be charged by Kina Bank at the counter.

Cheque Deposit at Kina Bank Counter

If you want to deposit a cheque, simply visit your nearest Kina Bank branch, fill out and sign a deposit slip before handing over both the slip and cheque to the teller at the dedicated ANZ counter.

On the deposit slip, you must provide your ANZ bank account number and account name.

If you have both cash and cheques to deposit at Kina Bank branch counter, please use different deposit slips for cash and for cheques.

Sample of deposit slip

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DATE			CASH	BREA
ACCOUNT NAME	ANZ Banking Corporation	1 = .		No
SETTLEMENT ACCOUNT NUMBER	20058717	K	INA BANK CHEQUES	K100
		¬ □ c	OTHER BANKS CHEQUES	K50
CUSTOMER ACCOUNT NAME		」 □ ⁻		K10
CUSTOMER ACCOUNT NO. (ANZ)				K5
REFERENCE NO.				K2
				Coin
				Total K
BANK	DRAWER	CHEQUE No.	BRANCH	AMO
Purpose of Cash Deposit				
	DE.			
Purpose of Cash Deposit DEPOSITER NAME & SIGNATU	RE:		TOTAL ALL CHEQUES	
	RE:		TOTAL ALL CHEQUES TOTAL NOTES & COINS	

12. How soon will the funds be credited into my ANZ account?

Cheques deposited at Kina Bank branch before 3:00pm will sent for clearing the same business day.

Funds will be credited into your ANZ account the following business day. This is the same timeline you currently experience when you deposit a cheque at an ANZ Bank branch.

13. Will Kina Bank charge me a fee at the counter?

No Kina Bank will not charge you a fee at the counter.

APPENDIX A - KINA BANK BRANCHES

Operating hours: 8:45am to 3:00pm. Monday to Friday only.

Bank Branch Address	Banking Hours
GOROKA Elizabeth Street Goroka 441 Eastern Highlands province	KOKOPO Peter Torot Street Tabubar Kokopo Kokopo
KIMBE Cnr San Remo Drive and Talasea Road Kimbe 621 West New Britain Province	East New Britain Province MADANG Coastwatchers Avenue Madang 511 Madang Province
MT HAGEN Hagen Drive Mt Hagen 281 Western Highlands Province	WEWAK Centre Street Wewak 531 East Sepik Province

APPENDIX B - ANZ BANK BRANCHES

Waigani Corporate Centre

ANZ Haus, Frangipani Drive Waigani, Port Moresby

Open Monday to Thursday, 8:45am to 3:00pm. Friday, 8:45am to 4:00pm.

Lae Corporate Centre

Nambawan Super Haus

Lae Top Town

Open Monday to Thursday, 8:45am to 3:00pm. Friday, 8:45am to 4:00pm.

Goroka Corporate Centre (Opening March 2020)

Location and Opening Hours to be announced at a later date.



