

COUNTRY SCHEDULE SINGAPORE

1. APPLICATION

- 1.1 This document constitutes a Country Schedule as referred to in the ANZ General Banking Conditions and sets out country specific terms on which the Bank provides its Customer with one or more Accounts or Services in Singapore.
- 1.2 This Country Schedule supplements the ANZ General Banking Conditions. Unless defined in this Country Schedule, capitalised terms used in this Country Schedule have the meanings given to them in the Definitions Schedule which supplements the ANZ General Banking Conditions.

2. TIME DEPOSIT

Each placement of a time or fixed term deposit denominated in SGD must be for a minimum amount of SGD250,000. If at any time, the aggregate amount of all the time or fixed term deposits in SGD falls below SGD250,000, the Bank reserves the right to prematurely terminate all such time or fixed term deposits without notice to the Customer. The Customer acknowledges that premature termination of time or fixed term deposit may result in the Customer earning less or no interest or incurring fees or charges as determined by the Bank. This may result in the Customer receiving less than the principal amount. Upon termination of such time or fixed term deposits, the Bank shall remit the funds to the Customer's Account with the Bank or to the account specified by the Customer.

3. LIQUIDITY SERVICE SCHEDULE

- 3.1 The following words shall be inserted after the words "defaulting Notional Pooling Participant" in Clause 4.4(b) of the Liquidity Service Schedule: "or any other Notional Pooling Participant".
- 3.2 The following sentence shall be inserted after the first sentence in Clause 4.4(e) of the Liquidity Service Schedule: "The Bank need not give any notice to or make any demand on that Notional Pooling Participant in order to effect such set-off."