

AUTHORISED PERSONS AND USERS GUIDE

INFORMATION ON YOUR SPECIFIC
AUTHORISED PERSONS IS SET OUT FOR
EACH PRODUCT IN THIS AUTHORISED
PERSONS AND USERS GUIDE.



LEGAL ENTITY SPECIFIC

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.

GROUP, ENTITY OR COUNTRY SIGNATORIES

- 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'

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.

NOTE About this authorised person

- This is Your highest level of Authorised Person.
- ANZ recommends that You have at least 2 Appointing Signatories.

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.

ACCOUNT SPECIFIC

APPOINTING SIGNATORY 'APPOINT'

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.

NOTE About this authorised person

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

TRANSACTIONING SIGNATORY 'TRANSACTION'

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:

- 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.

NOTE About this authorised person

- Account Specific Transacting Signatories have the ability to transact only on a nominated Account.

PRODUCT SPECIFIC

Excluding Account Specific Signatories.

APPOINTING SIGNATORY 'APPOINT'

You hereby authorise those persons designated below as an Appointing Signatories from time to time on Your behalf and in Your name to:

- 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.

NOTE

About this authorised person

- 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

USERS

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:

- 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 on-site 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)

ANZ CASHACTIVE FUSION

User

The following ANZ Cashactive Fusion Users may:

- confirm and accept Matched items; make commentaries against items; and
- access performance reports and dashboards.

Australia only

- 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.

New Zealand only

- view all details in Your Reconciliation Group.

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;

Administrator

You hereby authorise those persons below as an Administrator from time to time to:

- 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.

- 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.

NOTE

About this authorised person

- 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.

ANZ CASHACTIVE CONTROL

The following ANZ Cashactive Control Users may:

- 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.

Administrator

You hereby authorise those persons below as an Administrator from time to time to:

- 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.

- use ANZ Cashactive Control on Your behalf in accordance with the “Roles” as set out below; Refer to Cashactive Control Manual for detailed User functionalities.

NOTE About this authorised person

- 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.

ANZ FILEACTIVE

User

You hereby nominate those persons designated below as the ANZ Fileactive Users who can:

- 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.

NOTE About this authorised person

- ANZ recommends You nominate at least 1 ANZ Fileactive User

ANZ TRANSACTIVE

The following ANZ Transactive Users may:

- use ANZ Transactive on Your behalf in accordance with the “Roles” set by the Administrator;

Administrator

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:

- adding and deleting accounts for Users; and
- adding and deleting designated products for Users.

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.

- 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.

NOTE About this authorised person

- 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.

ANZ as Your Additional Administrator

You hereby agree to appoint ANZ as Your additional Administrator where You have insufficient Administrators available to perform the following administrative actions:

- 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.

By appointing ANZ as Your additional Administrator, You acknowledge and agree a fee may be charged by ANZ for such appointment and actions.

Security Device Operator

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:

- "Release a Payment" for processing on Your behalf (this is the equivalent to signing a Payment Instruction); and

Cards Administrator

You hereby authorise those persons designated as a Cards Administrator from time to time to appoint, remove and set or amend the "Roles" of any User, including:

- adding and deleting accounts for Users; and
- adding and deleting designated products for Users.

You hereby authorise those persons designated below as an Cards Administrator to "Approve":

- Statement preference changes
- Requests to change individual card credit/spend cap and transaction limits
- Changes to Cardholder details

Customer Administrator

You hereby authorise those persons designated as a Customer Administrator from time to time to appoint, remove and set or amend the "Roles" of any User, including:

- adding and deleting accounts for Users; and
- adding and deleting designated products for Users.

In both the dual and triple Administrator models, Administrator changes to Users without a Security Device and Security Device Operators must be initiated by one Administrator and approved by a second Administrator.

Identification Officer

You hereby agree to appoint those persons as Your Identification Officer to:

For cards issued by ANZ Australia:

- Be responsible for declaring that the Cardholder(s) is/are authorised to act as an agent on behalf of the Client

For cards issued by ANZ New Zealand:

You must complete a Request for ANZ to Perform an Administrative Action Form where You require ANZ to act as Your additional Administrator.

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 for customers registered for Self Print Bank Issued Cheques, access bank cheque images for onsite production.

- "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.

- Additional or replacement cards and card closures

You hereby authorise those person(s) designated as a Cards Administrator to act and contact ANZ on behalf of the Principal/ Account Holder in respect to providing or obtaining information relevant to Commercial Cards.

This role is also known as an Authorised Signatory. It is the Principal's/Account Holder's responsibility to advise ANZ of any changes to a Cards Authorised Signatory.

The Principal/Account Holder is responsible for the operation of the account by Authorised Signatories.

An Administrator must protect access to his/her Security Device and PIN to avoid improper use of Your Account.

It is the Principal's/Account Holder's responsibility to advise ANZ of any changes to a Customer Administrator.

The Principal/Account Holder is responsible for the operation of the account by Customer Administrators.

- Be responsible for declaring that the Cardholder(s) is/are an employee of the Client and they have reached 18 years of age

It is the Principal's/Account Holder's responsibility to advise ANZ of any change to a Cards Identification Officer.

The Principal/Account Holder is responsible for the identification of Cardholders and other related activities carried out by the Identification Officer.

Authorised to Enquire

You hereby authorise those persons designated below as an Authorised to Enquire to "Request":

- Statement preference changes
- Changes to individual card credit/spend cap and transaction limits

- Changes to Cardholder details
- Additional or replacement cards and card closures
- View Statement information

The Principal/Account Holder is responsible for the operation of the account by Authorised to Enquire.

Reporting Officer

You hereby authorise those persons designated below as Reporting Officer to "View":

- Statement information

The Principal/Account Holder is responsible for the operation of the account by Reporting Officer.



The Administrator, Cards Administrator and Customer 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, Commercial Card Service Request, Cash Management Service Request or Communication through ANZ Transactive.

MARKETS TRANSACTIONS (NEW ZEALAND ONLY)

FX Authorised User

Each of the below Users (each an FX Authorised User) is authorised to act on your behalf in accordance with the "Roles" described:

- FX Contract Creator: authorised to enter into Markets Transactions;
- FX Contract Manager: authorised to manage (including extending and pre-delivering) Markets Transactions; and
- FX Contract Creator and Manager: authorised to enter into and manage (including extending and pre-delivering) Markets Transactions;

FX Contract Viewer

An FX Contract Viewer is a User authorised to act on your behalf to view Markets Transactions. An FX Contract Viewer may be appointed and removed by an Administrator in ANZ Transactive.

E-FX SERVICES (OTHER THAN NEW ZEALAND)

FX Authorised User

Each of the below users (each an FX Authorised user) is authorised to act on behalf of the Customer in accordance with the "Roles" described:

- FX Contract Creator: authorised to enter into FX Transactions;
- FX Contract Manager: authorised to manage (including extending and pre-delivering) FX Transactions; and
- FX Contract Creator and Manager: authorised to enter into and manage (including extending and pre-delivering) FX Transactions;

FX Contract Viewer

An FX Contract Viewer is a User authorised to act on your behalf to view FX Transactions. An FX Contract Viewer may be appointed and removed by an Administrator in ANZ Transactive.

ANZ SERVICE REQUESTS

ANZ Service Requests enables Users to action Account, transaction and channel related Service Requests via ANZ Transactive – Global. The Service Requests fall into the following categories:

- Cash Management Service Requests: These are requests that relate to payments and transactions, such as investigating payments and transactions, managing periodical / automatic payments, ordering books and general inquiries. Users under this category have the roles of View, Create and Transact.
- Legal Entity and Account Service Requests: These are requests that relate to legal entity management such as amending a legal name or other details and Account management such as opening or closing an Account, managing statement preferences and adding or deleting an Account signatory. Users under this category have the role of Appoint.
- Transactive User Management Service Requests: These are requests that relate to managing Users within ANZ Transactive Global. Users under this category have the role of Authorised Person.

Each of the ANZ Service Requests Users is authorised to act on behalf of the Customer in accordance with the roles described below.

NOTE

- In this Section (ANZ Service Requests), "ANZ Digital Channel" is an Electronic Banking Channel.
- Users can be assigned one or more Service Request roles.
- All Users with an Appoint, Authorised Person or Transact role need a Security Device.
- ANZ recommends that each Customer has at least two Users assigned the Appoint, Authorised Person and Transact roles.
- Organisations using dual and triple Administrator models will need two Users with the Transact role to approve some Service Requests relating to payments and transactions, and two Users with the Appoint role for Legal Entity and Account Service Requests.
- All organisations will require two Users with the Authorised Person role to approve Transactive User Management Service Requests.
- Not all of the Service Requests listed below are currently available within ANZ Transactive Global but may be made available at a future date

CASH MANAGEMENT SERVICE REQUESTS

Service Request - View

A User with the View role is authorised to view all Cash Management Service Requests.

Service Request - Create

A User with the Create role will have the same authorisations as a User with the View role. In addition, a User with the Create role is authorised to manage Cash Management Service Requests.

Service Request - Transact

A User with the Transact role will have the same authorisations as the View and Create roles. In addition, a User with the Transact role is authorised to approve Cash Management Service Requests.

Cash Management Service Requests may include, but are not limited to:

Australian Jurisdiction

- Raising an enquiry on an Account or transaction that may or may not involve the withdrawal/reversal of funds from the Account
- Trace a transaction
- Stop cheque
- Order a cheque book or deposit book
- Adding, amending, suspending or closing a periodical payment.
- Backdate transaction
- Investigate direct debit transaction
- Return incorrectly received funds

- Fix cheque encoding error
- Recall payment
- Claim missing deposit
- General account or transaction enquiry
- Adding, amending or deleting a signatory
- Amending ANZ Digital Channel details
- Closing an ANZ Digital Channel
- Amending billing details for an ANZ Digital Channel
- Adding, amending or deleting a User to an ANZ Digital Channel
- Adding, amending or deleting an Account to an ANZ Digital Channel
- Adding a loan deal to an ANZ Digital channel
- Adding, amending or deleting a legal entity to an ANZ Digital Channel
- Opening or closing an Account
- Amending legal entity name or details
- Amending statement preferences
- Requesting a closing balance for an Account
- Manage BPAY facility, Bureau facility or bank feed
- Uploading documents
- Requesting technical support

New Zealand Jurisdiction

- Adding, amending, suspending or closing an automatic payment.

LEGAL ENTITY AND ACCOUNT SERVICE REQUESTS

Service Request - Appoint

A User with the Appoint role is authorised to view, manage and approve the following Legal Entity and Account Service Requests as they become available at a future date.

- Opening or closing an Account
- Appointing, removing or amending an Authorised Person and any of their powers, authority or designations
- Adding, amending or deleting any designated Services, Accounts, Users or functions available or accessed through a relevant ANZ Digital Channel
- Adding or deleting a legal entity to/from a group

TRANSACTIVE USER MANAGEMENT SERVICE REQUESTS

Service Request - Authorised Person

A User with the Authorised Person role is authorised to view, manage and approve Transactive User Management Service Requests and the following Service Requests as they become available at a future date.

- Adding, amending, upgrading or deleting a User on an ANZ Digital Channel
- Adding, amending or deleting Accounts on an ANZ Digital Channel
- Adding, amending or deleting loan deals on an ANZ Digital Channel
- Adding, amending or deleting legal entities on an ANZ Digital Channel
- Amending billing details for an ANZ Digital Channel
- Closing an ANZ Digital Channel
- Amending ANZ Digital Channel details