

FIJI COUNTRY SCHEDULE

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 Fiji.
- 1.2 This Country Schedule supplements the ANZ General Banking Conditions. 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. ANZ GENERAL BANKING CONDITIONS

- 2.1 **Authorised Persons.** The Customer acknowledges and agrees that the Authorised Person may be required to submit on the Customer's behalf all information reasonably required by the Bank to identify the Customer as required by Law.
- 2.2 **Electronic Banking Terms and Conditions for Retail Banking Channel.** The Customer acknowledges and agrees that the ANZ Internet Banking Terms and Conditions (Cook Islands, Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga, Vanuatu and Timor Leste Edition), October 2012 Edition, as amended from time to time, (the "Electronic Banking Terms and Conditions"), are collateral to and exist independently to the Agreement. The Customer will be required to enter into a separate agreement under which it agrees to be bound by those the Electronic Banking Terms and Conditions, if the Customer wishes to utilise those services.
- 2.3 **Interest.** Interest rates can be changed by the Bank in its discretion, and notified (subject to notification requirements as required by Law) to the Customer.
- 2.4 **Modification.** Any notice of amendment, modification or supplement to the Conditions must be given by the Bank in its discretion to the Customer in at least one of three ways, i.e.:
- (a) by notice on display in branches;
 - (b) as published in the media; or
 - (c) by direct communication with the Customer.
- Such amendment, modification or supplement shall become effective after a period of thirty (30) days following the delivery of such notice.
- 2.5 **Statement of Accounts.** Account statements and/or confirmation advices in respect of Accounts shall be provided to the Customer or made accessible to the Customer at the following intervals or such shorter intervals as agreed by the Bank and the Customer:
- (a) open-end credit – monthly;
 - (b) closed-end credit – quarterly; and
 - (c) deposits – six-monthly.
- 2.6 **Changes to Fees and Charges.** Changes to the Fees and Charges may be restricted by Law, and are subject to the approval of the Reserve Bank of Fiji. The Bank will provide the Customer with at least thirty (30) days' notice of any amendment to Fees or Charges payable by the Customer.

- 2.7 **Disputes.** Details of the Bank's dispute and complaint resolution procedures are available at any of the Bank's branches, or by calling the Bank on 132 411, or online at <http://www.anz.com.au/fiji/en/about-us/anz-fiji/customer-advocacy-charter/>.
- 2.8 **Information about Australia and New Zealand Banking Group Limited, Fiji Branch.** Australia and New Zealand Banking Group Limited ABN 11 005 357 522, incorporated in Australia, is licensed in Fiji as a branch of ANZ.