

Fill out this form to register a business for ANZ Internet Banking. Once you have completed all sections of this form, send the original copy to your local ANZ branch.

If you require assistance in completing this form, contact your ANZ Relationship Manager, or call ANZ Internet Banking Support. This form can be completed online and printed for signing. If you are not completing this form online, print in BLOCK LETTERS.

SECTION 1: CUSTOMER DETAILS

Name of customer
Trading name (if applicable)

SECTION 2: CONTACT PERSON

Nominate below a contact person who is authorised by the customer to speak to ANZ about ANZ Internet Banking. This person must already be identified and verified by ANZ in accordance with the law and ANZ's customer identification and verification requirements.

Surname	
Given names	
Date of Birth <input type="text"/> <input type="text"/> <input type="text"/>	
Telephone number <input type="text"/>	Facsimile number <input type="text"/>

Nominate below an ANZ Internet Banking security code for the contact person. This security code is required when contacting ANZ regarding ANZ Internet Banking. The security code can be letters or numbers, or a combination of both.

Security code (between 6 to 14 characters)

<input type="text"/>

(Fold and staple this section to ensure privacy)

Note:

This is **not** your ANZ Internet Banking Password.

If the customer's contact person is also registered for ANZ Internet Banking as a personal customer, then he/she must also use this security code when contacting ANZ Internet Banking Support in relation to accounts linked to ANZ Internet Banking as a personal customer.

SECTION 3: ACCOUNT(S) LINKING TO ANZ INTERNET BANKING

List the ANZ accounts to be linked on ANZ Internet Banking.

Note: the Authorised Users must also be Account Signatories of the relevant ANZ accounts listed below as mandated by the relevant Account Authority held by ANZ.

You must also nominate one (1) account to be the primary account for the purposes of ANZ Internet Banking, the address of which will be used to confirm your registration and any future changes to your ANZ Internet Banking access.

Account 1 – Primary account

Account name
Account number
BANK USE ONLY Account Authority
<input type="text"/>

Account 2 – Linked account

Account name
Account number
BANK USE ONLY Account Authority
<input type="text"/>

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Account 3 – Linked account

BANK USE ONLY Account Authority

Account 4 – Linked account

BANK USE ONLY Account Authority

Account 5 – Linked account

BANK USE ONLY Account Authority

Account 6 – Linked account

BANK USE ONLY Account Authority

If more than six accounts are required, copy this section and section 5 as required, correctly renumber the accounts, and attach the pages to this form.

SECTION 4: ACCOUNT LIMIT

This is the maximum daily cumulative amount for all transactions initiated through ANZ Internet Banking, excluding funds transfers between your linked ANZ accounts denominated in the same currency, cross currency transfer requests, bill payment requests and payroll payment requests. A default Account Limit as specified below will apply. ANZ reserves the right to lower the Account Limit to match account permissions.

Country	Account Limit
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If you wish to increase or decrease the Account Limit, complete the ANZ Internet Banking – Business Maintenance Form and submit it with this form.

SECTION 5: AUTHORISED USER DETAILS

List the individuals who are authorised to access the ANZ accounts listed in Section 3 of this form using ANZ Internet Banking.

For each person listed below, please select:

- (1) the Function Level;
- (2) the ANZ accounts you wish this person to access using ANZ Internet Banking;
- (3) the Access Level for each ANZ account the person is authorised to access using ANZ Internet Banking; and
- (4) the Authorisation Limit if this person has been granted Value Access.

Function Levels

Authorised Signatory (Level 1) – Can view, initiate and authorise transactions using ANZ Internet Banking;

Authorised Signatory (Level 2) – Can view and authorise transactions using ANZ Internet Banking;

Business Administrator (Level 1) – Can set up Business Operators*, view, initiate and authorise transactions using ANZ Internet Banking;

Business Administrator (Level 2) – Can set up Business Operators*, view and initiate transactions using ANZ Internet Banking;

Business Administrator (Level 3) – Can set up Business Operators* and view transactions using ANZ Internet Banking.

* Business Operators are created by Business Administrators within ANZ Internet Banking and therefore are not listed on this form. Business Operators are permitted to view transactions or view and initiate transactions using ANZ Internet Banking only.

At least one Authorised User must be a Business Administrator (Level 1 -3).

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Multiple Authorisation – a process whereby a payment transaction submitted through ANZ Internet Banking must be authorised by the same number of Authorised Users who are Account Signatories of the relevant account as mandated by the Account Authority held by ANZ. For Multiple Authorisation, Authorised Users shall not include any person who has been nominated as a Business Administrator Level 2 and Level 3 or a Business Operator appointed using ANZ Internet Banking.

Primary Account – is the account nominated by the customer as the primary account for the purposes of ANZ Internet Banking, and the address of which will be used to confirm your registration and any future changes to your ANZ Internet Banking access.

Access Levels

Value – can fully operate and transact on the nominated ANZ accounts using ANZ Internet Banking, subject to the Authorised User's Authorisation Limit and Multiple Authorisation requirements nominated by the customer for authorisation of transactions.

Non-value – can only view information about their ANZ accounts using ANZ Internet Banking.

Authorisation Limit

This is the maximum limit (per transaction) that applies to transactions authorised using ANZ Internet Banking. A default Authorisation Limit specified below will apply, unless nominated otherwise by completing the ANZ Internet Business Banking Maintenance Form. The Authorisation Limit is the lesser value of the Account Limit referred to in section 4, or the lowest limit granted to the Authorised User under each account referred to in section 3 as per the Account Authorities held by ANZ. ANZ reserves the right to lower the Authorisation Limit to match account permissions.

Country	Authorisation Limit
<input type="text" value="Kiribati"/>	<input type="text" value="AUD1,000"/>

Total requested number of Authorised Users

Note:

Each Authorised User listed below **must** complete the ANZ Internet Banking Authorised User Registration form. For security reasons please send each form to ANZ separately.

If there are insufficient Authorised Users assigned to authorise transactions, certain ANZ Internet Banking features may be unavailable.

All Authorised Users:

- except for Business Operators, must be Authorised Signatories of the ANZ accounts specified in this form (as reflected on the relevant Account Authority for each ANZ account); and
- nominated as an Authorised Signatory and a Business Administrator must comply with the law and satisfy ANZ's customer identification and verification requirements.

ANZ may also require Business Operators to satisfy ANZ's customer identification and verification requirements from time to time.

Except where Multiple Authorisation is required, the Access Level, the Function Level and any limits that apply for transactions initiated or authorised by an Authorised User using ANZ Internet Banking will limit the Authorised User's operation of ANZ Internet Banking only and may differ from the level of authority granted to that person for functions or transactions conducted not using ANZ Internet Banking.

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AUTHORISED USER 1

Surname Given names

Date of Birth

Function Level

- Authorised Signatory (Level 1) [CI] Authorised Signatory (Level 2) [CA]
 Business Administrator (Level 1) [AV] Business Administrator (Level 2) [AI] Business Administrator (Level 3) [AA]

Authorised User's account access

Referring to the ANZ accounts in Section 3, select which ANZ account(s) you wish this person to access using ANZ Internet Banking including the Access Levels. Note: Leave boxes blank against ANZ accounts the Authorised User is not authorised to access on ANZ Internet Banking.

- | | | | | | |
|------------------|--------------------------------|------------------------------------|------------------|--------------------------------|------------------------------------|
| Account 1 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 4 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |
| Account 2 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 5 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |
| Account 3 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 6 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |

Authorisation Limit

Select one of the following options to set the Authorisation Limit. Not required for Business Administrator (Level 2 & 3).

Note: If you do not select an option, the default limit will apply.

- As per Account Authorities held by ANZ
(ANZ will apply the lowest limit applicable for ANZ accounts selected above)
- Other
(Must be lower than the Account Limit referred to in section 4 above, or the lowest limit applicable for the ANZ accounts selected above as per Account Authorities held by ANZ)

AUTHORISED USER 2

Surname Given names

Date of Birth

Function Level

- Authorised Signatory (Level 1) [CI] Authorised Signatory (Level 2) [CA]
 Business Administrator (Level 1) [AV] Business Administrator (Level 2) [AI] Business Administrator (Level 3) [AA]

Authorised User's account access

Referring to the ANZ accounts in Section 3, select which ANZ account(s) you wish this person to access using ANZ Internet Banking including the Access Levels. Note: Leave boxes blank against ANZ accounts the Authorised User is not authorised to access on ANZ Internet Banking.

- | | | | | | |
|------------------|--------------------------------|------------------------------------|------------------|--------------------------------|------------------------------------|
| Account 1 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 4 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |
| Account 2 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 5 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |
| Account 3 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 6 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |

Authorisation Limit

Select one of the following options to set the Authorisation Limit. Not required for Business Administrator (Level 2 & 3).

Note: If you do not select an option, the default limit will apply.

- As per Account Authorities held by ANZ
(ANZ will apply the lowest limit applicable for ANZ accounts selected above)
- Other
(Must be lower than the Account Limit referred to in section 4 above, or the lowest limit applicable for the ANZ accounts selected above as per Account Authorities held by ANZ)

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AUTHORISED USER 3

Surname Given names

Date of Birth

Function Level

- Authorised Signatory (Level 1) [CI] Authorised Signatory (Level 2) [CA]
 Business Administrator (Level 1) [AV] Business Administrator (Level 2) [AI] Business Administrator (Level 3) [AA]

Authorised User's account access

Referring to the ANZ accounts in Section 3, select which ANZ account(s) you wish this person to access using ANZ Internet Banking including the Access Levels. Note: Leave boxes blank against ANZ accounts the Authorised User is not authorised to access on ANZ Internet Banking.

- | | | | | | |
|------------------|--------------------------------|------------------------------------|------------------|--------------------------------|------------------------------------|
| Account 1 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 4 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |
| Account 2 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 5 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |
| Account 3 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 6 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |

Authorisation Limit

Select one of the following options to set the Authorisation Limit. Not required for Business Administrator (Level 2 & 3).

Note: If you do not select an option, the default limit will apply.

- As per Account Authorities held by ANZ
(ANZ will apply the lowest limit applicable for ANZ accounts selected above)
- Other
(Must be lower than the Account Limit referred to in section 4 above, or the lowest limit applicable for the ANZ accounts selected above as per Account Authorities held by ANZ)

AUTHORISED USER 4

Surname Given names

Date of Birth

Function Level

- Authorised Signatory (Level 1) [CI] Authorised Signatory (Level 2) [CA]
 Business Administrator (Level 1) [AV] Business Administrator (Level 2) [AI] Business Administrator (Level 3) [AA]

Authorised User's account access

Referring to the ANZ accounts in Section 3, select which ANZ account(s) you wish this person to access using ANZ Internet Banking including the Access Levels. Note: Leave boxes blank against ANZ accounts the Authorised User is not authorised to access on ANZ Internet Banking.

- | | | | | | |
|------------------|--------------------------------|------------------------------------|------------------|--------------------------------|------------------------------------|
| Account 1 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 4 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |
| Account 2 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 5 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |
| Account 3 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value | Account 6 | <input type="checkbox"/> Value | <input type="checkbox"/> Non-Value |

Authorisation Limit

Select one of the following options to set the Authorisation Limit. Not required for Business Administrator (Level 2 & 3).

Note: If you do not select an option, the default limit will apply.

- As per Account Authorities held by ANZ
(ANZ will apply the lowest limit applicable for ANZ accounts selected above)
- Other
(Must be lower than the Account Limit referred to in section 4 above, or the lowest limit applicable for the ANZ accounts selected above as per Account Authorities held by ANZ)

If more than four Authorised Users are required, please copy these pages as required, correctly renumber the Authorised Users and attach the pages.

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SECTION 6: CONFIDENTIAL INFORMATION AND PRIVACY STATEMENT

Information you provide to ANZ Bank (Kiribati) Limited ("ANZ") will be kept strictly confidential and will be securely held by ANZ and/or by any ANZ Group Member which term includes ANZ's head office and its branches, agents, representative offices, regional offices or affiliates, or any related corporation of ANZ anywhere in the world ("ANZ Group Member").

ANZ will collect and use some of your information, including details about your transactions, your financial conditions, your account relationship with ANZ and /or your accounts(s) (herein collectively referred to as "Information").

ANZ may, to the extent permitted law, collect your Information:

- to assist in providing Information about a product or service;
- to consider your request for a product or service;
- to enable ANZ to provide a product or service;
- to tell you about other products or services that may be of interest to you;
- to perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training and market or customer satisfaction research);
- to prevent and investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws, regulations and external payments systems, whether inside or outside the country where you live or where your account is held.

If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.

Disclosures by ANZ

To the extent permitted by law, by applying for the product or service, you agree that ANZ may use and disclose your Information to:

- you, co-borrowers, your agents, authorised signatories, or customers you are an authorised signatory for;
- your parents or guardians — if you're under 18 years old;
- guarantors of any money you owe us;
- brokers, custodians and other parties who introduced you to ANZ, are acting on your behalf, or are otherwise financially advising you;
- any ANZ Group Member;
- any service provider, agent or contractor which ANZ or any ANZ Group Member engages to carry out or assist its banking functions activities and services — for example, mail houses, market research companies, cloud-service providers or data analysis companies;
- marketing companies;
- supervisors and advisors of our schemes;
- any credit reporting company or debt recovery agencies;
- regulatory bodies, government agencies, law enforcement bodies, taxation authorities and courts within and outside the country where you live or where your account is held;
- other parties ANZ is authorised or required to disclose information to by law of the country where you live or where your account is held or by law of another country;
- any reputable companies or organisations we have a continuing relationship with — including those we jointly offer products and services with, or anyone who offers loyalty programmes or services related to our accounts, products, or services;
- other banks and financial institutions — if required when you send money from your account or receive money into it, to confirm or investigate the transaction, and for verification and investigation into such transactions;
- your authorised agents or your executor, administrator or legal representative;
- any person where in ANZ's view, disclosures are necessary or desirable for the purpose of allowing ANZ to perform its duties and exercise its powers and rights under:
 - the ANZ Savings & Transactions Products Terms and Conditions,
 - the ANZ Electronic Banking Conditions and
- any person or entity assisting us to investigate any concerns or complaints or manage any legal action; and
- any other person or organisation as allowed by applicable law.

You agree and acknowledge that any ANZ Group Member may, to the extent permitted by law, transfer any Information to any party referred to above to whom it is authorised to disclose the Information even though that party's principal place of business is outside the country where you live or where your account is held or that such information will be collected, held, processed or used by such party in whole or in part outside the country where you live or where your account is held.

To the extent permitted by law, you may access your Information by enquiring at any ANZ branch and you may also request that it be corrected. A fee may be payable if you ask us to do this.

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SECTION 7: CUSTOMER AGREEMENT

By signing below, I/we acknowledge and agree that:

1. I/we and my/our Authorised Users will be bound by the ANZ Electronic Banking Conditions when using ANZ Internet Banking and acknowledge that I/we and my/our Authorised Users will be given the opportunity to read, understand and accept the same;
2. I/we (as the customer named on this form) are liable for the use of ANZ Internet Banking by my/our Authorised Users and that I/we are responsible for ensuring that each Authorised User complies with all obligations imposed on me/us and my/our Authorised Users under the ANZ Electronic Banking Conditions;
3. I/we warrant that:
 - (a) in the case that the customer is a company or an incorporated body:
 - (i) it is duly constituted and validly exists as a separate legal entity;
 - (ii) has the capacity, power, and authority to enter into, and to exercise its rights and to perform its obligations under the ANZ Electronic Banking Conditions; and
 - (iii) a resolution was passed in accordance with the customer's Constitution or Memorandum or Association to execute this business registration form;
 - (b) in the case that the customer is a trust, it has been validly established and the trust deed constitutes the valid, binding, and enforceable obligations of the parties to it; and
 - (c) I/we are duly authorised to make an application for the use of ANZ Internet Banking subject to the ANZ Electronic Banking Conditions and the supporting documentation provided with this business registration form is evidence of the matters stated in this section.

(Note: attach a copy of a power of attorney and/or minutes of the customer's resolution to document the above)

4. I/we agree that the contents of this business registration form and the supporting documentation provided with this business registration form are true and correct and that my/our signatures below is evidence of my understanding of and consent to all matters set out in this business registration form, including the Confidential Information and Privacy statement above.

The ANZ Electronic Banking Conditions can be accessed online on ANZ's website, at any ANZ branch and when you first log in to ANZ Internet Banking.

Acknowledged and Agreed

Authorised signatories for company, sole proprietors, partnerships, trusts and other entities

Authorised Signatory 1

Title	Full name
Signature	

Date

Authorised Signatory 3

Title	Full name
Signature	

Date

Authorised Signatory 2

Title	Full name
Signature	

Date

Authorised Signatory 4

Title	Full name
Signature	

Date

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Authorised Signatory 5

Title Full name

Signature

Date 2 0 Y Y

For a company or other corporate customer, affix seal (if applicable)

Authorised Signatory 6

Title Full name

Signature

Date 2 0 Y Y

BANK USE ONLY Retain original file in Customer's file.

Customer number Form completed by Date 2 0 100 point check completed

Documents & signatures verified by Account Mandates verified by 100 point check confirmed by

Name and phone number of person completing form Email of person completing this form

DCM USE

Date received 2 0 Actioned by Date actioned 2 0 Checked by