

ANZ FAST DEPOSIT

CONDITIONS OF USE
01.19



1. ABOUT THESE CONDITIONS OF USE

These Conditions of Use operate in conjunction with and must be read with the terms and conditions applicable to the ANZ account(s) to which you make deposits using this service.

These Conditions of Use prevail in respect of your use of the ANZ Fast Deposit.

2. ACCEPTANCE

You accept these Conditions of Use if you or a person holding themselves out as an Authorised User uses a Bag.

3. AUTHORISED USER

You must ensure that each Authorised User complies with these Conditions of Use.

4. HOW TO USE ANZ FAST DEPOSIT – UNACCOMPANIED DEPOSITS

- 4.1 ANZ Fast Deposit can be used to make an unaccompanied Deposit to an ANZ account of either:
 - 4.1.1 Cash only; or
 - 4.1.2 Cash with cheques, money orders, other negotiable instruments or in the case of a merchant, Merchant Envelopes.
- 4.2 ANZ Fast Deposit can be used by placing the deposit into a Bag (following the instructions on the Bag) and:
 - 4.2.1 handing the Bag to an officer at an ANZ Approved Branch;
 - 4.2.2 depositing the Bag at an ANZ Approved Location;
 - 4.2.3 depositing the bag in a Fast Deposit Drop Box or a Business Cash Machine; or
 - 4.2.4 by handing the Bag to an ANZ Courier (where agreed with ANZ and by following the directions of the ANZ Courier).

- 4.3 A separate Bag must be used for deposits to each account.

5. USING THE BAG

- 5.1 You must read any additional information that is provided with the Bag and follow the "Instructions" on each Bag when using ANZ Fast Deposit. Otherwise, ANZ or an ANZ Courier may refuse to accept a Bag, there may be a delay in processing the contents of the Bag, or, ANZ may, in its discretion, ask you to collect a Bag at an ANZ Approved Branch as advised to you by ANZ without processing or completely processing the deposit.
- 5.1.1 You must adhere to the maximum coin values denoted on the Bag, otherwise, there may be a delay in processing the contents of the Bag, or, ANZ or an ANZ Courier, may in its discretion, refuse to accept a Bag.
- 5.1.2 You will need to prepare a separate deposit/Bag if your coins exceed the maximum coin values denoted on the Bag.
- 5.2 All Bags (but not the contents of Bags) remain the property of ANZ and must be returned to ANZ on request.
- 5.3 You must not place any items other than those noted in condition 4.1 in a Bag including anything flammable, explosive, harmful, noxious or dangerous.

6. PREPARING YOUR DEPOSIT

- 6.1 Separate your notes and coins into denominations and count.
- 6.2 Individually total any cash, cheques, money orders, Merchant Envelopes and other negotiable instruments and include these totals on the deposit slip.
- 6.3 Complete the required information on the deposit slip, available from ANZ.
- 6.4 Record the following details on the Bag:
- 6.4.1 Your contact and account deposit details; and
- 6.4.2 Cash summary (breakdown of denominations for notes, total amount of coins and the total of cash).

- 6.5 Place Australian dollar notes, coins and paper items in the Bag:
 - 6.5.1 Ensure notes and coins are placed in the “cash only” pouch.
 - 6.5.2 Place deposit slip, cheques (Australian currency only), money orders, Merchant Envelopes, travellers cheques (Australian currency only) and other negotiable instruments in the “non cash” pouch.
 - 6.5.3 Do not fill either pouch above fill lines marked on the bag.
- 6.6 Seal both pouches on the Bag as follows:
 - 6.6.1 Work on a flat surface.
 - 6.6.2 Remove any trapped air from the Bag.
 - 6.6.3 Peel off tape to expose adhesive and– press adhesive down firmly from centre to edges to ensure a firm and secure seal.
- 6.7 If a Bag is handed to an ANZ Courier that is not sealed in accordance with clause 6.6, the ANZ Courier will advise you and will request that you seal the Bag correctly.

7. LODGING BAGS

- 7.1 Bags handed to an officer of ANZ at an ANZ Approved Branch or ANZ Approved location will be treated being received on the day they are processed. .
- 7.2 Bags handed to an ANZ Courier will be treated as received by ANZ on the day that the non-cash portion of the Bag reaches an ANZ Transaction Processing Centre. This may be at least 5 banking days from the date you hand a Bag to an ANZ Courier, however ANZ cannot guarantee when we will receive Bags for processing. ANZ will not give value for the cash pouch portion of the Bag until the non-cash pouch portion of the Bag is processed by an ANZ Transaction Processing Centre.
- 7.3 If available, you may use a Digital Fast Deposit Kiosk prior to placing a Bag in a Fast Deposit Drop Box to generate a receipt of your Bag lodgement.
- 7.4 A Bag placed in a Fast Deposit Drop Box or a Business Cash Machine before the time displayed on the Fast

Deposit Drop Box or the Business Cash Machine (as relevant) will be treated as received on the day that it is processed.

- 7.5 ANZ may require you or your Authorised User to lodge any Bag at an Approved ANZ Branch or an Approved ANZ Location or with an ANZ Courier, in an Approved Method, or otherwise in a manner advised to you in writing or as advised at an ANZ branch.
- 7.6 ANZ reserves the right to vary the Approved ANZ Branch, ANZ Courier, Approved ANZ Location or the Approved Method at any time by giving you 30 days' notice in writing, in branch or via public notification in major newspapers, unless a shorter time is agreed.
- 7.7 ANZ may, in its absolute discretion, refuse:
 - 7.7.1 to accept the deposit of a Bag by you or a person holding themselves out as your Authorised User; or
 - 7.7.2 to process a Bag that has been deposited by you or a person holding themselves out as your Authorised User, where in ANZ's reasonable opinion such refusal is appropriate to protect ANZ, its staff, the ANZ Courier or customers from risk of harm.

8. PROCESSING OF DEPOSITS

- 8.1 ANZ may in its discretion reject or return a Bag if:
 - (a) the deposit is not in Australian currency – cash or negotiable items (other than pre-agreed Foreign Currency Cheques);
 - (b) the Bag is not properly sealed or it has been opened or otherwise tampered with;
 - (c) the deposit does not comply with these Conditions of Use; or
 - (d) you or the person holding themselves out as your Authorised User do not comply with these Conditions of Use.
- 8.2 Third Party Cheques must not be deposited using ANZ Fast Deposit unless previously agreed between you and ANZ.

If ANZ credits the cheques to your ANZ account (whether or not there is an arrangement between you and ANZ) you will be liable to ANZ for any loss ANZ incurs arising from your depositing the cheque and ANZ may debit your account for the amount of any such loss. The cheque may be returned to you.

- 8.3 On the day the Bag is treated as received by ANZ in accordance with these Conditions of Use, ANZ will credit the nominated ANZ account with:
- (a) the amount of the contents of the non-cash portion contained in the Bag; and
 - (b) the amount of the contents of cash portion of the Bag.

However, ANZ reserves the right to count the contents of a Bag at a later time and to make adjustments for any discrepancies between the amount recorded on the deposit slip and the amount in that Bag.

- 8.4 If the amount recorded on a deposit slip differs from the amount in the Bag and ANZ has credited the ANZ account with the amount on your deposit slip, ANZ reserves the right and you authorise ANZ to:
- (a) debit the ANZ account with any shortfall; or
 - (b) credit the ANZ account with any excess.

ANZ will notify you in writing if a discrepancy between the amount recorded on a deposit slip and the amount in the Bag totals \$20 or more.

If you disagree with ANZ's count of the contents of the Bag, you may request that ANZ conduct, to the extent possible, a review and reconciliation of the count. ANZ will adjust your account accordingly if, in its reasonable view, it has made an error in the initial count.

- 8.5 You should allow up to 3 - 7 banking days for a cheque to clear.
- 8.6 If you did not enclose a deposit slip in a Bag, ANZ may count the contents of the Bag and credit the ANZ account you have specified on the Bag with the total amount of the contents of the Bag.

- 8.7 All lodgings of Merchant Envelopes are subject to the terms and conditions of the applicable merchant agreement between you and ANZ authorising you to carry out transactions using credit or debit cards accepted by ANZ.
- 8.8 Delays in processing the contents of the Bag (and, therefore in crediting your account) may occur in the event of incorrect preparation of Bags or deposit details.

9. BAGS - UNSEALED/ TAMPERED WITH

- 9.1 If ANZ receives a Bag which is not properly sealed or has been tampered with, ANZ or an ANZ Courier may refuse to accept it, or ANZ may:
- (a) count the contents and credit the ANZ account for that amount and notify you if this amount is different to the amount specified on your deposit slip; or
 - (b) notify you, in which case you can collect the Bag from the ANZ Approved Branch or ANZ Approved Location where it was deposited or if the Bag was deposited at ANZ, Fast Deposit Drop Box or Business Cash Machine, at an ANZ branch as advised by ANZ.

10. AGENT

You agree and consent to us authorising an agent to perform for us any one or more of the tasks involved in:

- (a) collecting, accessing, verifying and perusing your information and the contents of any Bag in order to process each deposit made by you; and
- (b) generally administering your deposits in accordance with these Conditions of Use.

11. VARIATIONS TO CONDITIONS OF USE

ANZ reserves the right to vary these Conditions of Use at any time by giving you or your Authorised User 30 days' notice in writing, in branch or via public notification in major newspapers, unless a shorter time is agreed.

12. ANZ LIABILITY

- 12.1 ANZ is not responsible or liable to you for any:
- (a) discrepancy between the ANZ count and your count of the contents of any Bag or Merchant Envelope; or
 - (b) loss or theft from or of a Bag unless you have received an acknowledgement of lodgement from ANZ or the fraud, negligence or recklessness of ANZ or its employees caused or contributed to the loss or theft.
- 12.2 ANZ is not responsible to you for any loss or damage which occurs if you have breached your obligations under these Conditions of Use or act negligently or fraudulently when using ANZ Fast Deposit.
- 12.3 ANZ is not liable for any delay in acting upon instructions from you or an Authorised User which results from the temporary breakdown of, or interruption to, ANZ Fast Deposit, or any other circumstances beyond ANZ's reasonable control.
- 12.4 To the extent permitted by law, ANZ will not be responsible for any loss or damage (including consequential loss or damage) suffered in relation to use of, or inability to use, ANZ Fast Deposit, unless the loss or damage is attributable to the negligence or wilful default of ANZ, or breach of a condition or warranty implied at law in contracts for the supply of goods and services which may not be excluded, restricted or modified or only to a limited extent.
- 12.5 You will be liable for, and indemnify ANZ against, any loss or damage ANZ may suffer because you or person holding themselves out as your Authorised User did not observe your obligations under these Conditions of Use

or acted negligently or fraudulently when using ANZ Fast Deposit.

- 12.6 Neither ANZ nor an ANZ Courier will be liable for the loss of a Bag or the contents of a Bag:
- (a) with respect to the non-cash portion of the FDB, from the time that you hand the FDB to Armaguard to the time when the non-cash portion of the FDB is processed at an ANZ transaction processing centre and the contents verified; and
 - (b) with respect to the cash portion of the FDB from the time that you hand the FDB to Armaguard to the time when the cash portion of the FDB is processed by and verified at or our nominated provider currency processing centre.
- 12.7 It is your responsibility to retain details of non cash items, including cheques deposited in a Bag, so that in the event of any loss or damage you are able to approach the drawer for a replacement.

13. CONCERNS AND DISPUTES

Please refer to the terms and conditions applicable to the ANZ account(s) to which you make deposits using this service for information on the steps you need to take if you have a concern or dispute with ANZ.

14. GLOSSARY

In these Conditions of Use the following words have the following meanings:

'ANZ' refers to Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

'ANZ account' refers to any ANZ account held by you to which you make deposits using ANZ Fast Deposit.

'ANZ Approved Branch' refers to the designated ANZ branch(es) that you or the person holding themselves out as your Authorised User must lodge any Bag in accordance with these Conditions of Use, as advised to you or your Authorised User by ANZ in writing, via public notification in major newspapers or in branch from time to time.

'ANZ Approved Location' refers to the locations (other than an Approved ANZ Branch) where you or a person holding themselves out as your Authorised User must lodge any Bag, as advised to you or a person holding themselves out as your Authorised User by ANZ in writing, via public notification in major newspapers or in branch from time to time.

'ANZ Courier' refers to a third party supplier ANZ sub-contracts to collect Bags from your business address, including Linfox Armaguard Pty Ltd ACN 099701872.

'ANZ Fast Deposit' refers to the service you may use to make unaccompanied deposits in accordance with these Conditions of Use.

'ANZ Transaction Processing Centre' refers to the locations where ANZ processes the non-cash portion of the contents of the Bags for depositing into your ANZ account.

'Approved Method' refers to the method or system that you or a person holding themselves out as your Authorised User must use to lodge any Bag in accordance with these Conditions of Use, as advised to you or your Authorised User by ANZ in writing, via public notification in major newspapers or in branch from time to time.

'Authorised User' refers to any party holding themselves out as being authorised by you to make unaccompanied deposits to your account using the ANZ Fast Deposit service.

'Bag' refers to the "Tamper Evident Bag" issued to you by ANZ to make unaccompanied deposits in accordance with these Conditions of Use. Bag may, if applicable, also refer to a special purpose bulk coin bag issued by ANZ for use with ANZ Fast Deposit.

'Business Cash Machine' means a machine located inside or outside an ANZ branch and marked "Business Cash."

'Digital Fast Deposit Kiosk' refers to a machine located inside or outside an ANZ branch and marked "Digital Fast Deposit Kiosk".

'Fast Deposit Drop Box' refers to a box located inside or outside an ANZ branch and marked "Fast Deposit Drop Box".

'Foreign Currency Notes' refers to notes in a currency other than Australian.

'Foreign Currency Cheque' refers to a cheque denominated in a currency other than Australian dollars or drawn on a Bank domiciled outside Australia.

'Instructions' refers to the instructions on the Bag applicable to its use. All such instructions form part of these Conditions of Use.

'Merchant Envelope' refers to an envelope provided by ANZ to you, if you are a merchant, to make deposits of credit card or debit card sales vouchers.

'you' refers to the person or persons in whose name the ANZ account to which the deposit is being made via ANZ Fast Deposit has been opened, and 'your' has a corresponding meaning.

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