

SOLOMON ISLANDS 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 Solomon Islands.
- 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. DEFINITIONS SCHEDULE

- 2.1 **Electronic Record** means a record created, stored, generated, received or communicated by electronic means, including but not limited to an Electronic Signature.
- 2.2 **Electronic Signature** means a signature in electronic form in, attached to, or logically associated with, Instructions, that is used by a signatory to indicate his or her adoption of the content of those Instructions.

3. ANZ GENERAL BANKING CONDITIONS

- 3.1 **Electronic Records.** The Customer agrees that any Instructions are not to be denied legal effect, validity, admissibility or enforceability on the ground that the Instructions are in the form of an Electronic Record. The Customer acknowledges and agrees that if Instructions are required by Law to be in writing or are required by Law to be delivered, dispatched, given or sent to, or to be served on a person, that by signing this Agreement, that requirement is met by doing so in the form of an electronic record. The Customer further acknowledges and agrees that if the Customer's signature is required by Law (whether to give Instructions or otherwise), that requirement is satisfied by an Electronic Signature.
- 3.2 **Customer Using Retail Electronic Banking Channel.** The Customer acknowledges and agrees that:
 - (a) Clause 1.4(b) of the ANZ General Banking Conditions in its entirety does not apply to the Solomon Islands; and
 - (b) 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, ("Electronic Banking Terms and Conditions"), are collateral to and exist independently of 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.
- 3.3 **Information about Australia and New Zealand Banking Group Limited, Solomon Islands Branch.** Australia and New Zealand Banking Group Limited ABN 11 005 357 522, incorporated in Australia, is licensed in Solomon Islands as a branch of ANZ.