

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 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.
- 2.3 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.
- 2.4 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.
- 2.5 Authorisation to Disclose.** In order to disclose information regarding the Customer as described in clause 9 of the ANZ General Banking Conditions and as envisaged by this Country Schedule, ANZ hereby obtains the written authorisation of the Customer in accordance with section 71(1) of the Banking Act 1995.

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 Complaints. If the Customer has a complaint concerning any Account, Service or the Bank, the Customer can talk to its manager at the Bank. If the complaint cannot be resolved promptly, the Customer's manager (or their supervisor), will take responsibility and work with the Customer to address the matter quickly. The Bank will acknowledge receipt of a complaint as soon as reasonably practicable. The Bank will undertake a review of the complaint under its complaints review procedures.

2.8 Escalation to Regulator. If the Customer is not satisfied with the Bank's response to any complaint it makes to the Bank, the Customer can contact the Reserve Bank of Fiji by phone (+679 331 3611) or via their website (www.rbf.gov.fj).

2.9 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.