

YOU ACCEPT THESE TERMS AND CONDITIONS WHEN USING ANZ FAST DEPOSIT

Conditions on the Fast Deposit Bag (bag), our General Terms and Conditions, and account terms may also apply, but these terms apply if there's any inconsistency. We can change these terms — if we do, we'll publish a notice on our website, in our branches, or in newspapers 30 days before the changes take effect.

USING ANZ FAST DEPOSIT TO MAKE DEPOSITS

Using the bags we issue or require you to use only, you can deposit New Zealand currency to your ANZ Business account.

You must include a deposit slip in the bag, with the full name of an authorised signatory for your account listed in the 'deposited by' field. Place the deposits inside the bag and seal it securely. Hand the bag over the counter or securely place the bag in ANZ Fast Deposit box at an ANZ branch.

HOW WE PROCESS DEPOSITS MADE USING ANZ FAST DEPOSIT

We may choose, in our absolute discretion, not to accept or process, or to delay processing, a deposit made using ANZ Fast Deposit, which:

- (a) isn't in New Zealand currency
- (b) isn't to an ANZ Business account
- (c) isn't in a properly sealed bag or a bag we've issued or required you to use, or
- (d) doesn't have a properly completed deposit slip, or doesn't comply with these terms and conditions or our General Terms and Conditions.

If we identify any deposits that meet the criteria above, we can ask you to collect that deposit and deposit it in another way, if possible.

We may also choose, in our absolute discretion, not to accept or process, or to delay processing, a deposit, until we receive any identification or information we need for you or any authorised signatories under any laws applying.

We receive a bag for deposit when it is securely placed in an ANZ Fast Deposit Box, or handed to an ANZ staff member over the counter, at an ANZ branch only, unless we've agreed to other arrangements in writing. Where possible, we process bags received during business hours on the same business day, but this may take longer in some locations.

When processing a bag, we'll credit your account with the amount recorded on the deposit slip inside the bag. But, you agree we may count the bag's contents later, and adjust the amount credited if we identify differences between the deposit slip and the amount in the bag. We may contact you to let you know what we've done, and will record any corrections on your statements. We may open bags and count the contents under video surveillance. You agree our count is deemed to be accurate and evidence of the bag's contents.

You also agree we may use an agent to collect or process bags or deposits made using ANZ Fast Deposit. See our Privacy Statement at anz.co.nz/privacy for information about how we may collect, use, or disclose personal information, and your rights of access to and correction of that information.

Depending on your account, we may charge fees, like cash handling fees, when processing deposits made using ANZ Fast Deposit. See anz.co.nz for detail.

WHEN WE'RE NOT LIABLE TO YOU WHEN YOU USE ANZ FAST DEPOSIT

To the extent the law allows, unless we or our agent are negligent, fraudulent or in wilful default, you agree we're not responsible or liable if you suffer loss when using ANZ Fast Deposit, including where:

- (a) the amount recorded on a deposit slip is higher than we count, and we debit your account with the difference
- (b) a bag or any deposit in that bag was lost or stolen before we receive it
- (c) we didn't process or delayed processing any deposit for any reasons set out in these terms and conditions, or
- (d) you, or anyone you've asked to use or deliver a bag for you, breached these terms and conditions or were negligent or fraudulent.