



ANZ CLEARING SERVICES

ANZ CLEARING SERVICES

Your clearing partner of choice in Australia, New Zealand and the Pacific.

ANZ Clearing Services now available in India (INR) and Hong Kong (CNY).

INCREASED EFFICIENCY FROM DEDICATED, REGIONAL CLEARING SERVICES

As a financial institution with regional banking requirements, your 'clearing partner of choice' should provide you with an effective and controlled way to move funds and ensure high straight-through processing rates.

Whether you represent a global bank or a bank with a domestic focus, your clearing partner should both simplify and proactively manage the clearing process, as well as provide you with a high level of personalised and dedicated service every step of the way.

With our strength in the Asia Pacific region, we aim to offer increased efficiency in cross border payment processing in Australia, New Zealand, India, Hong Kong and the Pacific¹. With a dedicated global team, ANZ Clearing Services is positioned to deliver services that meet your complex payment processing requirements.

A MARKET LEADER² IN PAYMENT PROCESSING WITH OVER 100 YEARS EXPERIENCE

With over 100 years experience in transaction banking and payments, ANZ Clearing Services can help you meet the challenges of a regional bank with confidence and certainty.

With the largest market share in AUD and NZD clearing services, ANZ may be seen as the wholesale bank 'clearing partner of choice'³.

DELIVERING BANK-SPECIFIC SOLUTIONS THROUGH LONG-TERM RELATIONSHIPS

ANZ aims to offer a competitive suite of payment and reporting services with a total commitment to customer service standards.

As a result, we aim to deliver effective and controlled movement of funds with minimum error, combined with a high straight-through processing rate.

We are committed to building long-term relationships - and understand the importance of certainty and trust. You can have confidence that we will provide experienced and reliable assistance to make sure your transactions are completed and your international payment requirements fulfilled.

1. Including Papua New Guinea, Fiji, Vanuatu, Solomon Islands, Cook Islands, Tonga, Samoa, Kiribati.

2. FI Metrix Bank to Bank Services in AUD/NZD Survey. No.1 for Large and Moderate Bank Relationship Penetration. No.1 in Overall Satisfaction. No.1 in Relationship Manager/Sales Satisfaction. Leader in Internet Reporting. (July 2012).

3. Measured by analysis of Standard Settlement Instructions maintained by BankSearchPlus, a directory of official international payment data. (As at August 2012).

PAYMENT EFFICIENCIES

ANZ is a preferred AUD and NZD nostro account provider, with over 1 in 3¹ financial institutions around the world using ANZ as their nostro account provider for AUD and NZD clearing.

ANZ's dominant market share can provide tangible benefits in terms of both payment efficiencies and liquidity management.

Our high book transfer rate for interbank payments, within the Australian and New Zealand markets, enables us to provide extended operating hours for book payments, outside the normal business day and well beyond the Real Time Gross Settlement (RTGS) operating hours.

Should counterparty errors occur in book transactions there are significant cost savings through back valuations.

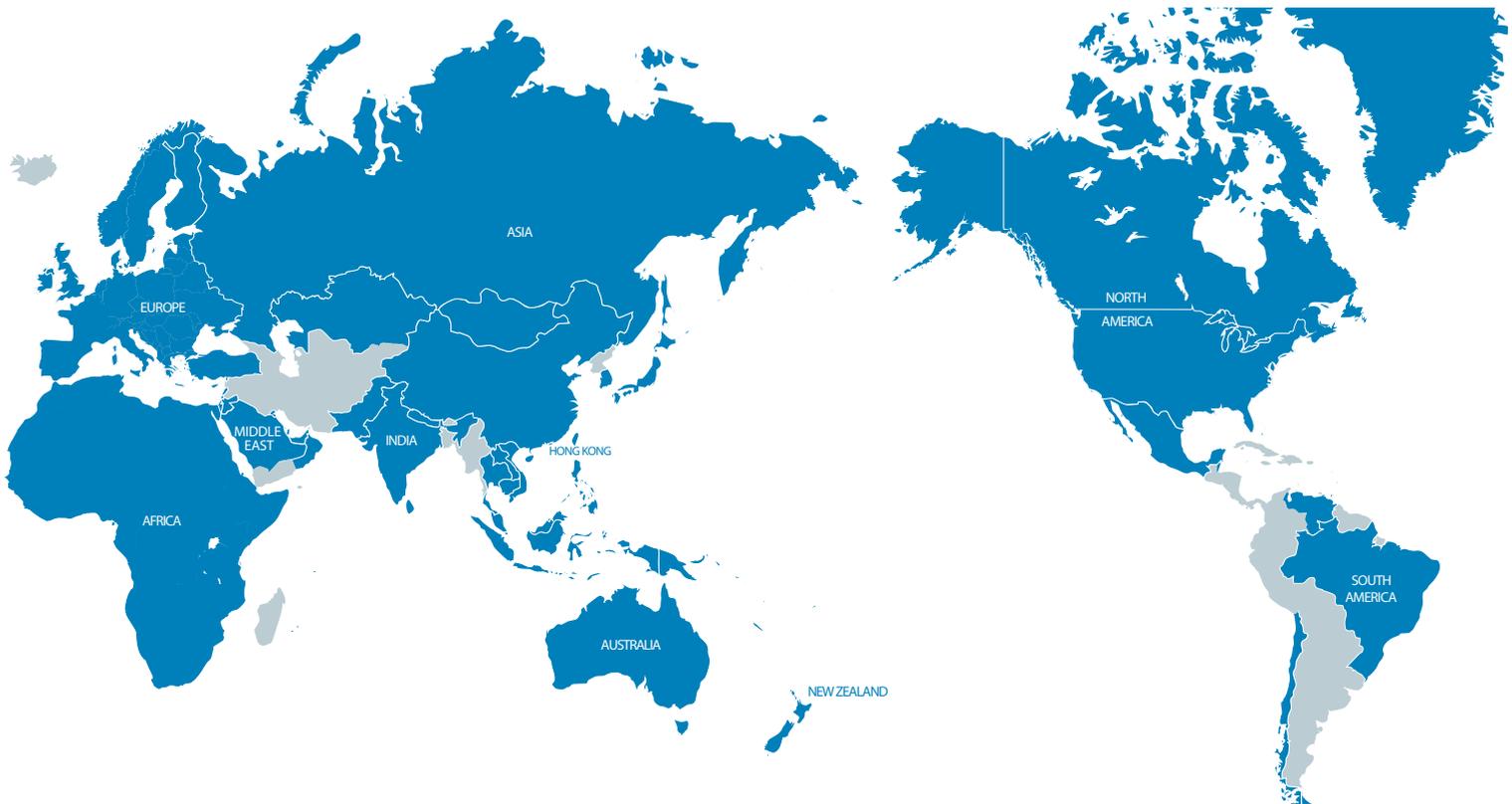
LIQUIDITY AND CREDIT MANAGEMENT

As a significant provider of liquidity to the local payments market, ANZ can also assist you to meet your Wholesale Treasury payment and Continuous Linked Settlement (CLS) obligations through our extensive experience and capacity to provide intraday credit and liquidity.

Our robust procedures for intraday and overnight overdrafts can help you with the efficient movement of funds and the timely settlement of payments.

ANZ has the largest share of CLS Settlement Members using our CLS Nostro Agent Services of all financial institutions in Australia and New Zealand². We have been a Settlement Member of CLS Bank since the inception of CLS and accordingly, have been an AUD and NZD CLS Settlement provider since the introduction of these currencies to CLS.

SERVICING OUR CLEARING CLIENTS GLOBALLY



1. Measured by analysis of Standard Settlement Instructions maintained by BankSearchPlus, a directory of official international payment data. (As at August 2012).

2. ANZ Australia has a 45% markets share of the available AUD CLS mandates and ANZ NZ has a 46% market share of available NZD CLS mandates in country. (As at February 2011).

CORE CAPABILITIES AND KEY FEATURES OF ANZ CLEARING SERVICES

BANK-TO-BANK WHOLESALE PAYMENT SERVICES

These payments will be processed on the same value date provided we receive the payment instructions before the relevant cut off times. In Australia, New Zealand, India, Hong Kong and the Pacific, ANZ will accept the following SWIFT message types:

- > MT202 General Financial Institution Transfer

In Australia and New Zealand, ANZ also accepts:

- > MT200 Financial Institution Transfer for its own Account
- > MT201 Multiple Financial Institution Transfer for its own Account
- > MT203 Multiple General Financial Institution Transfer
- > MT204 Financial Markets Direct Debit Message

Book entries are processed to ANZ-held accounts in real-time. If the beneficiary maintains its account with another bank, the relevant payment is processed via industry controlled RTGS¹.

COMMERCIAL PAYMENT SERVICES

Provided your payment instruction is received before the relevant cut off times, the payment will be processed on the same value date. This allows payment flows to be consolidated with the beneficiary bank receiving funds in real-time².

ANZ is able to accept commercial payments in all tradeable currencies in favour of all beneficiary accounts held in Australia, New Zealand, India and the Pacific. ANZ is able to accept commercial payments in CNY only via Hong Kong. ANZ accepts the following SWIFT message types for commercial payments:

- > MT102 Multiple Customer Credit Transfer³
- > MT103 (and MT103+) Single Customer Credit Transfer
- > Bulk File via SWIFTNet FileAct⁴

ANZ also offers a full suite of Paper Clearing Services⁵:

- > Draft Processing
- > Cash Letter Processing
- > Clean Collection Services

CLEARING REPORTING SERVICES

You can access our comprehensive range of reporting via ANZ's Internet service, ANZ Connect, or in the form of SWIFT messages, both real-time and end of day (MT900/910/942⁶ and MT940/ MT950⁷).

As a market leading⁸ online nostro reporting tool, ANZ Connect can facilitate efficient account reconciliation and nostro risk management. ANZ Connect provides real-time balance and statement information, as well as intraday liquidity reporting, for your nominated accounts and can be accessed online during your operating hours in your time zone⁹.

WHY USE ANZ CLEARING SERVICES

COLLABORATIVE SOLUTIONS AND SERVICING

ANZ's global team provides you with the effectiveness and convenience of a dedicated point of contact across a broad range of products and locations. We treat each relationship on an individual basis to more readily recognise and respond to the unique requirements of your business.

Our Clearing Services specialists in key finance centres around the world work together with our payment teams to give you complete payment and processing support in Australia, New Zealand, India, Hong Kong and the Pacific.

1. Or equivalent interbank arrangement in Pacific markets where an RTGS is not available.
2. Real-time processing is available only in Australia, New Zealand, India, Hong Kong and Fiji. It is not available in all other Pacific markets.
3. Not available in the Pacific and subject to satisfactory systems testing in New Zealand.
4. Not available in India, Hong Kong or the Pacific.
5. CNY Paper Clearing not available in Hong Kong.
6. Not available for Pacific accounts.
7. MT940/MT950 End of Day Balance and Transaction reporting is available in the Pacific via SWIFT.
8. FI Metrix Bank to Bank Services in AUD/NZD Survey. Leader in Internet Reporting. (July 2012)
9. Subject to local laws, access to ANZ Connect is available globally (other than for Pacific, India and Hong Kong accounts). Temporary service interruptions may occur. Technical requirements apply.

GLOBAL INSIGHT. REGIONAL CONNECTIVITY. LOCAL KNOWLEDGE

ANZ's global insight, regional connectivity and local expertise can help you access the right information and make informed decisions to capitalise on opportunities.

We aim to provide a seamless banking experience no matter where your business operates. We benchmark ourselves on global providers, but have the local market understanding needed to help facilitate efficient nostro account management.

Our strength in Australia and New Zealand, as well as our growing presence in 14 Asian countries and Pacific markets, such as Papua New Guinea and Fiji, means we not only have a deep understanding of the payment industry but also the local knowledge so vital in meeting your customers' needs locally.

WHY ANZ

ANZ is the largest Australian bank in Asia, one of the five largest and most successful listed companies in Australia, and the number one bank in New Zealand. With an AA rating, and as transaction banker to some of the world's leading organisations, ANZ has a proven track record partnering with, and meeting the complex needs of our clients.

ANZ Clearing Services offers a suite of clearing and payment solutions that combined with a strong relationship focus, make ANZ the 'bankers' bank' of choice in Australia, New Zealand and throughout the Pacific.

PARTNERING WITH ANZ

When you choose ANZ, you're choosing a bank that shares your business goals and is committed to the ongoing success of your business. Our local relationship managers connect you to our wider global network of product specialists, delivering local knowledge with global expertise. Our industry knowledge and commitment to continuous improvement can assist in delivering efficient solutions for your changing business needs. We welcome the chance to discuss your latest challenges and opportunities at any time.

CONTACT US

For more information about how ANZ Clearing Services can assist your business, please contact your local ANZ Clearing or Relationship Management teams.

IMPORTANT NOTICE

For the purposes of interpreting this document, all references to ANZ AUD clearing services relate to services offered in Australia by Australia and New Zealand Banking Group Limited (ACN 005 357 522). All references to ANZ NZD clearing services relate to services offered in New Zealand by ANZ Bank New Zealand Limited. All references to ANZ INR clearing services relate to services offered in India by the India branch of ANZ. All references to RMB clearing services relate to services offered in Hong Kong by the Hong Kong branch of ANZ.

1. Australia and New Zealand Banking Group Limited (ACN 005 357 522) ("ANZ") and its related bodies corporate and affiliates are represented in various countries.

COUNTRY/REGION SPECIFIC INFORMATION:

- > **Australia.** This document is distributed in Australia by ANZ. ANZ holds an Australian Financial Services licence no. 234527.
- > **United Kingdom.** ANZ is authorised and regulated in the United Kingdom by the Financial Services Authority ("FSA"). This document is distributed in the United Kingdom by ANZ solely for the information of persons who would come within the FSA definition of "eligible counterparty" or "professional client". It is not intended for and must not be distributed to any person who would come within the FSA definition of "retail client". Nothing here excludes or restricts any duty or liability to a customer which ANZ may have under the UK Financial Services and Markets Act 2000 or under the regulatory system as defined in the Rules of the FSA.
- > **New Zealand.** This document is distributed in New Zealand by ANZ Bank New Zealand Limited ("ANZ NZ").
- > **United States.** If and when the material accompanying this document is received by any US persons or other persons within the United States or its territories or possessions, the following statement and the text below is applicable: ANZ Securities, Inc. ("ANZ S") is a member of FINRA (www.finra.org) and registered with the SEC. ANZ S's address is 277 Park Avenue, 31st Floor, New York, NY 10172, United States of America (Tel: +1 212 801 9160 Fax: +1 212 801 9163).
- > This document is distributed in the United States by ANZ S (an affiliated company of ANZ), which accepts responsibility for its content. Further information on any securities referred to in this document may be obtained from ANZ S upon request. Any US person(s) receiving this document and wishing to effect transactions in any securities referred to in this document must contact ANZ S, not its affiliates.
- > **India.** This document is distributed in India by the India branch of ANZ.
- > **Indonesia.** This document is distributed by PT. ANZ Panin Bank ("ANZ Panin"). ANZ Panin is incorporated and licensed in Indonesia with limited liability.
- > **Vietnam.** This document is distributed in Vietnam by ANZ Bank (Vietnam) Limited ("ANZ VN"). ANZ VN is a wholly-owned foreign bank incorporated and licensed in Vietnam.
- > **China.** If and when the material accompanying this document is distributed by ANZ, ANZ NZ, ANZ S, ANZ Panin, ANZ VN or ANZ Bank (Europe) Limited ("ANZBEL"), the following statement and the text below is applicable: No action has been taken by ANZ, ANZ NZ, ANZ S, ANZ Panin, ANZ VN or ANZBEL or any affiliated entity which would permit a public offering of any products or services of such an entity or distribution or re-distribution of this document in the People's Republic of China ("PRC"). Accordingly, the products and services of such entities are not being offered or sold within the PRC by means of this document or any other document. This document may not be distributed, re-distributed or published in the PRC, except under circumstances that will result in compliance with any applicable laws and regulations.
- > If and when the material accompanying this document relates to the products and/or services of Australia and New Zealand Bank (China) Company Limited ("ANZ C"), the following statement and the text below is applicable: This document is distributed by ANZ C in the Mainland of the PRC.
- > **Hong Kong.** This document is distributed in Hong Kong by the Hong Kong branch of ANZ, which is registered by the Hong Kong Securities and Futures Commission to conduct Type 1 (dealing in securities), Type 4 (advising on securities) and Type 6 (advising on corporate finance) regulated activities. In Hong Kong, this document may only be made available to "professional investors" in accordance with Part 1 of Schedule 1 to the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong). Please note that the contents of this document have not been reviewed by any regulatory authority in Hong Kong. If you are in any doubt about any of the contents of this document, you should obtain independent professional advice.
- > **Singapore.** This document is distributed in Singapore by the Singapore branch of ANZ solely for the information of "accredited investors", "expert investors" or (as the case may be) "institutional investors" (each term as defined in the Securities and Futures Act Cap. 289 of Singapore). ANZ is licensed in Singapore under the Banking Act Cap. 19 of Singapore and is exempted from holding a financial adviser's licence under Section 23(1)(a) of the Financial Advisers Act Cap. 100 of Singapore. In respect of any matters arising from, or in connection with the distribution of this document in Singapore, contact the ANZ Chief Economist, Asia, with the contact details provided in this document.
- > **Taiwan.** This document is distributed in Taiwan by the Taipei branch of ANZ, which is registered as a branch of a foreign bank and holds a securities investment consulting enterprise license issued by the Taiwan Financial Supervisory Commission. In Taiwan, this document may only be made available to ANZ customers who have requested or have consented to receive distribution of this document and who have entered into a securities investment consulting agreement with ANZ.
- > **Germany.** This document is distributed in Germany by the Frankfurt Branch of ANZ solely for the information of its professional clients.
- > **Papua New Guinea.** This document is issued by Australia and New Zealand Banking Group (PNG) Limited (Company Registration No. 1-6419) ("ANZ PNG").
- > **American Samoa.** This document is distributed in American Samoa by the American Samoa branch of ANZ GI (operating as "Amerika Samoa Bank").
- > **Cook Islands.** This document is distributed in Cook Islands by the Cook Islands branch of ANZ.
- > **Fiji.** This document is distributed in Fiji by the Fiji branch of ANZ.
- > **Guam.** This document is distributed in Guam by ANZ Guam Inc ("ANZ GI").
- > **Kiribati.** This document is distributed in Kiribati by ANZ Bank (Kiribati) Limited ("ANZ KL").
- > **Samoa.** This document is distributed in Samoa by ANZ Bank (Samoa) Limited ("ANZ SL").
- > **Solomon Islands.** This document is distributed in Solomon Islands by the Solomon Islands branch of ANZ.
- > **Tonga.** This document is distributed in Tonga by the Tonga branch of ANZ.
- > **Timor-Leste.** This document is distributed in Timor-Leste by the Timor-Leste branch of ANZ.
- > **Vanuatu.** This document is distributed in Vanuatu by ANZ Bank (Vanuatu) Limited ("ANZ VL").

2. European Cross-Border Business.

- > ANZBEL is authorised and regulated in the United Kingdom by the FSA, and has “passport” rights to carry on certain cross-border activities in the other member states of the European Economic Area. ANZBEL and ANZ conduct cross-border business from their offices in the United Kingdom only with specified persons who would come within the FSA definition of “eligible counterparty” or “professional client” in other countries in Europe. This document is distributed in those countries solely for the information of such persons. It is not intended for, and must not be distributed to, any person there who would come within the FSA definition of “retail client”.

COUNTRY SPECIFIC INFORMATION:

- > **France.** This document is distributed in France by ANZBEL.
- > **Italy.** This document is distributed in Italy in relation to investment business by ANZ solely upon the request of the Italian recipient. For credit business the document is distributed by ANZBEL.
- > **Netherlands.** This document is distributed in the Netherlands by ANZ solely for execution only business or lending.
- > **Norway.** This document is distributed in Norway by ANZ solely for the information of Norwegian licensed banks and financial institutions. Distribution to non-licensed professional Norwegian entities is undertaken by ANZBEL as broker.
- > **Belgium, Finland, Ireland, Iceland, Luxembourg and Switzerland.** This document is distributed in Belgium, Finland, Ireland, Iceland, Luxembourg and Switzerland (as the case may be) by ANZ.
- > **Spain.** This document is distributed in Spain by ANZ solely upon the request of the Spanish recipient.
- > **Sweden.** This document is distributed in Sweden by ANZBEL or by ANZ solely upon the request of the Swedish recipient.

3. Information relevant to all countries.

- > The distribution of this document may be restricted by law in certain jurisdictions. Persons who receive this document must inform themselves about and observe all relevant restrictions.
- > This document is issued on the basis that it is only for the information of the particular person to whom it is provided. This document may not be reproduced, distributed or published by any recipient for any purpose. This document has been prepared for information purposes only and does not take into account the specific requirements, investment objectives or financial circumstances of any recipient. The recipient should seek independent financial, legal, tax and other relevant advice and should independently verify the accuracy of the information contained in this document.
- > Under no circumstances is this document to be used or considered as an offer to sell, or a solicitation of an offer to buy, or a recommendation or advice to buy or sell or not to buy or sell any product, instrument or investment, to effect any transaction or to conclude any legal act of any kind whatsoever. If, despite the foregoing, any services or products referred to in this document are deemed to be offered in the jurisdiction in which this document is received, no such service or product is intended for nor available to persons resident in that jurisdiction if it would be contradictory to local law or regulation. Such local laws, regulations and other limitations always apply with non-exclusive jurisdiction of local courts.
- > From time to time ANZ, ANZ NZ, ANZ S, ANZ Panin, ANZ VN, ANZ C, ANZBEL, their affiliated companies, or their

respective associates and employees may have an interest in or deal in, or seek to have an interest or deal in, financial products, securities or other investments, directly or indirectly the subject of this document and may receive commissions or other remuneration in relation to the sale of such financial products, securities or other investments. Such interests or dealings may directly or indirectly conflict with your interests.

- > ANZ, ANZ NZ, ANZ S, ANZ Panin, ANZ VN, ANZ C, ANZBEL or their affiliated companies may perform services for, or solicit business from, any company which is the subject of this document. If you have been referred to ANZ, ANZ NZ, ANZ S, ANZ Panin, ANZ VN, ANZ C, ANZBEL or their affiliated companies by any person, that person may receive a benefit in respect of any transactions effected on your behalf, details of which will be available upon request.
- > The information in this document has been obtained from, and any opinions in this document are based upon, sources believed reliable. Any views expressed in this document reflect the author’s personal views, including those about any securities and issuers referred to in this document. The author, however, makes no representation as to the accuracy or completeness of the information and the information should not be relied upon as such. All opinions and estimates in this document reflect the author’s judgement on the date of this document (unless otherwise specified) and are subject to change without notice. ANZ does not guarantee the performance of any of the products mentioned and ANZ, ANZ NZ, ANZ S, ANZ Panin, ANZ VN, ANZ C, ANZBEL their affiliated companies, their respective directors, officers, and employees expressly disclaim any responsibility, and shall not be liable, for any loss, damage, claim, liability, proceedings, cost or expense (“Liability”) arising directly or indirectly (and whether in tort, including negligence), contract, equity or otherwise out of or in connection with the contents of and/or any omissions from this document, or your receipt or use of it, except where a Liability is made non-excludable by legislation.
- > Any opinions, estimates, assumptions, forecasts and projections may or may not involve material elements of subjective judgement and analysis, and may or may not be achieved or prove to be correct. Forecasts and other projections are subject to significant uncertainties, contingencies and unanticipated events, most of which fall outside the control of ANZ, ANZ NZ, ANZ S, ANZ Panin, ANZ VN, ANZ C, ANZ BEL and their affiliated companies. Differences between forecast and actual results are common and may be material, because events often occur otherwise than in accordance with projections. You should therefore conduct your own independent review, diligence, verification and analysis in respect of any opinions, estimates, assumptions, forecasts and projections, and not rely on those provided.
- > If this document has been distributed by electronic transmission, such as e-mail, then such transmission cannot be guaranteed to be secure or error-free as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. The sender therefore does not accept Liability for any errors or omissions in the contents of this document, which may arise as a result of electronic transmission.
- > ANZ recommends you contact your ANZ Manager for further information before acquiring the product and refer to the product Terms and Conditions for full information relating to the product and services mentioned in this document.

