



Changes to the ANZ General Terms and Conditions and closure of inoperative ANZ accounts

Effective 1 February 2011, the ANZ General Terms and Conditions will be varied to include the following statements:

1. Verification of Statements

You must check your bank statements for all your bank accounts as soon as you receive them to ensure the entries recorded in them are correct.

You must notify us in writing within 60 days from when the statement was sent if there are any apparent errors, or transactions you have not authorised on a statement.

If you don't notify us, then to the extent permitted by law:

- You will be deemed to have accepted that the balance of the account and all transactions recorded on the bank statement are lawful and correct; and
- We will have a full defence against any action you take, for claims of any nature. This includes claims for breach of contract, negligence, wrongful debiting of funds, any other tort, equitable remedy or any other cause of action brought against us in relation to your account, or the transactions recorded on the bank statement.

2. Deposits made in error by ANZ to your account

The Bank may reverse payments to your account if we have made an error.

Closure of the following inoperative ANZ accounts: ANZ Access, ANZ Connect, ANZ Freedom, ANZ Key and ANZ Plus

From 1 February 2011 any of the above accounts which have a balance of between \$0 and -\$20, and have had no transactions for six or more years, will be closed.

For full details about ANZ accounts, including terms, conditions and fees or if you would like to open any other account with ANZ, call 0800 269 296 or visit any ANZ branch.