

ANZ FAST DEPOSIT

CONDITIONS OF USE
8.11.2023



1. ABOUT THESE CONDITIONS OF USE

These Conditions of Use operate in conjunction with and must be read with the terms and conditions applicable to the ANZ account(s) to which you make deposits using this service. Any fees and charges that may apply to this service are set out in the applicable terms and conditions.

These Conditions of Use prevail in respect of your use of the ANZ Fast Deposit.

2. ACCEPTANCE

You accept these Conditions of Use if you or a person holding themselves out as an Authorised User uses a Bag.

3. AUTHORISED USER

You must ensure that each Authorised User complies with these Conditions of Use.

4. ANZ FAST DEPOSIT USAGE

- 4.1 You agree that you will use the ANZ Fast Deposit service for depositing your own cash only and you will not use Bags for the aggregation or commingling of cash from multiple sources, including where you operate a cash courier, cash-in-transit or similar business.
- 4.2 ANZ Fast Deposit Bags are for business use only and must not be used for personal deposits.

5. HOW TO USE ANZ FAST DEPOSIT – UNACCOMPANIED DEPOSITS

- 5.1 ANZ Fast Deposit can be used to make an unaccompanied deposit to an ANZ account of either:
 - (a) Cash only; or

- (b) Cash with cheques, money orders, other negotiable instruments or in the case of a merchant, Merchant Envelopes.
- 5.2 ANZ Fast Deposit can be used by placing the deposit into a Bag (following the instructions on the Bag, including completing the deposit slip) and:
 - (a) handing the Bag to an officer at an ANZ Approved Branch;
 - (b) depositing the bag in a Fast Deposit Drop Box or a Digital Fast Deposit Kiosk or a Business Cash Machine; or
 - (c) by handing the Bag to an ANZ Courier (where agreed with ANZ and by following the directions of the ANZ Courier).
- 5.3 A separate Bag must be used for deposits to each account.

6. USING THE BAG

- 6.1 You must read any additional information that is provided with the Bag and follow the "Instructions" on each Bag when using ANZ Fast Deposit. Otherwise, ANZ or an ANZ Courier may refuse to accept a Bag, and ask you to collect a Bag at an ANZ Approved Branch as advised to you by ANZ without processing or completely processing the deposit or there may be a delay in processing the contents of the Bag.
 - (a) You must adhere to the maximum coin values denoted on the Bag, otherwise, there may be a delay in processing the contents of the Bag, or ANZ or an ANZ Courier may, in its discretion, refuse to accept a Bag.
 - (b) You will need to prepare a separate deposit/Bag if your coins exceed the maximum coin values denoted on the Bag.
- 6.2 All Bags (but not the contents of Bags) remain the property of ANZ and must be returned to ANZ on request.
- 6.3 You must not place any items other than those noted in condition 5.1 in a Bag including anything flammable, explosive, harmful, noxious or dangerous.

7. PREPARING YOUR DEPOSIT

- 7.1 Separate your notes and coins into denominations and count.
- 7.2 Individually total any cash, cheques, money orders, Merchant Envelopes and or any other items pre-approved by ANZ and include these totals on the deposit slip.
- 7.3 Complete the required information on the deposit slip, available from ANZ.
- 7.4 Record the following details on the Bag:
 - (a) Your contact and account deposit details; and
 - (b) Cash summary (breakdown of denominations for notes, total amount of coins and the total of cash).
- 7.5 Place Australian dollar notes, coins and paper items in the Bag:
 - (a) Ensure notes and coins are placed in the “cash only” pouch.
 - (b) Place deposit slip, cheques (Australian currency only), money orders, Merchant Envelopes, and any other items pre-approved by ANZ in the “non-cash” pouch.
 - (c) Do not fill either pouch above fill lines marked on the Bag.
- 7.6 Seal both pouches on the Bag as follows:
 - (a) Work on a flat surface.
 - (b) Remove any trapped air from the Bag.
 - (c) Peel off tape to expose adhesive and– press adhesive down firmly from centre to edges to ensure a firm and secure seal.
- 7.7 If a Bag is handed to an ANZ Courier that is not sealed in accordance with clause 7.6, the ANZ Courier will advise you and will request that you seal the Bag correctly.

8. LODGING BAGS

- 8.1 Bags lodged with ANZ in the following ways will generally be processed within one (1) Business Day after the date of lodgement:

- (a) handed to an officer of ANZ at an ANZ Approved Branch; or
- (b) placed in a Fast Deposit Drop Box or a Digital Fast Deposit Kiosk or a Business Cash Machine.

Please note that disruptions may occur and may result in delays to processing times.

8.2 Bags handed to an ANZ Courier will generally be processed:

- (a) for Regional Customer Collect, within five (5) Business Days after the date you hand a Bag to an ANZ Courier; or
- (b) for Direct to Depot, within two (2) Business Days after the date that ANZ receives the non-cash portion of the Bag from the ANZ Courier.

Please note that disruptions may occur and may result in delays to processing times

8.3 It is your responsibility to keep records of Bag lodgement. If available, you may use a Digital Fast Deposit Kiosk or Business Cash Machine to generate a record of your intended Bag lodgement. This record does not confirm lodgement of the bag, or the verified value of the deposit.

8.4 ANZ may require you or your Authorised User to lodge any Bag at an Approved ANZ Branch or with an ANZ Courier, in an Approved Method.

8.5 ANZ reserves the right to vary the Approved ANZ Branch, ANZ Courier or the Approved Method at any time by giving you 30 days' notice in writing, in branch or via public notification in major newspapers, unless a shorter time is agreed.

8.6 ANZ may, in its reasonable discretion, refuse:

- (a) to accept the deposit of a Bag by you or a person holding themselves out as your Authorised User; or
- (b) to process a Bag that has been deposited by you or a person holding themselves out as your Authorised User,

where, in ANZ's reasonable opinion such refusal is appropriate to protect ANZ, its staff, the ANZ Courier or customers from risk of harm.

9. PROCESSING OF DEPOSITS

- 9.1 ANZ may in its reasonable discretion reject or return a Bag if:
- (a) the deposit is not in Australian currency – cash or a pre-approved item;
 - (b) the Bag is not properly sealed or it has been opened or otherwise tampered with;
 - (c) the deposit does not comply with these Conditions of Use; or
 - (d) you or the person holding themselves out as your Authorised User do not comply with these Conditions of Use.
- 9.2 You may have an agreement with ANZ which allows you to deposit Third Party Cheques using ANZ Fast Deposit. If you do not have such an agreement, ANZ generally will not process any Third Party Cheques in a Bag.
- 9.3 Without limitation to clause 13.4 and/or any applicable rights and obligations in any agreement between you and ANZ about depositing Third Party Cheques:
- (a) you must ensure that you are legally entitled to any Third Party Cheque you deposit; and
 - (b) if you deposit a Third Party Cheque that you are not legally entitled to, ANZ may, if permitted by law, reverse any credit for the Third Party Cheque to your ANZ account.
- 9.4 On the day the Bag is processed by ANZ in accordance with these Conditions of Use, ANZ will credit the nominated ANZ account with:
- (a) the amount of the contents of the non-cash portion contained in the Bag; and
 - (b) the amount of the contents of cash portion of the Bag.

Final verification of the cash and non-cash portions of the Bag may occur after the date of processing. If there is a discrepancy between the amount credited to your ANZ account and the verified amount contained in the Bag, your ANZ account will be debited or credited (as applicable) for the amount of the discrepancy.

- 9.5 An adjustment made by ANZ in accordance with clause 9.3 will be noted in your ANZ account statement and transaction history. ANZ may also notify you in writing if the adjustment amount is \$20 or more.

If you disagree with ANZ's count of the contents of the Bag, you may request that ANZ conduct, to the extent possible, a review and reconciliation of the count. Any request to review ANZ's count should be made as soon as possible, where possible, within 7 days of the date of processing. If ANZ, acting reasonably, is satisfied that an error was made in verifying the contents of the Bag, ANZ will adjust your ANZ account.

- 9.6 You should allow up to 3 - 7 Business Days for a cheque to clear.
- 9.7 If you did not enclose a deposit slip in a Bag, ANZ may, where sufficient information is available to ANZ, count the contents of the Bag and credit the ANZ account you have specified on the Bag with the total amount of the contents of the Bag.
- 9.8 All lodgings of Merchant Envelopes are subject to the terms and conditions of the applicable merchant agreement between you and ANZ authorising you to carry out transactions using credit or debit cards accepted by ANZ.
- 9.9 Delays in processing the contents of the Bag (and, therefore in crediting your ANZ account) may occur in the event of incorrect preparation of the Bag, failing to include a deposit slip, or any errors in the deposit slip.

10. BAGS - UNSEALED/ TAMPERED WITH

- 10.1 If ANZ receives a Bag which is not properly sealed or has been tampered with, ANZ or an ANZ Courier may refuse to accept it, or ANZ may:
- (a) count the contents and credit the ANZ account for that amount and notify you if this amount is different to the amount specified on your deposit slip; or
 - (b) notify you, in which case you can collect the Bag from the ANZ Approved Branch where it was deposited.

11. AGENT

You agree and consent to us authorising an agent to perform for us any one or more of the tasks involved in:

- (a) collecting, accessing, verifying and perusing your information and the contents of any Bag in order to process each deposit made by you; and
- (b) generally administering your deposits in accordance with these Conditions of Use.

12. VARIATIONS TO CONDITIONS OF USE

ANZ reserves the right to vary these Conditions of Use at any time by giving you or your Authorised User at least 30 days' notice in writing, in branch or via public notification in a major newspaper.

13. ANZ LIABILITY

- 13.1 To the extent permitted by law, ANZ is not responsible or liable to you for any:
 - (a) discrepancy between the ANZ count and your count of the contents of any Bag or Merchant Envelope unless the discrepancy was caused by the fraud, negligence or wilful misconduct of ANZ or its employees; or
 - (b) loss or theft from or of a Bag unless you have received an acknowledgement of lodgement from ANZ or the fraud, negligence or wilful misconduct of ANZ or its employees caused or contributed to the loss or theft.
- 13.2 ANZ is not responsible to you for any loss or damage which occurs if you or person holding themselves out as your Authorised User have breached your obligations under these Conditions of Use or acted negligently or fraudulently when using ANZ Fast Deposit.
- 13.3 To the extent permitted by law, ANZ is not liable for any delay in acting upon instructions from you or an Authorised User which results from the temporary breakdown of, or interruption to, ANZ Fast Deposit,

or any other circumstances beyond ANZ's reasonable control.

To the extent permitted by law, ANZ will not be responsible for any loss or damage (including consequential loss or damage) suffered in relation to use of, or inability to use ANZ Fast Deposit, unless the loss or damage is attributable to the fraud, negligence or wilful misconduct of ANZ, or breach of a condition or warranty implied at law in contracts for the supply of goods and services which may not be excluded, restricted or modified or only to a limited extent.

- 13.4 You are responsible for any loss or damage suffered by ANZ because you or person holding themselves out as your Authorised User did not observe your obligations under these Conditions of Use or acted negligently or fraudulently when using ANZ Fast Deposit.
- 13.5 Customers using Direct to Depot must have an agreement with the ANZ approved courier for collection and transport of Bags. ANZ will not be liable for the loss of a Bag or the contents of a Bag until the Bag is received by ANZ:
- (a) with respect to the non-cash portion of the Bag, from the time that you hand the Bag to an ANZ approved courier to the time when the non-cash portion of the Bag is received at an ANZ transaction processing centre and the contents verified; and
 - (b) with respect to the cash portion of the Bag from the time that you hand the Bag to an ANZ approved courier to the time when the cash portion of the Bag is processed by and verified at our nominated provider currency processing centre.
- 13.6 It is your responsibility to retain details of non-cash items, including cheques deposited in a Bag, so that in the event of any loss or damage you can approach the drawer for a replacement.

14. CONCERNS AND DISPUTES

Please refer to the terms and conditions applicable to the ANZ account(s) to which you make deposits using this service for information on the steps you need to take if you have a concern or dispute with ANZ.

15. GLOSSARY

In these Conditions of Use the following words have the following meanings:

'ANZ' refers to Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

'ANZ account' refers to any ANZ account held by you to which you make deposits using ANZ Fast Deposit.

'ANZ Approved Branch' refers to the designated ANZ branch(es) that you or the person holding themselves out as your Authorised User must lodge any Bag in accordance with these Conditions of Use, as advised to you or your Authorised User by ANZ in writing, via public notification in major newspapers or in branch from time to time.

'ANZ Approved Location' refers to the locations (other than an Approved ANZ Branch) where you or a person holding themselves out as your Authorised User may lodge any Bag, as advised to you or a person holding themselves out as your Authorised User by ANZ in writing, via public notification in major newspapers or in branch from time to time.

'ANZ Courier' refers to a third-party supplier including Linfox Armaguard Pty Ltd ACN 099701872

'ANZ Fast Deposit' refers to the service you may use to make unaccompanied deposits in accordance with these Conditions of Use.

'ANZ Transaction Processing Centre' refers to the locations where ANZ processes the non-cash portion of the contents of the Bags for depositing into your ANZ account.

'Approved Method' refers to the method or system that you or a person holding themselves out as your Authorised User must use to lodge any Bag in accordance with these Conditions of Use, as advised to you or your Authorised User by ANZ in writing, via public notification in major newspapers or in branch from time to time.

'Authorised User' refers to any party authorised by you, or holding themselves out as being authorised by you, to make unaccompanied deposits to your ANZ account using the ANZ Fast Deposit service.

‘Bag’ refers to the “Tamper Evident Bag” issued to you by ANZ to make unaccompanied deposits in accordance with these Conditions of Use. Bag may, if applicable, also refer to a special purpose bulk coin bag issued by ANZ for use with ANZ Fast Deposit.

‘Business Cash Machine’ means a machine located inside or outside an ANZ branch and marked “Business Cash.”

‘Business Day’ means a day that is not a Saturday, a Sunday or a public holiday in the city in which the relevant Fast Deposit Bag is lodged.

‘Digital Fast Deposit Kiosk’ refers to a machine located inside or outside an ANZ branch which accepts Fast Deposit Bags and which may be marked “Digital Fast Deposit Kiosk”.

‘Direct to Depot’ means the contractual arrangements between you and an ANZ Courier where the ANZ Courier collects Bags from you and delivers them to ANZ on your behalf.

‘Fast Deposit Drop Box’ refers to a box located inside or outside an ANZ branch which accepts Fast Deposit Bags and which may be marked “Fast Deposit” or “Bag Deposit”.

‘Instructions’ refers to the instructions on the Bag applicable to its use. All such instructions form part of these Conditions of Use.

‘Merchant Envelope’ refers to an envelope provided by ANZ to you, if you are a merchant, to make deposits of credit card or debit card sales vouchers.

‘Processed’ means when the deposit slip within a Fast Deposit Bag lodged in accordance with these Conditions of Use is successfully scanned by ANZ.

‘Regional Customer Collect’ means the service where an ANZ Courier collects Fast Deposit Bags from you on behalf of ANZ.

‘Third Party Cheque’ means a cheque presented for payment into the account of a person or entity other than the payee nominated on the cheque.

‘you’ refers to the person or persons in whose name the ANZ account to which the deposit is being made via ANZ Fast Deposit has been opened, and ‘your’ has a corresponding meaning.

