

***Issued by Australia and New Zealand Banking Group Ltd ABN 11 005 357 522**

Please complete this form and return to Esanda using the enclosed reply-paid envelope.

1. Account details

Investor 1 / Name _____ Investor 2 / Name _____
 Principal amount _____ Debenture certificate number _____ Maturity date _____

2. Rate details

For terms and interest rates on offer, please call **1800 269 008**. Note that the interest rate is fixed for the term of the investment.

Interest rate per annum _____ Term _____ Interest frequency ie: monthly, quarterly, annually or at maturity _____
 In the event that there is any difference between ANZ's and your records relating to the interest rate that will apply to your Esanda Term Deposit, the interest rate contained in ANZ's records shall be the interest rate that will apply to your Esanda Term Deposit.

3. Nominated account for Esanda Term Deposit

Please nominate the account you wish to have your interest and principal paid into. Please note that your account name has to be in the same name as your Esanda Term Deposit and must be with an Australian financial institution.

Account name _____ Financial institution _____ BSB number _____ Account number _____

4. Declaration

Investor 1 details - All fields are compulsory

Title _____ First name _____
 Middle name _____ Surname _____
 Residential address / Street (no PO Box) _____
 Suburb _____ State _____ Postcode _____
 Postal address (please complete if different from residential address)
 Suburb _____ State _____ Postcode _____
 Phone _____
 Mobile / After hours _____
 Date of birth _____ Tax file number ^ _____

Investor 2 details - All fields are compulsory

Title _____ First name _____
 Middle name _____ Surname _____
 Residential address / Street (no PO Box) _____
 Suburb _____ State _____ Postcode _____
 Postal address (please complete if different from residential address)
 Suburb _____ State _____ Postcode _____
 Phone _____
 Mobile / After hours _____
 Date of birth _____ Tax file number ^ _____

Are you an ANZ customer?

Yes No: If no, please refer to the accompanying letter for instructions.

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Yes No: If no, please refer to the accompanying letter for instructions.

5. Acceptance of Esanda Term Deposit

By signing this form, I authorise and direct Esanda to: A) redeem my debenture and transfer all funds payable under the above debenture certificate number to an Esanda Term Deposit. B) I acknowledge and accept that I am bound by the provisions of the Esanda Term Deposit Terms and Conditions and Privacy Consent (see over). In approving this, I also authorise the sharing of information between Esanda and ANZ (including my agent/s' information if applicable) to enable ANZ to provide me with this product.

Signatures

X _____
 Signature of investor 1 _____ Date signed _____

X _____
 Signature of investor 2 _____ Date signed _____

6. Authority for authorised representative/third party signatory

If you would like to nominate an authorised representative/third party signatory (including brokers, financial planners, accountants) please complete below section.

Name of authorised representative signatory

Title First name

Middle name Surname

Address / Street

Suburb State Postcode

Postal address (please complete if different from residential address)

Suburb State Postcode

Occupation

Date of birth

Authorised representative signature here

X

Signature of authorised representative

Date signed

For completion by advisor only

Advisor number

Brokerage Rate per annum

Authorised representative/third party signatory access level

I authorise the same powers as me/us to withdraw from or deposit into my/our Esanda Term Deposit and access to my/our Esanda Term Deposit financial records and update my/our contract details.

By signing the below you hereby release, discharge and indemnify ANZ from and against all actions, proceedings, accounts, claims and demands whatsoever arising from the appointment of the authorised representative/third party signatory above.

- For individuals, ANZ may accept a Power of Attorney. Please note that acceptance of any Power of Attorney is subject to confirmation that it is current, authorises the attorney to act on behalf of the Principal in respect to financial matters; and has been duly certified in accordance with the relevant State or Territory legislation.
- For companies and trusts, ANZ may accept a Power of Attorney (delegation) if it has been drafted in accordance with the Corporations Act 2001 (Cth) and/or the relevant State or Territory Trust legislation, is current and authorises the attorney to act on behalf of the Company and/or Trustee in respect to financial matters.

Signature/s of investor/s

X

Signature of investor 1

Date signed

X

Signature of investor 2

Date signed

7. Personal, privacy and product information

Privacy consent

References to 'our group' or 'the group' in this clause mean Esanda Finance Corporation Limited, ANZ, ING Australia Limited (INGA) and their related bodies corporate. INGA is a joint venture between ANZ and ING Group.

ANZ's collection, use and disclosure of personal information and your consent to disclosure.

ANZ is collecting your personal information to enable it to provide the products applied for. Without this information ANZ may not be able to do this. ANZ may disclose your personal information (including information about your credit worthiness, history, standing or capacity) to:

- Any service provider ANZ or our group engages to carry out or assist its functions and activities
- Credit reporting agencies
- Your referee
- Other persons ANZ is authorised or required by law to disclose information to.

You may request access to your information by calling 13 13 14.

Access will be granted in accordance with the Privacy Act for a reasonable fee. If any of your information is inaccurate, you may request that it be corrected.

Terms and conditions

Terms and conditions are available in the document 'Esanda Term Deposit Terms and Conditions'.

Promotion of other products or services until you tell ANZ otherwise:

- ANZ may use your personal information to help ANZ promote its products and services or those of the group and alliance partners;
- ANZ may also disclose your personal information to the group or its alliance partners in connection with that purpose:
 - to enable them to decide if they want ANZ to tell you about a product or service
 - when they have agreed to only use the information for this purpose and where they have agreed to keep the information confidential and return it to ANZ (or destroy it) as soon as it has been used for this purpose.

Where you do not want ANZ to tell you about its products or services or those of the group, you may withdraw your consent by calling 13 13 14.

Where you supply ANZ with information about someone else

If you give ANZ information about someone else, please show them a copy of this clause so that they may understand the manner in which their information may be used or shared by ANZ and the group.

Personal information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.