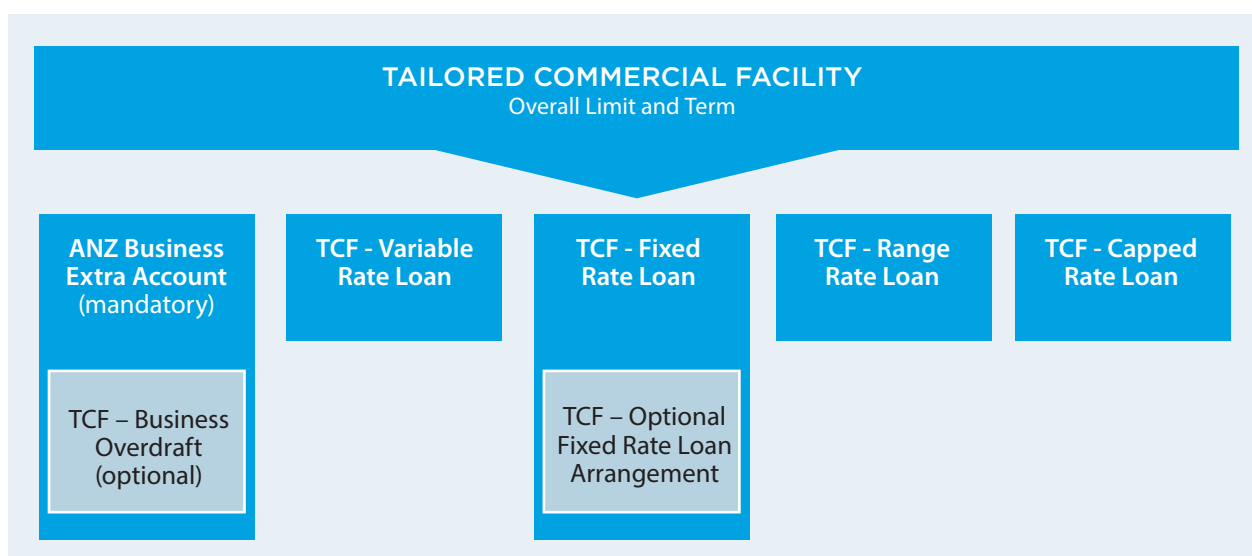


## ANZ TAILORED COMMERCIAL FACILITY

The ANZ Tailored Commercial Facility provides risk management alternatives to help match your desired risk profile and borrowing needs. The ANZ Tailored Commercial Facility can provide certainty, flexibility and the opportunity to manage the potential impact of interest rate movements on your business and cash flow. By combining different types of loans and an optional overdraft under one facility, the ANZ Tailored Commercial Facility is a dynamic lending facility that can be customised to suit your needs. ANZ has a team of Markets Specialists who in partnership with the Relationship Managers can discuss the interest rate risk you face and offer an alternative to help mitigate the risk.

The different types of loans offered under the ANZ Tailored Commercial Facility are shown below. A Facility Limit and term are approved and then any combination of loans for any combination of available loan terms can be made under this facility provided the total loan amounts do not exceed the agreed Facility Limit or exceed the Facility Term. You may enter into one or more arrangements that can help protect you when interest rates increase, and benefit you when interest rates fall, subject to a Base Rate floor of zero.\*



### ANZ Tailored Commercial Facility benefits at a glance:

- Highly flexible and can be adapted to meet varying needs.
- Ability to manage your exposure to interest rate movements, in line with your risk appetite.
- Ability to structure your facility in line with business cash flow requirements.
- Simple loan documentation with one facility statement.

Terms, conditions, fees and charges apply

\*The ANZ Tailored Commercial Facility has a Base Rate floor of zero. This means that the Base Rate will never be lower than zero, even if external market rates fall below 0%p.a. See terms and conditions for full details.

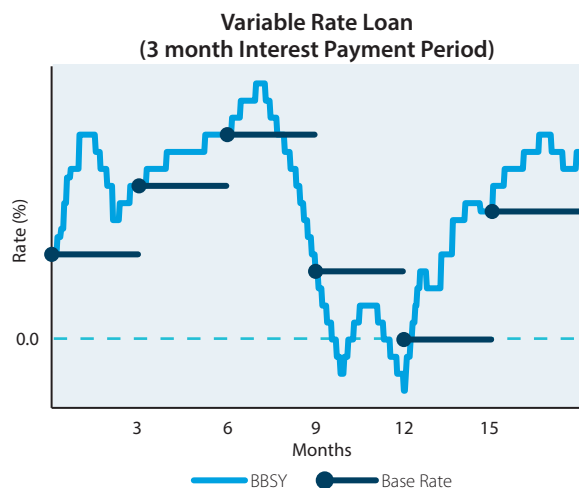
## AVAILABLE LOANS UNDER ANZ TAILORED COMMERCIAL FACILITY

### 1. TCF VARIABLE RATE LOAN

A Variable Rate Loan allows you to set an interest payment frequency. The interest rate will be set at the start of the Interest Payment Period and will apply during that period. For example, if the interest payment frequency is monthly, the applicable Variable Interest Rate will apply for 1 month and then will be reset at the start of the next month. A Variable Rate Loan allows you greater flexibility to change to another type of loan structure at each interest payment date should your funding requirements change.

All Variable Interest Rates are calculated by combining the Base Rate together with ANZ's Funding Index Rate and a Customer Margin.

The Base Rate is generally set by reference to the BBSY bid rate, applicable to the relevant interest payment frequency of the loan, subject to a Base Rate floor of zero.\* ANZ's Funding Index Rate is a rate set by ANZ from time to time and published on anz.com. The Customer Margin is individual to customers and will depend on a number of factors including term, amount, customer's credit risk rating, and other factors.



#### Features:

- Transparent Base Rate movements with reference to BBSY, subject to a Base Rate floor of zero\*
- Loan amounts can change within the approved Facility Limit
- Ability to make prepayments on a loan with no early repayment costs (provided payments are made on Interest Payment Dates)
- Ability to change to another loan type on each Interest Payment Date.

#### Disadvantages:

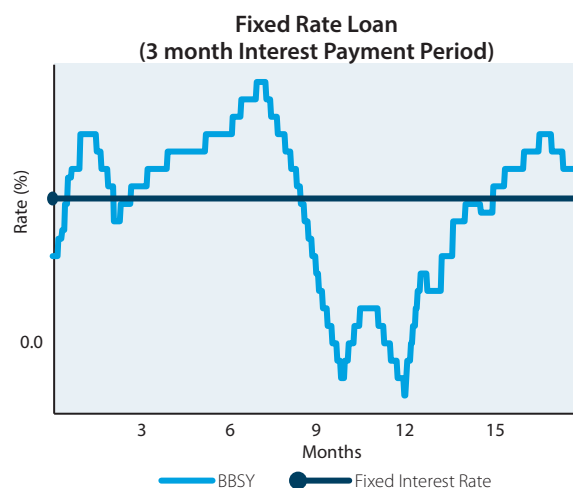
- As a Variable Rate Loan there is no protection from increases in the interest rates.

### 2. TCF FIXED RATE LOAN

A Fixed Rate Loan offers you the certainty of your cost of funds for the fixed period of the loan and safeguards you against any increase in interest rates. No IRRM Premium is payable for this type of loan.

Fixed Rate Loans can also be arranged so that you are able to lock in a fixed rate for a loan which would commence at a later date.

A Fixed Interest Rate is set at the date of acceptance of the loan.



#### Features:

- Protection against interest rates rising during the fixed rate term
- Certainty of your interest rate during the fixed rate period for budgeting and cash flow management
- Loan amounts and repayments can be structured in line with your requirements. They are set and agreed for the term of the loan at the time of acceptance of the loan.

#### Disadvantages:

- No benefit to you if interest rates fall
- The terms of the contract are fixed therefore any changes to the amounts or to the term including early repayment (either in full or in part) may incur early repayment costs which could be substantial.

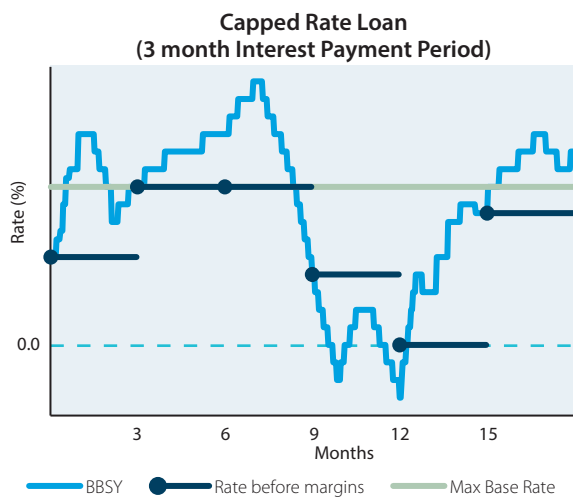
\*The ANZ Tailored Commercial Facility has a Base Rate floor of zero. This means that the Base Rate will never be lower than zero, even if external rates fall below 0%p.a. See terms and conditions for full details.

### 3. TCF CAPPED RATE LOAN

A Capped Rate Loan allows you to specify a Maximum Base Rate which will apply during the term of the loan. An IRRM Premium is payable for this type of loan.

The interest rate will be set at the start of the Interest Payment Period and will apply during that period. For example, if the interest payment frequency is monthly, the applicable interest rate will apply for 1 month and then will be reset at the start of the next month.

The applicable interest rate for a Capped Rate Loan will be the lower of the Maximum Base Rate and the Base Rate plus in each case, a Customer Margin and a Funding Margin.



#### Features:

- Protection from the Base Rate increasing above the agreed Maximum Base Rate for the term of the loan
- Certainty of Maximum Base Rate on loan for budgeting and cash flow management
- Benefit to you if the Base Rate falls below the agreed Maximum Base Rate - down to a Base Rate floor of zero\*
- Loan amounts and repayments can be structured in line with your requirements. They are set and agreed for the term of the loan at the time of acceptance of the loan.

#### Disadvantages:

- The terms of the contract are fixed therefore any changes to the amount of the loan or to the term including early repayment (either in full or in part) may incur early repayment costs which could be substantial and will also require payment of any unpaid IRRM Premium for the remaining term.

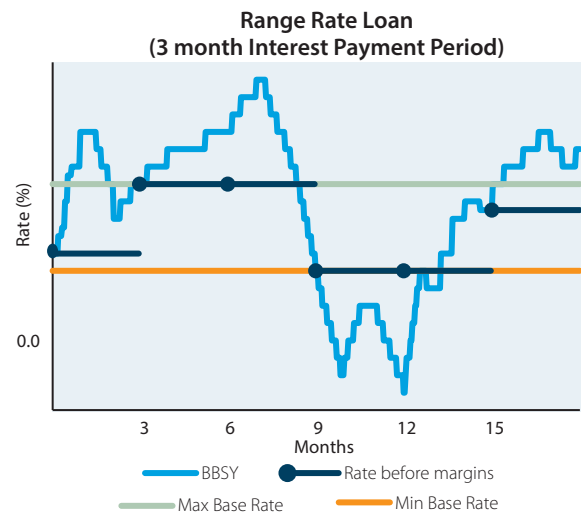
### 4. TCF RANGE RATE LOAN

A Range Rate Loan allows you to specify the maximum and minimum base rates which will apply over the term of the loan. An IRRM Premium is payable for this type of loan.

The interest rate will be set at the start of the Interest Payment Period and will apply during that period. For example, if the interest payment frequency is monthly, the applicable interest rate will apply for 1 month and then will be reset at the start of the next month.

The interest rate for a Range Rate Loan will be equal to:

- The applicable Base Rate or;
  - If the Base Rate is less than your Minimum Base Rate, your Minimum Base Rate; or
  - If the Base Rate is greater than your Maximum Base Rate, your Maximum Base Rate
 plus
- In each case, a Customer Margin and a Funding Margin.



#### Features:

- Protection from movement of the Base Rate above the agreed Maximum Base Rate, for the term of the loan
- Certainty of maximum rate payable on loan amount for budgeting and cash flow management
- Benefit of lower Variable Interest Rates – down to your agreed Minimum Base Rate
- Loan amounts and repayments can be structured in line with your requirements. They are set and agreed for the term of the loan upon acceptance of the loan.

#### Disadvantages:

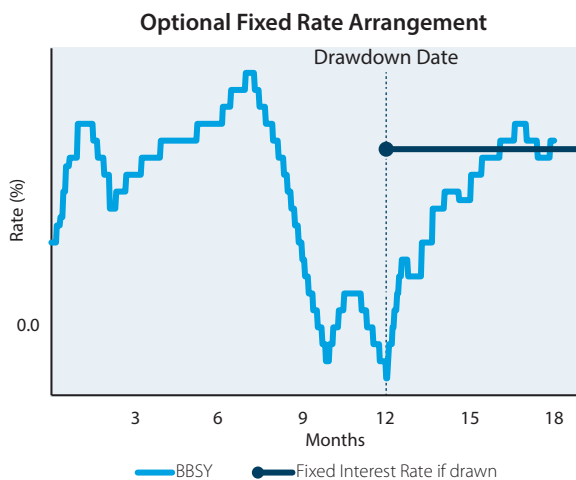
- The terms of the contract are fixed therefore any changes to the amount of the loan or to the term including early repayment (either in full or in part) may incur early repayment costs which could be substantial and will also require payment of any unpaid IRRM Premium for the remaining term
- If the Base Rate falls below the Minimum Base Rate, you will be paying a rate equal to your Minimum Base Rate.

\*The ANZ Tailored Commercial Facility has a Base Rate floor of zero. This means that the Base Rate will never be lower than zero, even if external market rates fall below 0%p.a. See terms and conditions for full details.

## 5. TCF OPTIONAL FIXED RATE ARRANGEMENT

An Optional Fixed Rate Arrangement allows you to lock in a Fixed Interest Rate today with a right, but not an obligation, to draw down the loan at that fixed rate on a nominated future date. An IRRM Premium is payable for this arrangement which is charged upon acceptance of the Optional Fixed Rate Arrangement. If you decide to proceed with drawdown of the Optional Fixed Rate Arrangement, then the Optional Fixed Rate Arrangement operates like a fixed rate loan from the point of drawdown.

The interest rate for an Optional Fixed Rate Arrangement will be the fixed rate as quoted on the date of acceptance of the Optional Fixed Rate Arrangement together with a Customer Margin and a Funding Margin which are quoted before drawdown.



### Features:

- If interest rates fall or your funding requirements change prior to the nominated date, you can choose not to draw down on the Optional Fixed Rate Arrangement
- Protection from the Base Rate increasing above the agreed Fixed Interest Rate, for the Loan Term if the fixed rate loan is drawn
- Fixed Interest Rate reduces exposure to interest rate volatility. Loan amounts and repayments can be structured in line with your requirements. They are set and agreed for the term of the loan upon acceptance of the Optional Fixed Rate Arrangement.

### Disadvantages:

- Where the Maturity Date of the Optional Fixed Rate Arrangement exceeds the approved Facility Term, there is no guarantee of funding
- No benefit to you if interest rates fall
- The terms of the contract are fixed therefore any changes to the amount of the loan or to the term including early repayment (either in full or in part) may incur early repayment costs which could be substantial
- An IRRM Premium is payable regardless of whether you make a drawdown
- Your Customer Margin and Funding Margin will not be known until shortly before drawdown.

## 6. ANZ BUSINESS OVERDRAFT

The Business Overdraft provides a revolving line of credit that can be accessed immediately for short-term finance needs.

The interest rate for an ANZ Business Overdraft will be the relevant ANZ Lending Index plus or minus the Customer Margin which you will be advised of on the date that the facility is set up.

### Features:

- Access to funds immediately through internet banking and other options
- No set repayments required
- Ability to draw on the overdraft limit as required.

### Disadvantages:

- No protection from movements in interest rates
- ANZ approval required if the ANZ Business Overdraft is requested after the initial structuring of the facility.

## CANCELLATION OF LOAN PRIOR TO DRAWDOWN

You must contact us if you want to Cancel a Fixed Rate Loan, Capped Rate Loan, Range Rate Loan or an Optional Fixed Rate Arrangement to discuss the amount of the early repayment costs associated with doing so.

If you Cancel a Fixed Rate Loan, Capped Rate Loan, Range Rate Loan or Optional Fixed Rate Arrangement then you may be required to pay early repayment costs. These costs can be significant and are not the same for every Fixed Rate Loan, Capped Rate Loan, Range Rate Loan or Optional Fixed Rate Arrangement.

## EARLY REPAYMENT

You may prepay an amount owing under a loan prior to the maturity date if you provide notice to ANZ as set out in the Tailored Commercial Facility Specific Conditions of Use. A copy of the Specific Conditions of Use can be provided by your Relationship Manager.

Whenever you elect to prepay an amount owing under a loan, you will need to pay ANZ an early repayment amount as set out in the Tailored Commercial Facility Specific Conditions of Use.

You can obtain an indication of early repayment costs or benefits at any time by contacting your ANZ Markets Specialist or Relationship Manager.

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**FEES AND CHARGES**  
**SEE THE ANZ BUSINESS BANKING**  
**FINANCE FEES AND CHARGES BOOKLET FOR FURTHER INFORMATION**

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**IMPORTANT INFORMATION**

The ANZ Tailored Commercial Facility is only available to approved business customers.

To apply for an ANZ Tailored Commercial Facility, you must complete an application and all applications are subject to ANZ's normal credit assessment criteria. Terms and conditions, fees and charges apply.

The information set out in this document is general in nature and has been prepared without taking into account the objectives, financial situation or needs of any person. By providing this document ANZ does not intend to provide financial advice or any financial recommendations. Recipients should seek independent financial, legal, tax and other relevant advice having regard to their particular circumstances.

All interest rates, graphs and examples in this document are indicative and provided for illustrative purposes only.

Any of the views which comprise estimates or projections, are subject to significant uncertainties and contingencies that cannot reasonably be anticipated. On this basis, such views may not always be achieved or prove to be correct.

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For more information about the ANZ Tailored Commercial Facility or for full terms and conditions, please contact your Relationship Manager.