

**Australian Securities and Investments Commission****ePayments Code – Clause 43.1 – Declaration****Purpose**

1. The Australian Securities and Investments Commission makes this instrument for the purposes of clause 43.1 of the ePayments Code (the *Code*) as at the date of this instrument.

**Title**

2. This instrument is ASIC Instrument 14-0398.

**Commencement**

3. This instrument commences on 6 May 2014.

**Declaration**

4. The Code applies to the Bank as if clause 21 of the Code were modified by omitting clause 21.2 and substituting:

“21.2 If a subscriber provides a facility designed exclusively for electronic use:

- (a) the subscriber can meet its obligations under this Code by:
  - (i) sending information using electronic communication, or
  - (ii) using electronic communication to notify users that information is available from an electronic address, or
  - (iii) if a user has not provided the subscriber with the user's electronic contact details, making information available from an electronic address,  
if the subscriber clearly discloses that it will use this method of communication:
    - (iv) in the case of (i) and (ii), before the later of the date that the subscriber subscribes to the Code and 5 business days after the user provides the subscriber with the user's electronic contact details, and
    - (v) in the case of (iii), before the user first performs a transaction using the facility, and
- (b) clause 21.1(d) does not apply.

Note: While the use of hyperlinks to give disclosures or information under this Code is not prohibited, it is discouraged as a matter of best practice.”

**Where declaration applies**

5. The declaration in paragraph 4 applies in relation to each of the following facilities:

- (a) 7-Eleven Prepaid Visa Card with an expiry date of 31 August 2015 or earlier;
- (b) ANZ Business Reloadable Card (with ATM access);
- (c) ANZ Business Reloadable Card (with no cash access);
- (d) ANZ Travel Card (multicurrency) with an expiry date of 20 March 2016 or earlier;
- (e) ANZ Travel Card (single currency) with an expiry date of 31 March 2015 or earlier;
- (f) ANZ Visa Gift Card (Corporate) with an expiry date of 30 June 2015 or earlier;
- (g) ANZ Visa Gift Card (Retail) with an expiry date of 30 June 2015 or earlier;
- (h) Student Campus Card with an expiry date of 31 March 2014 or earlier; and
- (i) Woolworths Everyday Money Prepaid MasterCard that can be loaded with a balance of up to \$1,000 with an expiry date of 30 November 2014 or earlier.

#### **Cessation – ANZ Business Reloadable Card facilities**

- 6. The declaration in paragraph 4 ceases to apply on 1 July 2015 in relation to each of the following facilities:
  - (a) ANZ Business Reloadable Card (with ATM access); and
  - (b) ANZ Business Reloadable Card (with no cash access).

#### **Interpretation**

- 7. In this instrument:

*7-Eleven Prepaid Visa Card* means a prepaid card of that name issued by the Bank, the terms and conditions of which are the same as, or substantially similar to, those described in a Product Disclosure Statement for the card issued by the Bank dated March 2013.

*ANZ Business Reloadable Card (with ATM access)* means a prepaid card of that name issued by the Bank, the terms and conditions of which are the same as, or substantially similar to, those described in a Product Disclosure Statement for the card issued by the Bank dated 12 March 2014.

*ANZ Business Reloadable Card (with no cash access)* means a prepaid card of that name issued by the Bank, the terms and conditions of which are the same as, or substantially similar to, those described in a Product Disclosure Statement for the card issued by the Bank dated 12 March 2014.

*ANZ Travel Card (multicurrency)* means a prepaid card of that name issued by the Bank, the terms and conditions of which are the same as, or substantially similar to, those described in a Product Disclosure Statement for the card issued by the Bank dated 12 March 2014.

**ANZ Travel Card (single currency)** means a prepaid card of that name issued by the Bank, the terms and conditions of which are the same as, or substantially similar to, those described in a Product Disclosure Statement for the card issued by the Bank dated 12 March 2014.

**ANZ Visa Gift Card (Corporate)** means a prepaid card of that name issued by the Bank, the terms and conditions of which are the same as, or substantially similar to, those made available for the card at <https://your.prepaidcardsupport.net/anzportal/disclosurepdf.do> on 6 May 2014.

**ANZ Visa Gift Card (Retail)** means a prepaid card of that name issued by the Bank, the terms and conditions of which are the same as, or substantially similar to, those made available for the card at <https://your.prepaidcardsupport.net/anzportal/disclosurepdf.do> on 6 May 2014.

**Bank** means Australia and New Zealand Banking Group Limited ACN 005 357 522.

**expiry date** has the same meaning as in clause 2.6 of the Code.

**Student Campus Card** means a prepaid card of that name issued by the Bank, the terms and conditions of which are the same as, or substantially similar to, those described in a Product Disclosure Statement for the card issued by the Bank dated October 2013.

**Woolworths Everyday Money Prepaid MasterCard** means a single load, prepaid card of that name issued by the Bank, the terms and conditions of which are the same as, or substantially similar to, those described in a Product Disclosure Statement for the card issued by the Bank dated May 2010.

Dated this 6<sup>th</sup> day of May 2014



Signed by Stephen Yen PSM  
as a delegate of the Australian Securities and Investments Commission