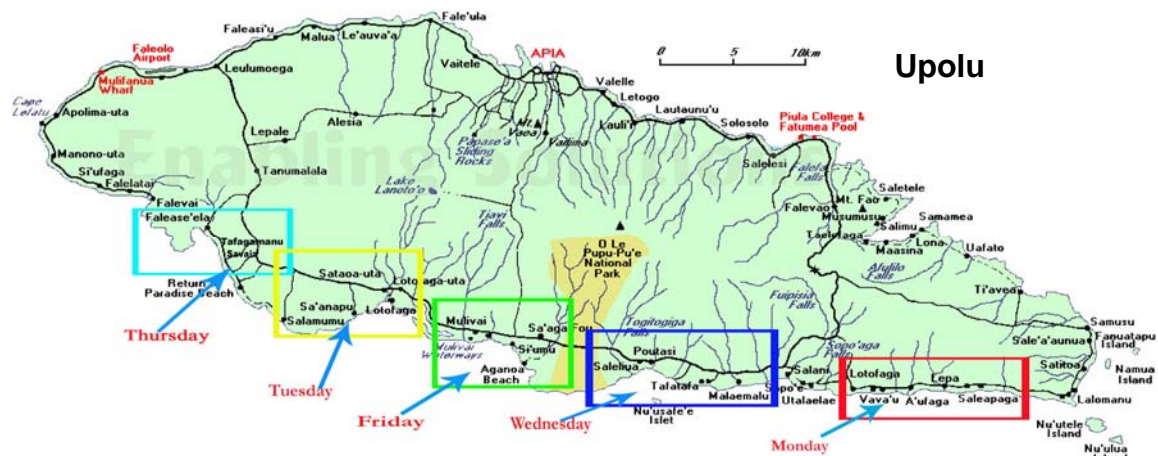


Rural Banking

ANZ Rural Banking offers banking services to the rural areas of Upolu Island catering for 31 villages in Upolu and the main villages of Savaii. Given the positive feedback we are looking to expand this service further to enable us to cover all of Upolu and Savaii. The map below highlights the current coverage in Upolu. We also do a full trip around Savaii once a week. The Rural banking team has created a great rapport with the rural villagers and schools (primary and secondary).

Key daily Tasks for ANZ Rural Banking are;

- Open new accounts in the rural villages and at primary and secondary schools.
- Handle customer transactions such as deposits and withdraws
- Loan applications / referrals
- Provide updated Bank passports, and loan statements



Rural Saver Account

Overview

- An interest bearing savings account operated with a Passbook
- For consumers living in remote rural areas of Samoa
- Ideal for customers who intend to build up a reserve of funds

Target Group

- Suitable for individuals living in remote areas that don't transact often, only require occasional access to their funds
- Customers who have serious intention to save with a higher interest rate

Features

- Account may be opened in a sole or joint names
- Minimum opening balance of \$1

- Higher rate of interest payable
- Rural Saver Passbook issued
- Balance available at all times subject to standard clearance times for cheques deposits

Fees	ANZ Rural Saver
Monthly Fee	Free
Deposits	Free
Manual Withdrawals	Two Free per month \$2 thereafter
ANZ Phone Banking and Internet Access	Free (unlimited)

Benefits

- Offers higher rate of interest so you are encouraged to save for the future
- Rural Saver Passbook issued provides a simple record of transactions so you can keep track of your savings
- No monthly maintenance fee
- Base interest paid on each monthly balance over \$50, paid quarterly
- Free deposits and two free manual withdrawals per month

Interest rate

- Interest is calculated daily balance over \$50 and credited to the account last day of the month on a quarterly basis
- If balance is below \$50 no interest will be paid for that period
- 2.25% interest p.a. payable quarterly

ANZ Van Express

The ANZ Van express operates in Apia and its outer edge areas. The ANZ express van has become a convenient way for tourists and the community to do their banking as it is also opens outside the normal banking hours eg it is open on Saturdays. The ANZ Express is also available to attend conferences, Boat Cruises, sporting events, church gatherings etc.

ANZ Express van includes;

- Opening of New Accounts
- Banking services- Deposits and withdraws
- Small loan applications
- Eftpos transaction
- Foreign Exchange
- Ordering of cheque books and account statements
- Telegraphic Transfers and Bank drafts
- Card transaction