

ANNEXURE B

OUR BANK'S AGRIBUSINESS LOAN

A copy of our Bank's Agribusiness loan can be made available to parties confidentially, on request.

ANNEXURE C

CODE OF BANKING PRACTICE EXTRACTS

It notes that the bank is required to maintain the following practices:

1 Introduction

- 1.1 This Code is a voluntary code of conduct which sets standards of good banking practice for us to follow when dealing with persons who are, or may become, our individual and small business customers and their guarantors.

2 Our key commitments to you

2.1 We will:

- (a) continuously work towards improving the standards of practice and service in the banking industry;
- (b) promote better informed decisions about our banking services:
 - (i) by providing effective disclosure of information;
 - (ii) by explaining to you, when asked, the contents of brochures and other written information about banking services; and
 - (iii) if you ask us for advice on banking services:
 - (A) by providing that advice through our staff authorised to give such advice;
 - (B) by referring you to appropriate external sources of advice; or
 - (C) by recommending that you seek advice from someone such as your legal or financial adviser;
- (c) provide general information about the rights and obligations that arise out of the banker and customer relationship in relation to banking services;
- (d) provide information to you in plain language ...

- 2.2 We will act fairly and reasonably towards you in a consistent and ethical manner. In doing so, we will consider your conduct, our conduct and the contract between us.

- 2.3 In meeting our key commitments to you, we will have regard to our prudential obligations.

3 Compliance with laws

- 3.1 We will comply with all relevant laws relating to banking services, including those concerning:

- (a) consumer credit products;

- (b) other financial products and services;
- (c) privacy; and
- (d) discrimination.

7 Staff training and competency

We will ensure our staff ... will be trained so that they:

- (a) can confidently and efficiently discharge their functions and provide the banking services they are authorised to provide, and
- (b) have an adequate knowledge of the provisions of this Code.

8 Promotion of this Code

We will require the ABA to:

- (a) promote this Code ...

34 Monitoring and sanctions

We agree:

- a) to participate in establishing a Code Compliance Monitoring Committee ("CCMC") comprising:
 - i. 1 person with relevant experience at a senior level in retail banking in Australia, to be appointed by banks that adopt this Code;
 - ii. 1 person with relevant experience and knowledge as your representative, to be appointed by the consumer and small business representatives on the Board of Directors of the BFSO; and
 - iii. person with experience in industry, commerce, public administration or government service, appointed jointly by the BFSO and banks that adopt this Code (this person is to be the Chairperson of the CCMC);
- b) that the CCMC's functions will be:
 - i. to monitor our compliance under this Code;
 - ii. to investigate, and to make a determination on, any allegation from any person that we have breached this Code but the CCMC will not resolve, or make any determination on, any other matter; and ...
 - iii. to monitor any other aspects of this Code that are referred to the CCMC by the ABA;
- c) to ensure that the CCMC has sufficient resources and funding to carry out its functions satisfactorily and efficiently;
- d) to annually lodge with the CCMC (in a form acceptable to the CCMC) a report on our compliance with this Code;

- e) to empower the CCMC to conduct its own inquiries into our compliance with the Code;
- f) to empower the CCMC to name us in connection with a breach of this Code or in the CCMC's report Internal dispute resolution ...

35 Internal dispute resolution

35.1 We will have an internal process for handling disputes with you. This process will:

- i. be free of charge;
- ii. meet the standards set out in Australian Standard AS4269-1995 or any other industry dispute standard or guideline which ASIC declares to apply to this Code;
- iii. adhere to the timeframes specified in this clause 35; and
- iv. require us to provide written reasons for our decision on a dispute.

35.2 We will notify you of the name and the contact number of the person who is investigating your dispute.

35.3 Within 21 days of becoming aware of a dispute, we will:

- i. complete the investigation and inform you of the outcome of the investigation; or
- ii. inform you of our need for more time to complete our investigation.

35.4 Unless there are exceptional circumstances, we will complete our investigation within 45 days of receipt of the dispute.

35.5 If we are unable to resolve a dispute within 45 days, we will:

- i. inform you of the reasons for the delay;
- ii. provide you with monthly updates on progress with the dispute; and
- iii. specify a date when a decision can reasonably be expected.

35.6 If the rules of an external dispute resolution scheme of which we are a member, provide that a matter may be referred to it if a decision is not made within a specified time period, then we will inform you ...

35.7 Our dispute resolution process is available for all complaints other than those that are resolved to your satisfaction at the time they are drawn to our attention.

35.8 We will provide you with the above information in writing unless it has been mutually agreed that it can be given verbally.

40 Definitions

dispute

'means a complaint by you in relation to a banking service, that has not been immediately resolved when you bring the complaint to our attention'

banking service

'means any financial service or product provided by us in Australia to you'

NB: A full copy of our bank's 2004 Code of Banking Practice published by the Australian Bankers Association can be made available to you on request.