



Guam as Governing Jurisdiction

ANZ Guam, Inc ("ANZG") is a subsidiary of Australia and New Zealand Banking Group Limited ("ANZBGL"), which is incorporated in Australia. ANZG is incorporated and licensed in Guam with limited liability. ANZG is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZG are not deposits or other liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZG.

In addition to the terms for the Trade Products or Services referred to in the current ANZ Trade and Supply Chain Terms and Conditions booklet (**Terms**), the provisions of this Addendum apply where Guam is the Governing Jurisdiction (being the jurisdiction where the Customer's ANZ Office is located):

1. Definitions

The following entity is the ANZ Group Member providing the Trade Product or Service to the Customer in this jurisdiction:

ANZ Guam, Inc.

Capitalized terms used herein and not otherwise defined shall have the meaning given in the Terms.

2. Security Interest

As security for payment on demand to ANZ of all monies and liabilities in any currency which now or at any time may become due or owing or may be accruing or become due to ANZ or ANZ's affiliates by the Customer (whether alone or with another person and whether or not contemplated at the date the Trade Product or Service is provided to the Customer by ANZ or ANZ's affiliates), Customer hereby grants a security interest in and to the following property, whether now owned or hereafter acquired, whether now existing or hereafter arising, and wherever located: (a) all property of the Customer or in which Customer has an interest including, but not limited to, all Documents, Goods, money and all proceeds thereof, and which is now or hereafter for any reason in the possession or control of, or in transit to, ANZ, ANZ's affiliates or the agent or bailee thereof; (b) all Documents, including, but not limited to, all instruments, drafts, bills of exchange, chattel paper, letters of credit, bills of lading, warehouse receipts, and all other documents of title and transport documents, invoices, reports, receipts and warrants; (c) all Goods, including, but not limited to, all inventory, equipment and farm products; (d) all accounts, general intangibles, payments, letter of credit rights, commercial tort claims, and all other rights, arising out of a sale, lease, or other disposition of any of the Documents or the Goods; (e) all supporting obligations related to the foregoing; (f) all deposit accounts; (g) all proceeds (including insurance proceeds) of any of the foregoing; and (h) all records and data relating to any of the foregoing property, whether in the form of a writing, photograph, microfilm, microfiche, or electronic media.