

Schedule 5

Last amended
effective 10/9/98

PROCEDURAL RULES GOVERNING SPECIFIED LOCATION OR OTHER OPERATIONS DURING STRIKES, STOP WORK MEETINGS, OTHER INDUSTRIAL ACTION AND PROCESSING FAILURES

(Regulation 11.1; Schedule 4, Rule 3.2)

RULE 1 PURPOSE AND POLICY

Purpose of Schedule 5

- 1.1 The purpose of this Schedule 5 is to consolidate and record the procedures which Tier 1 Participating Members have agreed to follow in the event of the occurrence of a Disabling Event. The procedures which follow have been adopted upon the basis that it is, and will continue to be, the foremost aim of Tier 1A Participating Members to provide normal payment clearing services to the fullest extent possible and for as long a period as possible notwithstanding the occurrence of a Disabling Event.

Last amended
Effective 20/9/96

Underlying Policy of Participating Members

- 1.2 Each Tier 1A Participating Member must at all times during the duration of any Disabling Event (whether such Disabling Event affects that Tier 1A Participating Member or some or all other Tier 1A Participating Members) use its best endeavours to process all exchanges at the highest level of efficiency which is reasonably possible in the circumstances. That is to say, preferably in a normal way, failing which by way of Quasi-Normal Exchanges, failing which bilaterally, failing which "unofficially".

RULE 2 POWERS AND PROCEDURES

Powers of Chief Executive Officer

- 2.0 (a) The Chief Executive Officer may, from time to time and at his or her own discretion, delegate (subject to such conditions or restrictions as he or she thinks fit) any of his or her powers, functions and responsibilities under this Schedule 5 to a suitable employee, consultant or agent of the Company. Any such delegation must be notified in advance to the Management Committee.
- (b) In any such case, the Chief Executive Officer will remain accountable to the Board for the proper discharge and performance of those powers, functions and responsibilities.
- (c) The Chief Executive Officer may remove such a delegate from office at any time.
- (d) Any reference in Schedule 5 (apart from this Rule 2.0) to "the Chief Executive Officer" is to be read as a reference to "the Chief Executive Officer or his or her delegate under Rule 2.0".

Inserted
Effective 23/11/99

Inserted
Effective 23/11/99

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Effective 23/11/99

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Effective 23/11/99

- 2.1 In the event of the occurrence of any Disabling Event or of any development in the course of a Disabling Event for which provision or exhaustive provision is not made by this Schedule 5 or by any contingency plan approved by the Management Committee, the course to be adopted will be a matter for the decision of the Chief Executive Officer. If for any reason it is impossible or impracticable, within the time constraints imposed by the situation, to submit to the Chief Executive Officer any matter upon which, under any Rule of this Schedule 5, the Chief Executive Officer's decision is required and/or to obtain the Chief Executive Officer's decision on that matter, then the matter must be submitted to, and decided upon by, the chairman of the Management Committee.

Last amended
Effective 23/11/98

In each such case, the Chief Executive Officer or the chairman of the Management Committee, as applicable, is to exercise his or her discretion to determine the matter having regard to the guidelines set out in Appendix K or to any contingency plan approved by the Management Committee (as appropriate) and, where he or she considers it appropriate and timely to do so, in consultation with the Panel of Experts or such of them as may be readily contactable at the time.

Last amended
Effective 23/11/98

Committees - Functions and Procedures

- 2.2 No reference contained in this Schedule 5 to the making of a decision and the giving of a direction by the Chief Executive Officer or the chairman of the Management Committee precludes the submission by the Chief Executive Officer or by the chairman of the Management Committee (as the case may be) of any question to the Management Committee for advice or direction. Any meeting of the Management Committee convened for the purpose of giving such advice or direction may be so convened without the need to give the period of notice specified in Regulation 7.16.

Agreed Procedures Following Advice of Disabling Event

- 2.3 In the event that any Tier 1A Participating Member experiences a Disabling Event, that Tier 1A Participating Member must, at the earliest possible time, give such notification as is required under any applicable contingency plan approved by the Management Committee; or in the absence of any such requirement, notify the Chief Executive Officer of that fact and of the reasons for it.
- 2.3A Tier 1B Participating Member which experiences a Disabling Event must give such notification as is required under any applicable contingency plan approved by the Management Committee, and notify its Tier 1A Representative of the fact, the reasons for it and reach agreement on the arrangements which are to apply as between the Tier 1B Participating Member and its Representative for exchanges and settlements during the course of the Disabling Event.
- 2.4 Upon receipt by the Chief Executive Officer of any notification made under Rule 2.3 or in accordance with any contingency plan approved by the Management Committee, the Chief Executive Officer will give such notice of the situation as the Chief Executive Officer may consider appropriate in all the circumstances to all members of the Management Committee and to each Tier 1A Participating Member and if the Chief Executive Officer considers it necessary to do so, the Chief Executive Officer may convene a meeting of the Management Committee.

Last amended
effective 23/11/98

Last amended
effective 23/11/98

Last amended
effective 23/11/98

For the purposes of these Procedures, a meeting of the Management Committee means:

- (a) a meeting of the Management Committee assembled in person on the same day at the same time and place; or

- (b) the members of the Management Committee communicating with each other by any technological means by which they are able simultaneously to hear each other and to participate in discussion notwithstanding that they are not all physically present in the same place,

and a member participating in the meeting under paragraph (b) is deemed to be present (including for the purposes of constituting a quorum) and entitled to vote at the meeting.

2.5 Each Specified Location must be kept open throughout the course of any Disabling Event experienced by a Tier 1A Participating Member or Tier 1A Participating Members for the purpose of conducting either normal exchanges or Quasi-Normal Exchanges or bilateral exchanges as circumstances may dictate.

2.6 In the event that, after one or more full exchanges have been conducted at any Specified Location during the course of any given day, one or more Tier 1A Participating Members which participate in the exchanges conducted at that Specified Location gives a notice of the kind referred to in Rule 2.3, the following provisions will have effect:

- (a) subject to Rule 2.6(b), Quasi-Normal Exchanges and settlements will continue between all Tier 1A Participating Members which participate in the exchanges conducted at that Specified Location other than any Tier 1A Participating Member or Tier 1A Participating Members which, having given a notice of the kind referred to in Rule 2.3, is or are unrepresented at the relevant exchange or settlement or, being represented, is or are unable to participate in that exchange or settlement;

- (b) in the event that, following the giving of one or more notices of the kind referred to in Rule 2.3, the number of Tier 1A Participating Members which normally participate in the exchanges conducted at the relevant Specified Location and which are still in a position to participate therein is reduced to such an extent that the Chief Executive Officer decides that it would be inappropriate to persist in the conduct of Quasi-Normal Exchanges and settlements in the manner referred to in Rule 2.6(a), then the Chief Executive Officer will direct that the exchange sheets for the relevant Region be ruled off for that day as at the last exchange conducted prior to the issue of such direction. Upon any such direction being given, immediate effect must be given to that direction and settlement must be effected on the basis of the said exchange sheets in a manner which is as similar to the usual manner as the circumstances permit; and

- (c) following the giving of a direction of the kind referred to in Rule 2.6(b), and until either circumstances permit the resumption of normal exchanges and settlements or the Chief Executive Officer directs that Quasi-Normal Exchanges and settlements will be resumed, bilateral exchanges will be effected either at the relevant Specified Location or independently thereof between such Participating Members as are able to conduct them. All Items accepted on such bilateral exchanges are to be settled for daily by using exchange settlement funds for value on the next business day. The Collator must be furnished with exchange details of all such bilateral exchanges by the respective parties to such exchanges upon resumption of normal exchanges in order that correct interest adjustment calculations can be made.

Last amended
effective 4/12/05

RULE 3 INABILITY TO SETTLE

- 3.1 In the event that by reason of the occurrence of a Disabling Event (and for reasons other than those provided for under Part 12 of the Regulations or paragraph (3) of Annexure 7 to the Regulations), a Tier 1A Participating Member is unable to settle for Items exchanged with one or more other Tier 1A Participating Members at any one or more Specified Location, with the consent of the Chief Executive Officer, an agreement may be made between the Participating Members concerned to defer settlement between them at the relevant one or more Specified Locations or (if so desired) at all Specified Locations in Regions in which such Participating Members participate in exchanges. In the event of such an agreement being reached, and for the duration of the term of such agreement, Items will from time to time be exchanged on an "unofficial basis" between the parties to such agreement in the city or cities or location in which such one or more Specified Locations are situated or (as the case may be) in all cities or locations in which there are situated Specified Locations at which such parties participate in exchanges. Last amended effective 4/12/95
- 3.2 Except in the case of money market or other large-value transactions (in relation to which Tier 1A Participating Members may enter into special bilateral arrangements) and subject to Rule 3.3, each Tier 1A Participating Member must accept for value from its customers Items drawn on itself and on other financial institutions notwithstanding that it may be impossible for it to process such Items.
- 3.3 In the event that by reason of the occurrence of a Disabling Event a Tier 1 Participating Member determines that it will no longer be able to accept the Items of any other financial institution or financial institutions over its counters (either in one or more Regions or throughout the Commonwealth of Australia) and/or that it will no longer be able to accept its own Items from other Participating Members (either in one or more Regions or throughout the Commonwealth of Australia), such Tier 1 Participating Member must advise the Chief Executive Officer and give to all other Participating Members advance notice of the date and time upon which such determination is intended to come into effect. Upon the giving of any notice of the kind to which this Rule refers, the Chief Executive Officer must prescribe procedures for the resolution of the situation. Last amended effective 2/9/96
- 3.4 In the event that by reason of the occurrence of a Disabling Event (and for reasons other than those provided for under Part 12 of the Regulations or paragraph (3) of Annexure 7 to the Regulations), one or more Tier 1 Participating Members is, or apprehends that it may be or become, unable to settle for Items exchanged (whether on a normal or quasi-normal basis) with one or more other Tier 1 Participating Members in any one or more Regions, the Chief Executive Officer may upon the Chief Executive Officer's own initiative, and must, if so requested by one or more Tier 1A Participating Members, determine whether, and if so in what Region or Regions normal exchanges or Quasi-Normal Exchanges are to be continued: Last amended effective 4/12/95
- (a) between all Tier 1A Participating Members except such, if any, Tier 1 Participating Members as may expressly agree between themselves that the settlement of exchanges effected between them will not be deferred;
 - (b) between the Tier 1A Participating Member or each of the Tier 1A Participating Members first referred to in this Rule 3.4 and each other Tier 1A Participating Member,
- on a basis of deferred settlement.

Schedule 5 - Procedural Rules: Specified Location or other Operations during Industrial Action

- 3.5 If the Chief Executive Officer determines pursuant to Rule 3.4(a) or (b) that all exchanges or particular exchanges are to be continued on a basis of deferred settlement, either throughout the Commonwealth of Australia or in any one or more Regions the Chief Executive Officer must cause notice of such determination to be conveyed by telephone or other convenient means to the chairman of the Management Committee and to each Tier 1 Participating Member.
- 3.6 If the Chief Executive Officer determines pursuant to Rule 3.4(a) that exchanges between all Tier 1A Participating Members are to be continued on a basis of deferred settlement, either throughout the Commonwealth of Australia or in any one or more Regions, such determination will be binding upon all Tier 1 Participating Members, except to the extent (if any) that any Tier 1 Participating Members expressly agree between themselves that the settlement of exchanges effected between them will not be deferred.
- 3.7 If the Chief Executive Officer determines pursuant to Rule 3.4(b) that exchanges between the Tier 1A Participating Member or each of the Tier 1A Participating Members firstly referred to in Rule 3.4 and each other Tier 1A Participating Member are to be continued on a basis of deferred settlement either throughout the Commonwealth of Australia or in any one or more Regions, such resolution will be binding on all Participating Members.
- 3.8 In any case where settlement of exchanges has been deferred pursuant to any determination of the kind referred to in Rule 3.4, the adjustment of interest in terms of Rule 5.6 of Schedule 4 must be made so as to include a calculation of interest on the unsettled balances for the additional number of days intervening until settlement is effected.
- 3.9 In every instance where a Tier 1A Participating Member has given notice of the kind referred to in Rule 2.3 such Tier 1A Participating Member must:
- (a) from time to time during the duration of the relevant Disabling Event, keep the Chief Executive Officer fully informed as to the extent to which such Tier 1A Participating Member is able to participate in operations and in the procedures contemplated by this Schedule 5 as those which Tier 1A Participating Members have agreed to follow in the event of the occurrence of a Disabling Event;
 - (b) promptly notify the Chief Executive Officer upon the termination (howsoever achieved) of the relevant Disabling Event; and
 - (c) from time to time following the termination of the relevant Disabling Event, notify the Chief Executive Officer of the processes and activities in which such Tier 1A Participating Member is able to engage in the course of resuming processing and exchanges to the normal and usual extent.
- 3.10 Upon receipt of any information or notification of the kind referred to in Rule 3.9, the Chief Executive Officer will communicate the terms thereof to the members of the Management Committee and/or to all Tier 1A Participating Members in such manner and to such extent as the Chief Executive Officer may consider to be appropriate.

RULE 4 SPECIFIED LOCATION

- 4.1 If, for any reason, a Specified Location becomes inaccessible or otherwise unavailable for use:
- (a) whichever of the Manager (if any) and the Regional Co-ordinator or any Deputy Regional Co-ordinator of the relevant Region first learns of the occurrence, must immediately give notice of the situation to each other, the Chief Executive Officer and each Tier 1A Participating Member which participates in that Region;

Last amended effective 4/12/95

- (b) during the currency of the Disabling Event occasioned by the inaccessibility or unavailability of the Specified Location the affairs of the relevant Region and (to any extent necessary) clearings generally must be conducted in accordance with such of the provisions of this Schedule 5 and any contingency plan which may have been approved by the Management Committee as may be appropriate to the circumstances.

The next page is S6.1

Schedule 6

**PROCEDURES FOR EXCHANGE OF OTHER ARTICLES
AT SPECIFIED LOCATIONS**

(Schedule 4, Rule 6.4)

1. INTRODUCTION

- 1.1 The Management Committee recognises that Tier 1A Participating Members have utilised Specified Locations for the exchange of articles other than Items. Such exchanges have typically been of a not-for-value "mail" nature.
- 1.2 Each Specified Location provides a venue at which exchanges of these other articles may take place between Tier 1A Participating Members which directly attend exchanges of Items at that Specified Location. Participation in the exchange of other objects is NOT MANDATORY and Tier 1A Participating Members may prefer to use alternative methods of passing other articles to other Tier 1A Participating Members - eg. Australia Post, courier etc. However, if participation in such activities is undertaken, then those activities are to be conducted in accordance with the following policy.

2. NATIONAL POLICY

2.1 Articles Exchanged

All articles exchanged are to be exchanged as inter-Tier 1A Participating Member "mail items" and on a non-value basis. Permitted articles are:

- Dishonours
- Traces
- Warrants
- General correspondence
- Credit Card Merchant Summary Envelopes

2.2 Company Involvement

Provision of access to premises only.

No involvement in the recording, sorting or delivery of any "mail items".

"Mail items" must not be left at the Specified Location. The Company accepts no responsibility for any "mail items" which may be left at the Specified Location for any reason whatsoever. "Mail items" will not be readdressed/redirected for delivery by any other means.

2.3 Participation

Optional. Participation is not mandatory and Tier 1A Participating Members may prefer to use alternative methods of passing such "mail items" to other Tier 1A Participating Members.

2.4 Access to Specified Locations

Nominee of Tier 1A Participating Members however, messengers or other staff of Tier 1A Participating Members may attend as "Visitors" but only by prior arrangement and need to provide suitable identification.

2.5 Times of Access

At official Item exchange times.

Exchange at times other than official Item exchange times to be at the discretion of the Management Committee.

2.6 Non-Tier 1A Participating Member Usage

Exchange of "mail items" is only generally permitted between Tier 1A Participating Members which directly exchange Items at the relevant Specified Location. In exceptional circumstances the Management Committee may authorise attendance by other Participating Members for the purpose of only exchanging "mail items".

2.7 Appointor/Representative Settlements

Not permitted.

2.8 Manner of Exchange

"Mail items" exchanged are to be contained in a closed "master" envelope/bag addressed only to the recipient Tier 1A Participating Member and not to individual branches of that Tier 1A Participating Member.

Master envelopes/bag may only be addressed to Tier 1A Participating Members which attend exchanges in that Region, not to their Appointors.

The master envelope/bag is to be handed personally to the representative of the recipient Tier 1A Participating Member.

"Mail items" addressed to individual branches must show the name of the Tier 1A Participating Member, the name of the branch and associated BSB Number however, such "mail items" must be enclosed in the master envelope/bag.

2.9 Credit Card Merchant Envelopes

May be exchanged only as "mail items" as specified above.

May not be exchanged for value as Items - any value consideration to be for bilateral and separate negotiation between respective Tier 1A Participating Members and to be "settled" by external means.

The next page is S7.1

Schedule 7

PROCEDURAL RULES GOVERNING OUTWARD CLEARINGS

1. A Participating Member which does not directly attend exchanges in a Region may use one or more Tier 1A Participating Members which do directly attend exchanges in that Region to receive Outward Clearings from the first mentioned Participating Member and to take those Outward Clearings to exchanges in that Region and:
 - (a) any Outward Clearings of Debit Items received by a Tier 1A Participating Member which directly attends exchanges in a Region must be accompanied by a credit contra transaction for an amount equivalent to the total (gross) value of those Debit Items received; and
 - (b) any Outward Clearings of Credit Items received by a Tier 1A Participating Member which directly attends exchanges in a Region must be accompanied by a debit contra transaction for an amount equivalent to the total (gross) value of those Credit Items received.

2. The parties to any arrangement for processing Outward Clearings made under Rule 1 must comply with the requirements of Schedule 3 to the extent they apply to Outward Clearings.

3. Any contra transaction referred to in Rule 1 to effect Outward Clearings must be domiciled back to the Participating Member first mentioned in Rule 1 (and not to an account with the Tier 1A Participating Member or any other person). Additionally, any contra transaction referred to in Rule 1 that is domiciled back to a Tier 1 Participating Member must be encoded with the relevant transaction code (990 for contra credits [lodged against the gross value of Debit Items] and 910 for contra debits [lodged against the gross value of Credit Items]), or be capable of being specifically identified (as having been used for the purposes of effecting Outward Clearings) by the application of special markings or other methods as may be determined by the Management Committee from time to time.

4. Any contra transaction which is domiciled in accordance with Rule 3 and is received by a Tier 1A Participating Member under an arrangement as described in Rule 1 is also to be treated as an Outward Clearing by that Tier 1A Participating Member and exchanged on the same day by that Tier 1A Participating Member to the Tier 1A Participating Member which acts as the (inward) Clearing Representative of the Participating Member first mentioned in Rule 1.

5. Any Tier 1A Participating Member which effects any Outward Clearings of Debit Items for any other Tier 1 Participating Member must maintain a continuous record of the values of all such Outward Clearings of Debit Items over such periods as the Management Committee may determine from time to time and must make those records available to the Company on demand.

The next page is S8.1

Schedule 8

APPROVED REPRESENTATION ARRANGEMENTS

Schedule 8 is located separately

The next page is S9.1

Schedule 9

**PRIMARY AND FALL-BACK FACSIMILE NUMBERS
OF THE COLLATOR**

(Schedule 4, Rule 5.16)

Last amended
effective 4/12/95

COLLATOR

Principal

**Senior Supervisor,
Electronic Distribution Services**

Telephone: (02) 9551 9974

Fax: (02) 9551 8013 (for NSW Regions)
(02) 9551 8092 (for all Regions other than NSW)

Back-up

**Senior Operator,
Electronic Distribution Services**

Telephone: (02) 9551 9975

Fax: (02) 9551 8016

Emergency

**Systems and Technology Department,
Computer Centre Help Desk**

Telephone: (02) 9551 9482 or
(02) 9551 9573

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Schedule 10 is Confidential

Confidentiality has been granted for:

Schedule 10 and Schedule 11
pages S10.1 to F.12 (126 pages)
except for Preamble

Confidential except for Preamble

Schedule 11Last amended
effective 1/7/98**PROCEDURES FOR ELECTRONIC PRESENTMENT
AND ELECTRONIC DISHONOURS****PREAMBLE**Inserted
effective 25/5/99**Application**Inserted
effective 25/5/99

The procedures in this Schedule 11 are intended to apply for all Participating Members and must be read with the related technical requirements and specifications set out in Appendices E, F and K as well as Appendices C3, C4, C5, C6, C9, C10, D, G, J, N, O and P of these Procedures.

Last amended
effective 30/6/03

It is intended that Participating Members will initially use this Schedule and related Appendices as a guide only, while systems to give effect to them are tested and implemented. During testing, the exchange of paper Items will continue to represent the exchange of value.

The Management Committee will determine and publish dates for the phased implementation of electronic presentment and dishonours to take effect.

On each of those dates, electronic exchanges between Participating Members will, to the extent specified by the Management Committee, become regulated by this Schedule 11 and its related Appendices, in a manner binding on Participating Members.

Electronic exchanges so regulated will represent the exchange of value.

General EffectInserted
effective 25/5/99

Schedule 11 has the following effect:

- if details of a cheque are transmitted electronically and the cheque is delivered physically to the drawer's institution* or its clearing representative* on the day of deposit (Business Day 1); and
- neither the depositor's institution* nor its clearing representative has received a response by the end of the following business day (Business Day 2); then
- the depositor's institution can assume the cheque is paid. If it then makes the cheque funds available to its depositor on Business Day 3, it will be protected against tardy dishonour.

The preceding paragraph has been inserted to clarify the implications of Schedule 11 and its related provisions for Participating Members' rights and obligations generally in relation to electronic presentment and electronic dishonours. As such, it must be read subject to the specific provisions of the remainder of Schedule 11 and those related provisions.

**Note: See Interpretation and Definitions section immediately below.*

Interpretation and DefinitionsLast amended
effective 30/6/03

In this Schedule 11 and Appendices E, F and K of these Procedures:

Sending Institution means a Tier 1A Participating Member which, as a direct clearer in a Region, sends a file as specified in Appendices E or F to another direct clearer in that Region.

Schedule 11 - Procedures for Electronic Presentment and Electronic Dishonours

Confidential except for Preamble

Receiving Institution means a Tier 1A Participating Member which, as a direct clearer in a Region, receives a file as specified in Appendices E or F from another direct clearer in that Region.

Drawee Institution means the Institution on which a cheque is drawn.

Last amended
effective 30/10/02

Paying Institution includes, in the case of an Agency Cheque, the non-drawee issuer of the cheque.

This Schedule 11 refers specifically to cheques. However in this Schedule 11 (except for Rule 1.1), references to cheques are to be read as including Australia Post money orders and other Debit Items which the Management Committee at any time determines are acceptable for electronic exchange.

Last amended
effective 30/10/02

As a further matter of interpretation, references in the section above entitled "General Effect" to "depositor's institution" and "drawer's institution" are to be taken to mean respectively a collecting Institution and a Drawee Institution for the purposes of this Schedule 11, and references to a "clearing representative" are to be taken to mean the direct clearer which is a Sending Institution or Receiving Institution for the purposes of this Schedule 11, as the context requires.

Inserted
effective 25/5/99

The remainder of Schedule 11 is Confidential

CONFIDENTIALITY
GRANTED

Appendix G1 – Gazette Notice**NOTICE BY A FINANCIAL INSTITUTION SPECIFYING A PLACE AS A DESIGNATED PLACE FOR THE PURPOSES OF THE CHEQUES ACT 1986**Last amended
effective 30/10/02

TAKE NOTICE that [insert full name of the financial institution giving the notice] hereby specifies:

Last amended
effective 30/10/02

- (a) [(i) insert address of the place to be designated, not being the address of a post office or bag] as a designated place for the purposes of subsection 62(1)(c)(ii) of the Cheques Act 1986 in relation to the following classes of cheques:

Last amended
effective 30/10/02

[(ii) identify each of those classes with reasonable certainty];

- (b) [*identify the days and the hours of each of those days*] as the times when the financial institution will be open for business at that designated place; and

Last amended
effective 30/10/02

- (c) [*identify the means*] as the means by which communications may be made to the financial institution at that designated place.

Last amended
effective 30/10/02

THIS NOTICE has effect on and from [insert "the day on which it is published in the Commonwealth of Australia Gazette" or, if this notice is to have effect on a later date, insert that date].

Publication of this notice was authorised by [insert full name and designation of an officer of the financial institution giving the notice who is authorised by the financial institution to authorise publication of this notice - the officer's signature is not required] on [insert date].

Last amended
effective 30/10/02***Standard Entries Required***

- (a)(i) Must contain the address of the drawee Institution's data centre. For an Appointor in any Region this will be the address of the data centre of its Clearing Representative for that Region.⁵

- (ii) The classes of cheques will be "All cheques that the APCS Regulations and Procedures allow to be presented by means other than by exhibition." Financial institutions may specify the classes of cheques, identified by drawee BSB Number and/or the region in which the cheque was negotiated, to be sent to the address shown in (a)(i).

Last amended
effective 30/10/02

- (b) The days and times specified will be "The days and times specified in the APCS Regulations and Procedures are specified": see Schedule 11, Rule 1.6.

- (c) The means specified will be "The means specified in the APCS Regulations and Procedures are specified".

Notes: ⁵ a drawee Participating Member will require more than one notice if it has different Clearing Representatives in different Regions.

Appendix G2 Gazette Notice**NOTICE BY A FINANCIAL INSTITUTION SPECIFYING A PLACE AS A DESIGNATED EXHIBITION PLACE FOR THE PURPOSES OF THE CHEQUES ACT 1986**Last amended
effective 30/10/02

TAKE NOTICE that [insert full name of the financial institution giving the notice] hereby specifies:

Last amended
effective 30/10/02

- (a) [(i) insert address of the place to be designated, not being the address of a post office or bag] as a designated exhibition place for the purposes of subsection 62(9)(b)(ii) of the Cheques Act 1986 in relation to the following classes of cheques:

Last amended
effective 30/10/02

[(ii) identify each of those classes with reasonable certainty];

- (b) [identify the days and the hours of each of those days] as the times when the financial institution will be open for business at that designated exhibition place; and

Last amended
effective 30/10/02

- (c) [identify the means] as the means by which communications may be made to the financial institution at that designated exhibition place.

Last amended
effective 30/10/02

THIS NOTICE has effect on and from [insert "the day on which it is published in the Commonwealth of Australia Gazette" or, if this notice is to have effect on a later date, insert that date].

Publication of this notice was authorised by [insert full name and designation of an officer of the financial institution giving the notice who is authorised by the financial institution to authorise publication of this notice - the officer's signature is not required] on [insert date].

Last amended
effective 30/10/02**Standard Entries Required**

- (a)(i) Must contain the address of the drawee Institution's designated place for exhibition, following a voucher request.

- (ii) Financial institutions may specify the classes of cheques, identified by drawee BSB Number and/or the region in which the cheque was negotiated, to be sent to the address shown in (a)(i).

Last amended
effective 30/10/02

- (b) Drawee Institution must specify times exhibition pursuant to a voucher request will be accepted at the address it has designated in (a)(i).

- (c) The means specified will be "exhibition".

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Appendix H – DISCONTINUED EXCEPTION ITEMS LIST

Deleted effective 24 March 2003

The next page is I.1

**Appendix I DESTINATION BSB NUMBERS FOR ENCODING OVERSEAS ON-DEMAND
AUD DRAFTS WITHOUT PRE-INDICATED DETAILS**

Financial Institution		Destination BSB
ANZ Banking Group	ANZ	013-024
Arab Bank Australia	ARA	917-101
Bank of China	BOC	352-000
Bank of Tokyo-Mitsubishi	BOT	292-001
Citibank	CTI	242-200
Commonwealth Bank	CBA	062-069
HSBC Bank Australia	HBA	343-001
International Commercial Bank of China (The)	ICB	931-001
Laiki Bank (Australia)	LBA	942-101
National Australia Bank	NAB	083-039
Oversea-Chinese Banking Corporation	OCB	453-000
Reserve Bank of Australia	RBA	092-002
United Overseas Bank	UOB	922-001
Westpac Banking Corporation	WBC	032-920

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Appendix J - Electronic Presentment & Dishonour Holiday Calendar Specifications
(Schedule 11)

Appendix J ELECTRONIC PRESENTMENT & DISHONOUR HOLIDAY CALENDAR SPECIFICATIONS

Overview

J.1 The holiday calendar is used by Institutions to determine holidays that will impact on the time limits imposed in Schedule 11 on the sending of electronic dishonours, electronic dishonour refusals and voucher required messages.

The holiday calendar (and any revised editions) are published from time to time as determined by the Management Committee in accordance with Schedule 11, Rule 7. The holiday calendar will be published as an electronic file in the format described below.

Last amended,
effective 17/6/99

Holiday Calendar File and Record Formats

J.2 The holiday calendar file consists of one fixed length header, one or more BSB holiday detail records, one or more holiday description detail records and one trailer record. The file will be delivered to all APCS members on a floppy disk in text format, or other electronic means.

J.3 The following standard rules apply to the holiday calendar record layouts below

- a/n indicates an alphanumeric field. Alphanumeric fields will be left justified and blank filled. Valid values are all EBCDIC characters.
- n indicates a numeric field. Numeric fields will be right justified and zero filled. Valid values are "0" through "9".
- If an alphanumeric field is not present, it will be blank filled.
- If a numeric field is not present, it will be zero filled.
- Fillers unless specified will be space filled.

Header Record Format

J.4 There is one header record containing information about the holiday calendar file. The header record has a record type identifier value of "00", and is always at the beginning of the file.

The header record shows:

- the period to which the holiday calendar pertains,
- the date and time it was created, and
- the version number of the holiday calendar file

<i>Field Number</i>	<i>Field Name</i>	<i>Field Size</i>	<i>Attribute</i>	<i>Field Specification</i>
1	Record Type Identifier	2	n	Must be "00"
2	Version	2	n	Currently set to '01' to indicate the first version of the file. This is allocated by APCA and will change if the file format or record format is modified.
3	Filler	5	a/n	"from"
4	From Date	8	n	Ccyymmdd

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<i>Field Number</i>	<i>Field Name</i>	<i>Field Size</i>	<i>Attribute</i>	<i>Field Specification</i>
5	Filler	4	a/n	“ to “
6	To Date	8	n	ccyymmdd
7	Filler	8	a/n	“created “
8	Creation Date	8	n	ccyymmdd
9	Creation Time	5	a/n	hh:mm
10	Filler	10	a/n	Reserved for future use.
<i>Total</i>		<i>60</i>		

Detail Records

J.5 There are two detail records containing holiday information: the BSB holiday detail record and the holiday description detail record. These detail records have record type identifier of ‘01’ and ‘02’ respectively.

BSB Holiday Detail Record Format

J.5.1 The existence of a BSB holiday detail record (record type identifier of ‘01’) signals that a BSB prefix is not open for business on a particular date. If there are no ‘01’ BSB holiday detail records for a particular date, then all BSB prefixes, and therefore all Institutions, are open for business on that date.

<i>Field Number</i>	<i>Field Name</i>	<i>Field Size</i>	<i>Attribute</i>	<i>Field Specification</i>
1	Record Type Identifier	2	n	Must be “01”
2	Holiday Date	8	n	Ccyymmdd
3	BSB Prefix	3	n	<ul style="list-style-type: none"> • Must be the first three digits of any BSB issued by APCA (refer to APCA publication '<u>BSB Numbers in Australia</u>'), or all zeros. • All zeros is used to indicate that all BSB prefixes are on holiday on the date.
4	Filler	17	a/n	Reserved for future use.
<i>Total</i>		<i>30</i>		

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Holiday Description Detail Record Format

J.5.2 The holiday description detail record (record type identifier of '02') provides a description for each holiday date in the holiday calendar file.

<i>Field Number</i>	<i>Field Name</i>	<i>Field Size</i>	<i>Attribute</i>	<i>Field Specification</i>
1	Record Type Identifier	2	n	Must be "02"
2	Holiday Date	8	n	ccyymmdd
3	Holiday Date Description	30	a/n	Contains the name of the holiday.
4	Filler	10	a/n	Reserved for future use.
<i>Total</i>		50		

Trailer Record Format

J.6 There is one trailer record with a record type identifier value of "99". The trailer record contains a total of the number of the BSB Holiday detail records and a count of the number of unique holiday dates.

<i>Field Number</i>	<i>Field Name</i>	<i>Field Size</i>	<i>Attribute</i>	<i>Field Specification</i>
1	Record Type Identifier	2	n	Must be "99"
2	Number of BSB Holiday Detail Records	6	n	Contains a count of the number of BSB holiday detail records
3	Number of Holiday Description Detail Records	6	n	Contains a count of the number of unique holiday days.
<i>Total</i>		30		

The next page is K.1

Appendix K (except for sections 1, 2 and 5, and the indices to sections 3 and 4) is Confidential