



ANZ Bank New Zealand Limited

ANZNZ Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 October 2013
Determination Date:	15 November 2013
Trust Payment Date:	19 November 2013

Trustee / Covered Bond Guarantor:	ANZNZ Covered Bond Trust Ltd
Security Trustee:	New Zealand Permanent Trustees Ltd
Bond Trustee:	Deutsche Trustee Company Ltd
Servicer:	ANZ Bank New Zealand Ltd
Trust Manager:	ANZ Capel Court Ltd
Asset Monitor:	Deloitte Touche Tohmatsu Limited

Ratings Overview	Moody's	Fitch
ANZ Bank New Zealand Limited Short Term Senior Unsecured Rating	P1	F1+
ANZ Bank New Zealand Limited Long Term Senior Unsecured Rating	Aa3	AA-
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	N/A

Calculation of Adjusted Aggregate Housing Loan Amount

A	The lesser of:	
(1)	Sum of the Indexed LVR Adjusted Housing Loan Balance of each Housing Loan in the Housing Loan Portfolio, or	\$5,424,104,348
(2)	Sum of the Asset Percentage Adjusted Housing Loan Balance Amount of each Housing Loan in the Housing Loan Portfolio	\$4,403,055,258
		\$4,403,055,258
B	Aggregate amount of any proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied as at the Determination Date:	\$0
C	Aggregate principal balance of any Substitution Assets and Authorised Investments as at the Determination Date:	\$0
D	Aggregate amount of Housing Loan Principal Receipts collected by the Servicer during the immediately preceding Collection Period and credited, or to be credited on the immediately succeeding Trust Payment Date, to the GIC Account (without double counting any amounts already covered in B above) but excluding any amounts due to be applied on or before the immediately succeeding Trust Payment Date in accordance with the applicable Priority of Payments:	\$0
E	$\frac{\text{Current Principal Balance of Covered Bonds} \times \text{Weighted Average Remaining Maturity of Covered Bonds} \times \text{NZ Dollar Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds} \times \text{Negative Carry Factor}}{\text{Aggregate Principal Amount Outstanding of the Covered Bonds} \times \text{Weighted Average Remaining Maturity of Covered Bonds} \times \text{NZ Dollar Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds} \times \text{Negative Carry Factor} + \text{Interest Rate Swap}} \times \text{Interest Rate Swap}$	\$0
Z	Weighted average remaining maturity of all Covered Bonds x NZ Dollar Equivalent of the aggregate Principal Amount Outstanding of the Covered Bonds x Negative Carry Factor x (B+C+D+E)/(A+B+C+D+E) if Interest Rate Swap is in effect, otherwise, one:	\$0

Adjusted Aggregate Receivable Amount

(A+B+C+D+E)-Z \$4,403,055,258

Results of Asset Coverage Test

Adjusted Aggregate Housing Loan Amount: \$4,403,055,258

NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds: \$3,912,367,809

$$\frac{\text{Adjusted Aggregate Housing Loan Amount}}{\text{NZD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds}}$$
TRUE

Asset Percentage: 81.00%

Contractual Overcollateralisation: 123.46 %

Total Overcollateralisation: 138.52 %

Note: Terms used in this table have the meaning given to them in Schedule 7 of the Establishment Deed and NZ Definitions Schedule. For the purposes of calculating this ACT, Current Principal Balance is as at the end of the Collection Period and pool composition is as at the current Determination Date (pre purchase and repurchase activities).

Summary as at 19 November 2013

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (NZD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2011-1 Tranche 1	20 Oct 2011	EUR 500,000,000	\$867,424,242	1.7348	Annual	3.0000 %
Series 2012-1	27 Feb 2012	CHF 200,000,000	\$262,113,579	1.3106	Quarterly	LIBOR CHF 3 Month + 0.80 %
Series 2012-2	27 Feb 2012	CHF 300,000,000	\$393,170,369	1.3106	Annual	1.5000 %
Series 2011-1 Tranche 2	07 Mar 2012	EUR 250,000,000	\$402,400,335	1.6096	Annual	3.0000 %
Series 2012-3 Tranche 1	18 Sep 2012	EUR 750,000,000	\$1,175,290,876	1.5671	Annual	1.3750 %
Series 2013-1 Tranche 1	24 Sep 2013	EUR 500,000,000	\$811,968,408	1.6239	Annual	1.5000 %
Total	-	-	\$3,912,367,809	-	-	-

Bonds	Common Code	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2011-1 Tranche 1	069384986	XS0693849860	LSE	Hard Bullet	20 Oct 2016	N/A
Series 2012-1	074474845	CH0149182476	SIX	Hard Bullet	27 Feb 2015	N/A
Series 2012-2	074475019	CH0149182450	SIX	Hard Bullet	27 Feb 2018	N/A
Series 2011-1 Tranche 2	069384986	XS0693849860	LSE	Hard Bullet	20 Oct 2016	N/A
Series 2012-3 Tranche 1	083036052	XS0830360524	LSE	Soft Bullet	05 Oct 2017	05 Oct 2018
Series 2013-1 Tranche 1	083036052	XS0973586059	LSE	Soft Bullet	02 Oct 2018	02 Oct 2019

Funding Summary (NZD)

	Nominal Value	%
Intercompany Loan	\$3,912,367,809	100.00 %
Demand Loan	\$1,507,184,549	38.52 %
Total Funding	\$5,419,552,357	

Pool Summary

Acquisition Cut off Date	01 Nov 2013
Current Aggregate Principal Balance (NZD)	\$5,419,552,357
Number of Loans	36,990
Number of Loan Groups	25,600
Average Loan Group Size	211,701
Maximum Loan Group Balance	\$1,972,545
Weighted Average Current Loan to Value Ratio (LVR)	55.50 %
Weighted Average Current Indexed Loan to Value Ratio (LVR)	51.60 %
Weighted Average Interest Rate	5.38 %
Weighted Average Seasoning (Months)	30.18
Weighted Average Remaining Term (Months)	233.88

Mortgage Pool by Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.00%	7,376	19.94 %	\$470,572,308	8.68 %
> 25.00% up to and including 30.00%	2,020	5.46 %	\$232,405,980	4.29 %
> 30.00% up to and including 35.00%	2,100	5.68 %	\$262,624,520	4.85 %
> 35.00% up to and including 40.00%	2,148	5.81 %	\$291,214,453	5.37 %
> 40.00% up to and including 45.00%	2,356	6.37 %	\$350,814,764	6.47 %
> 45.00% up to and including 50.00%	2,463	6.66 %	\$385,835,290	7.12 %
> 50.00% up to and including 55.00%	2,504	6.77 %	\$406,328,044	7.50 %
> 55.00% up to and including 60.00%	2,534	6.85 %	\$432,062,737	7.97 %
> 60.00% up to and including 65.00%	2,590	7.00 %	\$460,402,207	8.50 %
> 65.00% up to and including 70.00%	2,849	7.70 %	\$528,996,244	9.76 %
> 70.00% up to and including 75.00%	2,952	7.98 %	\$584,216,575	10.78 %
> 75.00% up to and including 80.00%	3,460	9.35 %	\$700,319,020	12.92 %
> 80.00% up to and including 85.00%	1,271	3.44 %	\$242,970,096	4.48 %
> 85.00% up to and including 90.00%	362	0.98 %	\$70,290,429	1.30 %
> 90.00% up to and including 95.00%	0	0.00 %	\$0	0.00 %
> 95.00% up to and including 100.00%	0	0.00 %	\$0	0.00 %
> 100.00%	5	0.01 %	\$499,690	0.01 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Current Indexed Loan to Value Ratio (LVR)*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 25.00%	8,249	22.30 %	\$591,564,083	10.92 %
> 25.00% up to and including 30.00%	2,342	6.33 %	\$274,809,591	5.07 %
> 30.00% up to and including 35.00%	2,270	6.14 %	\$312,680,856	5.77 %
> 35.00% up to and including 40.00%	2,405	6.50 %	\$344,453,886	6.36 %
> 40.00% up to and including 45.00%	2,537	6.86 %	\$403,776,700	7.45 %
> 45.00% up to and including 50.00%	2,563	6.93 %	\$424,564,877	7.83 %
> 50.00% up to and including 55.00%	2,703	7.31 %	\$451,239,808	8.33 %
> 55.00% up to and including 60.00%	2,722	7.36 %	\$499,601,127	9.22 %
> 60.00% up to and including 65.00%	2,838	7.67 %	\$545,527,699	10.07 %
> 65.00% up to and including 70.00%	2,790	7.54 %	\$544,844,235	10.05 %
> 70.00% up to and including 75.00%	2,564	6.93 %	\$503,608,770	9.29 %
> 75.00% up to and including 80.00%	1,883	5.09 %	\$340,796,241	6.29 %
> 80.00% up to and including 85.00%	843	2.28 %	\$140,061,571	2.58 %
> 85.00% up to and including 90.00%	196	0.53 %	\$29,274,685	0.54 %
> 90.00% up to and including 95.00%	33	0.09 %	\$4,479,754	0.08 %
> 95.00% up to and including 100.00%	6	0.02 %	\$1,255,400	0.02 %
> 100.00%	46	0.12 %	\$7,013,073	0.13 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

* Based on quarterly data using the latest NZ QV House Price Index values available to the Servicer on each Determination Date falling in January, April, July and October. For further information please refer to the Covered Bond Trust Definitions Schedule.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	7,994	21.61 %	\$1,507,507,473	27.82 %
> 5.00% up to and including 5.50%	13,099	35.41 %	\$2,005,435,922	37.00 %
> 5.50% up to and including 6.00%	13,972	37.77 %	\$1,651,137,319	30.47 %
> 6.00% up to and including 6.50%	930	2.51 %	\$133,288,417	2.46 %
> 6.50% up to and including 7.00%	689	1.86 %	\$92,710,949	1.71 %
> 7.00% up to and including 7.50%	154	0.42 %	\$16,740,866	0.31 %
> 7.50% up to and including 8.00%	97	0.26 %	\$8,538,028	0.16 %
> 8.00% up to and including 8.50%	38	0.10 %	\$3,075,907	0.06 %
> 8.50% up to and including 9.00%	16	0.04 %	\$1,103,027	0.02 %
> 9.00% up to and including 9.50%	1	0.00 %	\$14,450	0.00 %
> 9.50% up to and including 10.00%	0	0.00 %	\$0	0.00 %
> 10.00%	0	0.00 %	\$0	0.00 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	7,196	19.45 %	\$1,138,144,580	21.00 %
<= 2 Year Fixed	8,695	23.51 %	\$1,596,751,395	29.46 %
<= 3 Year Fixed	1,773	4.79 %	\$293,735,602	5.42 %
<= 4 Year Fixed	1,770	4.79 %	\$267,030,551	4.93 %
<= 5 Year Fixed	974	2.63 %	\$148,106,270	2.73 %
> 5 Year Fixed	57	0.15 %	\$6,359,891	0.12 %
Total Fixed Rate	20,465	55.33 %	\$3,450,128,289	63.66 %
Total Variable Rate	16,525	44.67 %	\$1,969,424,068	36.34 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Consolidated Loan Balance

	Number of Groups	(%) Number of Groups	Balance Outstanding	(%) Balance Outstanding
> \$0 up to and including \$100,000	6,265	24.47 %	\$342,893,919	6.33 %
> \$100,000 up to and including \$200,000	7,842	30.63 %	\$1,191,856,330	21.99 %
> \$200,000 up to and including \$300,000	6,034	23.57 %	\$1,490,951,891	27.51 %
> \$300,000 up to and including \$400,000	3,003	11.73 %	\$1,039,177,036	19.17 %
> \$400,000 up to and including \$500,000	1,304	5.09 %	\$581,382,669	10.73 %
> \$500,000 up to and including \$600,000	577	2.25 %	\$316,644,861	5.84 %
> \$600,000 up to and including \$700,000	249	0.97 %	\$160,270,008	2.96 %
> \$700,000 up to and including \$800,000	130	0.51 %	\$97,420,571	1.80 %
> \$800,000 up to and including \$900,000	70	0.27 %	\$59,108,349	1.09 %
> \$900,000 up to and including \$1.00m	46	0.18 %	\$43,516,793	0.80 %
> \$1.00m up to and including \$1.25m	58	0.23 %	\$64,213,287	1.18 %
> \$1.25m up to and including \$1.50m	15	0.06 %	\$20,170,404	0.37 %
> \$1.50m up to and including \$1.75m	4	0.02 %	\$6,213,500	0.11 %
> \$1.75m up to and including \$2.00m	3	0.01 %	\$5,732,740	0.11 %
Total	25,600	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Auckland	12,520	33.85 %	\$2,323,919,697	42.88 %
Bay of Plenty	2,037	5.51 %	\$253,852,888	4.68 %
Canterbury	4,373	11.82 %	\$570,564,055	10.53 %
Gisborne	376	1.02 %	\$39,483,947	0.73 %
Hawke's Bay	1,226	3.31 %	\$135,809,317	2.51 %
Manawatu-Wanganui	1,788	4.83 %	\$179,157,783	3.31 %
Nelson/Marlborough	891	2.41 %	\$116,613,594	2.15 %
Northland	1,077	2.91 %	\$129,927,055	2.40 %
Otago	2,295	6.20 %	\$258,310,970	4.77 %
Southland	114	0.31 %	\$10,983,934	0.20 %
Taranaki	618	1.67 %	\$72,785,101	1.34 %
Waikato	3,865	10.45 %	\$515,497,155	9.51 %
Wellington	5,527	14.94 %	\$784,732,589	14.48 %
West Coast	283	0.77 %	\$27,914,273	0.52 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	34,453	93.14 %	\$4,920,907,343	90.80 %
Interest Only	2,537	6.86 %	\$498,645,015	9.20 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	36,990	100.00 %	\$5,419,552,357	100.00 %
Low Doc Loans	0	0.00 %	\$0	0.00 %
No Doc Loans	0	0.00 %	\$0	0.00 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 1 years	223	8.79 %	\$36,576,176	7.34 %
> 1 up to and including 2 years	216	8.51 %	\$36,925,305	7.41 %
> 2 up to and including 3 years	201	7.92 %	\$38,720,069	7.77 %
> 3 up to and including 4 years	291	11.47 %	\$57,783,624	11.59 %
> 4 up to and including 5 years	252	9.93 %	\$49,289,864	9.88 %
> 5 up to and including 6 years	364	14.35 %	\$69,218,660	13.88 %
> 6 up to and including 7 years	312	12.30 %	\$62,121,218	12.46 %
> 7 up to and including 8 years	302	11.90 %	\$64,641,106	12.96 %
> 8 up to and including 9 years	311	12.26 %	\$72,044,976	14.45 %
> 9 up to and including 10 years	59	2.33 %	\$10,241,924	2.05 %
>10 years	6	0.24 %	\$1,082,092	0.22 %
Total	2,537	100.00 %	\$498,645,015	100.00 %

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	31,334	84.71 %	\$4,427,560,087	81.70 %
Residential Investment (Full Recourse)	5,656	15.29 %	\$991,992,270	18.30 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Property Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
House	33,184	89.71 %	\$4,879,765,210	90.04 %
Unit/ Flat/ Apartment*	3,806	10.29 %	\$539,787,147	9.96 %
Other	0	0.00 %	\$0	0.00 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

* Unit/ Flat/ Apartment - refers to properties with more than one title or dwelling recorded against it.

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	0	0.00 %	\$0	0.00 %
> 3 up to and including 6 months	1,434	3.88 %	\$243,074,510	4.49 %
> 6 up to and including 9 months	3,296	8.91 %	\$523,100,366	9.65 %
> 9 up to and including 12 months	4,444	12.01 %	\$743,206,523	13.71 %
> 12 up to and including 15 months	2,119	5.73 %	\$340,296,383	6.28 %
> 15 up to and including 18 months	2,227	6.02 %	\$362,843,769	6.70 %
> 18 up to and including 21 months	3,049	8.24 %	\$494,284,488	9.12 %
> 21 up to and including 24 months	1,593	4.31 %	\$261,589,731	4.83 %
> 24 up to and including 27 months	1,824	4.93 %	\$272,975,431	5.04 %
> 27 up to and including 30 months	1,238	3.35 %	\$171,584,498	3.17 %
> 30 up to and including 33 months	1,266	3.42 %	\$194,746,510	3.59 %
> 33 up to and including 36 months	1,037	2.80 %	\$150,967,950	2.79 %
> 36 up to and including 48 months	4,398	11.89 %	\$586,232,411	10.82 %
> 48 up to and including 60 months	3,549	9.59 %	\$472,620,587	8.72 %
> 60 up to and including 72 months	1,483	4.01 %	\$181,212,390	3.34 %
> 72 up to and including 84 months	1,296	3.50 %	\$160,484,198	2.96 %
> 84 up to and including 96 months	931	2.52 %	\$106,044,223	1.96 %
> 96 up to and including 108 months	696	1.88 %	\$68,815,825	1.27 %
> 108 up to and including 120 months	441	1.19 %	\$39,362,347	0.73 %
> 120 months	669	1.81 %	\$46,110,218	0.85 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 0	1	0.00 %	\$299	0.00 %
up to and including 1 year	848	2.29 %	\$40,787,901	0.75 %
> 1 up to and including 2 years	974	2.63 %	\$49,985,737	0.92 %
> 2 up to and including 3 years	1,053	2.85 %	\$63,060,990	1.16 %
> 3 up to and including 4 years	1,162	3.14 %	\$94,026,945	1.73 %
> 4 up to and including 5 years	1,141	3.08 %	\$95,389,770	1.76 %
> 5 up to and including 6 years	1,146	3.10 %	\$121,412,245	2.24 %
> 6 up to and including 7 years	1,176	3.18 %	\$127,333,760	2.35 %
> 7 up to and including 8 years	1,185	3.20 %	\$136,081,871	2.51 %
> 8 up to and including 9 years	1,314	3.55 %	\$164,822,337	3.04 %
> 9 up to and including 10 years	1,232	3.33 %	\$128,378,839	2.37 %
> 10 up to and including 15 years	5,021	13.57 %	\$638,220,758	11.78 %
> 15 up to and including 20 years	5,490	14.84 %	\$848,322,634	15.65 %
> 20 up to and including 25 years	5,992	16.20 %	\$1,057,643,906	19.52 %
> 25 up to and including 30 years	9,255	25.02 %	\$1,854,084,365	34.21 %
> 30 years	0	0.00 %	\$0	0.00 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	36,865	99.66 %	\$5,400,019,191	99.64 %
> 0 days up to and including 30 days	103	0.28 %	\$15,991,052	0.30 %
> 30 days up to and including 60 days	19	0.05 %	\$2,936,565	0.05 %
> 60 days up to and including 90 days	3	0.01 %	\$605,549	0.01 %
> 90 days up to and including 120 days	0	0.00 %	\$0	0.00 %
> 120 days up to and including 150 days	0	0.00 %	\$0	0.00 %
> 150 days up to and including 180 days	0	0.00 %	\$0	0.00 %
> 180 days	0	0.00 %	\$0	0.00 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
> 0 up to and including 3 months	2,923	14.28 %	\$469,684,065	13.61 %
> 3 up to and including 6 months	4,165	20.35 %	\$668,906,814	19.39 %
> 6 up to and including 9 months	3,385	16.54 %	\$556,520,180	16.13 %
> 9 up to and including 12 months	2,374	11.60 %	\$379,544,483	11.00 %
> 12 up to and including 15 months	1,997	9.76 %	\$398,362,549	11.55 %
> 15 up to and including 18 months	1,941	9.48 %	\$357,826,585	10.37 %
> 18 up to and including 21 months	1,369	6.69 %	\$246,587,084	7.15 %
> 21 up to and including 24 months	593	2.90 %	\$92,173,158	2.67 %
> 24 up to and including 27 months	202	0.99 %	\$29,793,895	0.86 %
> 27 up to and including 30 months	398	1.94 %	\$65,115,322	1.89 %
> 30 up to and including 33 months	358	1.75 %	\$63,072,277	1.83 %
> 33 up to and including 36 months	194	0.95 %	\$29,370,257	0.85 %
> 36 up to and including 48 months	273	1.33 %	\$42,387,869	1.23 %
> 48 up to and including 60 months	293	1.43 %	\$50,783,750	1.47 %
Total	20,465	100.00 %	\$3,450,128,289	100.00 %

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	8,087	21.86 %	\$1,048,010,375	19.34 %
Fortnightly	18,903	51.10 %	\$2,700,625,598	49.83 %
Monthly	10,000	27.03 %	\$1,670,916,384	30.83 %
Total	36,990	100.00 %	\$5,419,552,357	100.00 %

Trust Manager

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+ | A e q ^ A i . . A : A e e e e a A e q a e A e A ^ ~ ^ | ^ a A e A e q ^ A ^ | . [] A i ^ a * A i [] A o e A i & { ^ } o A : A e q ^ / a q + | (a a q) E i X } & { } . A : A (a . q) . A i } a e q a a A e A e A i & { ^ } d i e
U ^ e q a } o A @ | j a A [o A ^ | A []] A o @ A i } e } o A ~ A o e A i & { ^ } e e e o A @ | j a A e a ^ A o @ a A , } A e . . . { ^ } o e q a A c a e q a e q a } A e a A ^ | A o @ a A , } A e e q a e A i A } a a i A o @ { A i
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P ^ a e a @ A O E Z O P Z A [: A o @ A T a q a e ^ | A e e e | o A ^ . [] . a e a e A i : A i A e e e a e a e a q a ^ A i { E i e q ^ / a q + | (a a q) A : A ^ | ^ . ^) a e e q } A i } a e q a a a / a o @ A i & { ^ } e i P a e o @ A O E Z O P Z
} [: A o @ A T a q a e ^ | A e a ^ A e q ^ A ^ | ^ . ^) a e e q } E i A e { ({ ^ } a a a q } A : A e i a q c i E o j | ^ . . A : A i / a } | a a E i A ^ e e a a q * A o @ A e e & : a e c E i a e a ~ e e e E i A e e [] a a i ^ . ^ . . A : A i / a { } | ^ o } ^ . .
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