

**23 NOTICES**

- 23.1 A notice or other communication connected with this Agreement ("Notice") has no legal effect unless it is in writing.
- 23.2 In addition to any other method of service provided by law, the Notice may be:
  - 23.2.1 sent by prepaid post to; or
  - 23.2.2 delivered at;the address of the addressee set out in this Agreement or subsequently notified.
- 23.3 If the Notice is sent or delivered in a manner provided by *clause 23.2*, it must be treated as given to and received by the party to which it is addressed:
  - 23.3.1 if sent by post, on the 2<sup>nd</sup> Business Day (at the address to which it is posted) after posting;
  - 23.3.2 if delivered before 5pm on a Business Day at the place of delivery, upon delivery, and otherwise on the next Business Day at the place of delivery.
- 23.4 A Notice by the Lender may be given by any officer or agent of the Lender.

**24 GOVERNING LAW AND JURISDICTION**

- 24.1 The law of Western Australia governs this Agreement.
- 24.2 The parties submit to the non-exclusive jurisdiction of the courts of Western Australia and of the Commonwealth of Australia.