

THE ANZ goMoney APP ANDROID™ GUIDE

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If you ever get stuck or need extra help, we're only a phone call away on 0800 269 296.

Eligibility criteria, terms and conditions apply to ANZ goMoney. See our Electronic Banking Conditions at anz.co.nz/terms for more information. Android is a trademark of Google Inc.

Regular enhancements to ANZ goMoney may result in the screens or steps being different to what's illustrated in this guide. We endeavour to update our guides often, so check anz.co.nz/guides for the latest version.

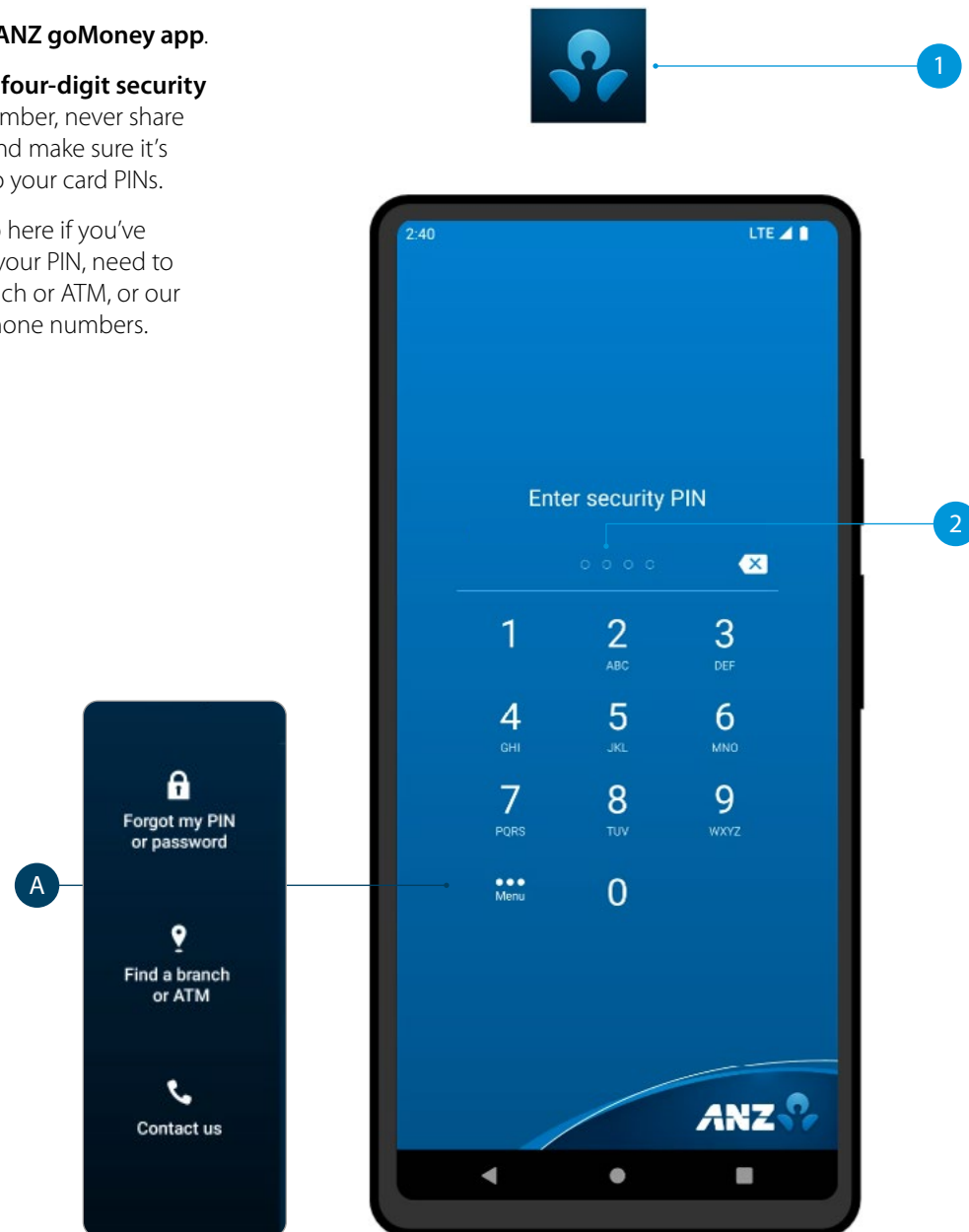
Please note, the account information, rates and fees in this guide are for example purposes only.

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HOW TO LOGIN

- 1 Open the **ANZ goMoney app**.
 - 2 Enter your **four-digit security PIN**. Remember, never share your PIN and make sure it's different to your card PINs.
- A Menu.** Tap here if you've forgotten your PIN, need to find a branch or ATM, or our contact phone numbers.



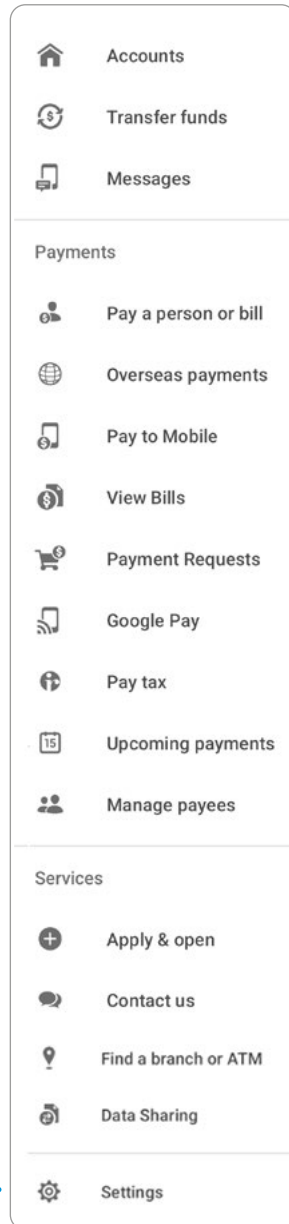
THE HOME SCREEN

Transfer Funds. Move money between your accounts or pay money to your credit card or KiwiSaver account.

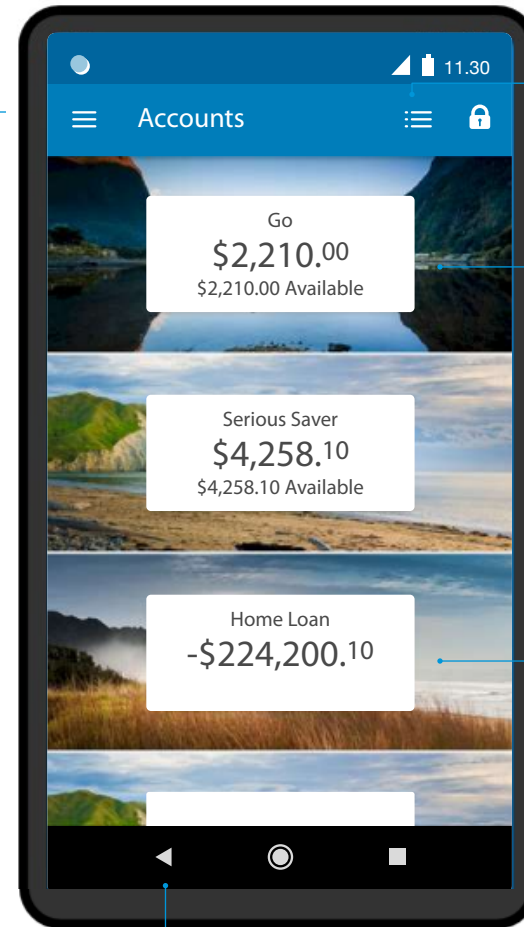
Payments. Pay a person, bill, mobile number, or manage your Payees.

Services. Manage cards (i.e. set/change a card PIN), open new accounts, view documents and accounts statements.

Settings: View your customer number, update your address and/or Pay to Mobile number/account, and manage notifications, widgets, account personalisation, passwords/PINs etc.



Tap here to find the **Menu** where you can transfer funds, make payments, manage cards, and view statements.



Changes the home screen **layout**.

Log out when you're finished. If you forget, you'll automatically be logged out after 3 minutes of inactivity.

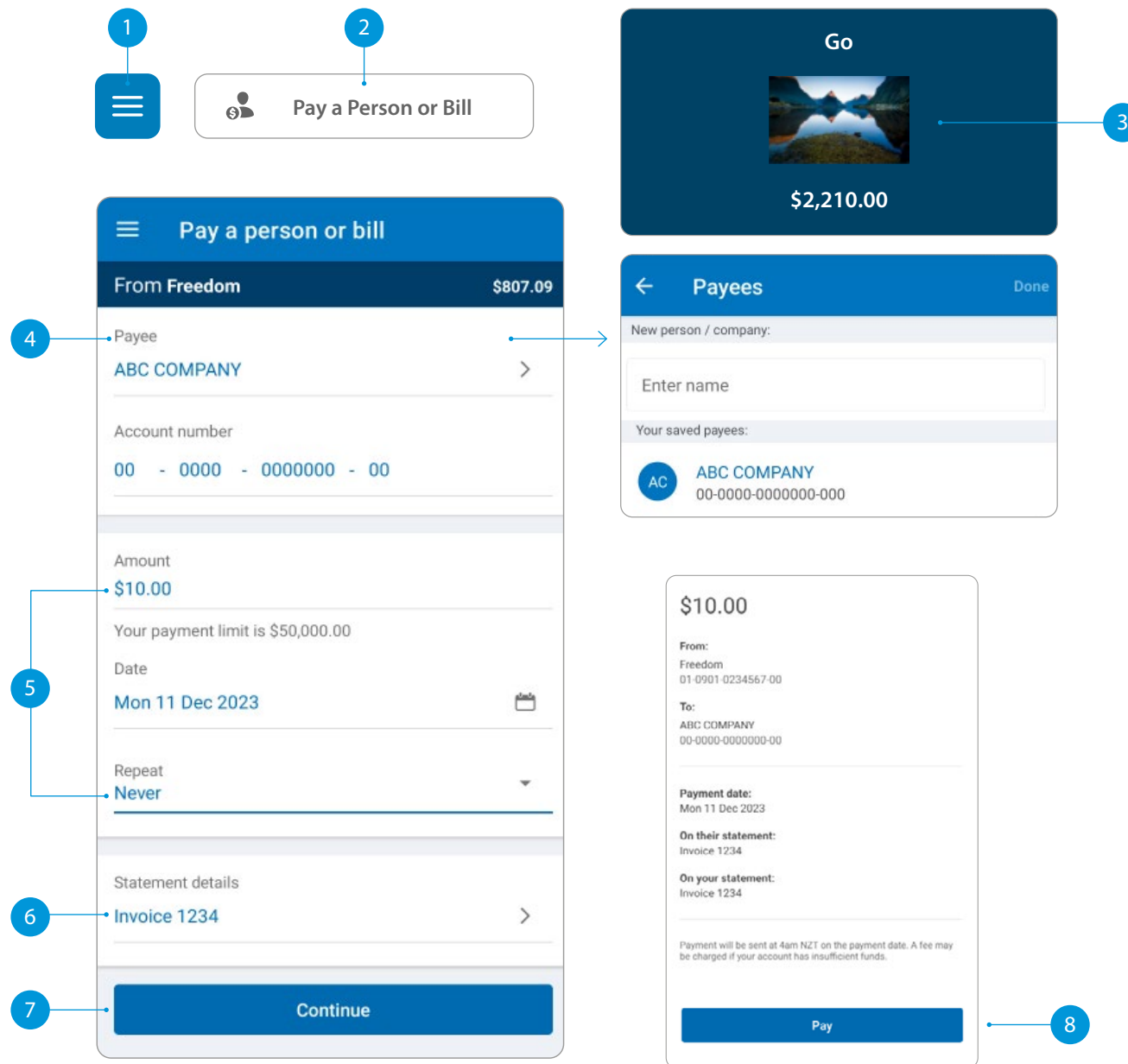
Your Accounts and/or Loans. Tap on an account to view transactions, statements and account details.

This button will take you **Back** one screen.

PAY A PERSON OR BILL

- 1 Tap the **Menu** in the top left corner.
 - 2 Scroll down until you see **Pay a Person or Bill** and then tap it.
 - 3 Choose the **Account** you want to pay from by scrolling left to right.
 - 4 Enter a **Payee**. You can:
 - **Select an existing Payee** from your list of saved Payees or search for an ANZ Registered Payee. (The account number will populate automatically).
 - **Set up a new Payee**
 - Type in their name and tap **Done**.
 - Type in their account number and tap **Done**.
 - After you've paid you'll have the option to **Save** as a new Payee.
 - 5 Payment details:
 - Enter the **Amount** and tap **Done**.
 - Choose a **Date** to pay using the pop up calendar (excludes weekends and public holidays).
 - Payments will always be set to **Repeat: Never** unless you choose for it to repeat.
 - 6 Type in any **statement details** (i.e. invoice number, reference, and/or your name).
 - 7 Tap **Continue**. A pop-up will appear.
 - 8 Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Cancel**.
- Take care entering payment details.**
We don't check that the account name entered matches the account number. Take care when entering these details, as there's no guarantee you'll get the money back if you make a mistake.

If you need your transfer limit increased, please call us on 0800 269 296.



Remember, if this is a new Payee and you'd like to save it for another time, you can select **Save Payee** on the receipt screen.

SET UP AN AUTOMATIC PAYMENT

- 1 Tap the **Menu** in the top left corner.
- 2 Scroll down until you see **Pay a Person or Bill** and then tap it.
- 3 Choose the **Account** you want to pay from by scrolling left to right.
- 4 Enter a **Payee**.
(See Pay a Person or Bill – page 3, step 4).
- 5 Enter the **Amount** and select **Next**.
- 6 Choose the **Date** you want them to be paid and select **'OK'**.
- 7 Select **Repeat** if you'd like an **automatic/repeating payment**.
- 8 Select the **payment frequency** you'd like and select **Done**. The automatic/repeating payment will default to 'Repeat until further notice' unless you select an end date for this payment.
- 9 If required, enter the **Statement details** you'd like to appear on yours and/or your payees' statement.
- 10 Tap **Continue**. A pop-up will appear.
- 11 Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Cancel**.

Take care entering payment details.

We don't check that the account name entered matches the account number. Take care when entering these details, as there's no guarantee you'll get the money back if you make a mistake.

You can also set up automatic payments between your own accounts. This is helpful for things like paying off a credit card or setting aside a regular amount into your savings account.

The diagram illustrates the steps to set up an automatic payment through a mobile app interface.

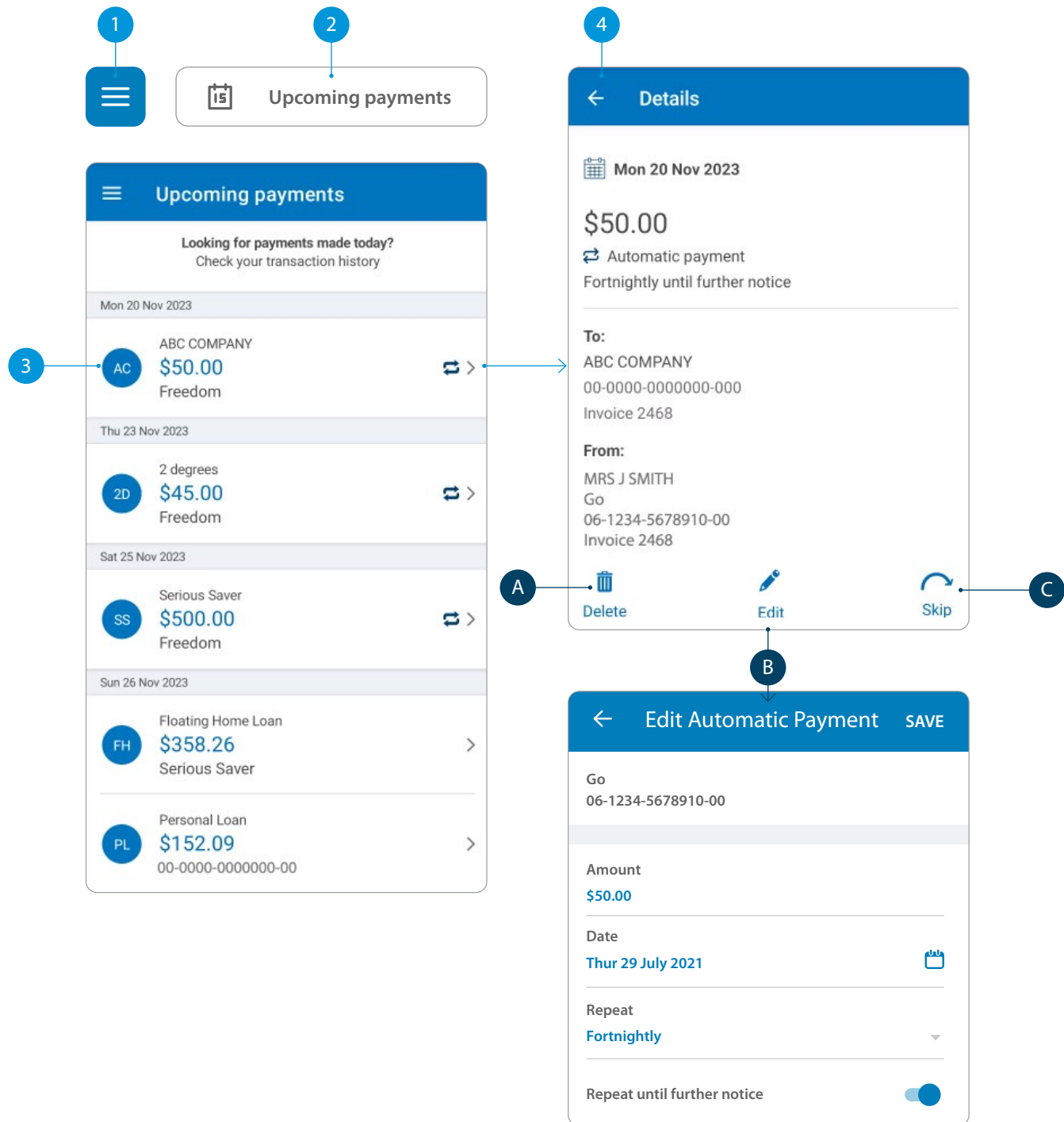
- Step 1:** Tap the **Menu** icon in the top left corner.
- Step 2:** Tap **Pay a Person or Bill**.
- Step 3:** Select the account to pay from (e.g., **Go** with a balance of **\$2,210.00**).
- Step 4:** Enter the **Payee** (**ABC Company**).
- Step 5:** Enter the **Amount** (**\$10.00**).
- Step 6:** Choose the **Date** (**Tue 5 October 2021**).
- Step 7:** Select **Repeat** (set to **Fortnightly**).
- Step 8:** Select the **payment frequency** (**Fortnightly**).
- Step 9:** Enter **Statement details** (e.g., **Invoice 1234**).
- Step 10:** Tap **Continue**.
- Step 11:** Tap **PAY** to complete the payment.

The final confirmation screen shows the payment details: **\$10.00** from **Go** to **ABC Company**, repeating **Fortnightly** starting on **Tue 5 October 2021**. A note states: "Your first payment will be made today after 09.30pm NZT. Future payments are made at 4am NZT. A fee may be charged if your account has insufficient funds."

AMENDING AN EXISTING AUTOMATIC PAYMENT

- 1 Tap the **Menu** in the top left corner.
- 2 Scroll down until you see **Upcoming Payments** and then tap it.
- 3 Choose the payment you want to amend or delete.
- A To **Delete** a payment, tap delete and then Delete Payment.
- B To **Edit**, tap edit, amend any information and then Save once you've checked the updated details.
- C To **Skip** a payment, tap skip and Confirm.
- 4 Once you've amended the automatic payment, tap the **Back** arrow at the top of the screen.

Note, when looking at your upcoming payments, you will only see the next payment that is due. For example, if it's a monthly payment, you will only see the next month's payment date, not the payments due after that.



TRANSFER MONEY BETWEEN ACCOUNTS INCLUDING PAYING A CREDIT CARD

- 1 Tap the **Menu** in the top left corner.
- 2 Scroll down until you see **Transfer Funds** and then tap it.
- 3 Choose the **Account** you want to **transfer money from**, by selecting from the list.
- 4 Choose the **Account** you want to **transfer money to**, by selecting from the available list of your accounts.
- 5 Enter the **Amount** you want to transfer.
- 6 Choose the **Date** you want it transferred.
- 7 Choose if you want this as an **automatic/repeating transfer** or not.
- 8 Enter the **Reference** (this is optional).
- 9 Select **Transfer**. A pop-up will show confirming Transfer successful.
- 10 To **View Receipt**, tap the green banner.

1 Tap the **Menu** in the top left corner.

2 Scroll down until you see **Transfer Funds** and then tap it.

3 Choose the **Account** you want to **transfer money from**, by selecting from the list.

4 Choose the **Account** you want to **transfer money to**, by selecting from the available list of your accounts.

5 Enter the **Amount** you want to transfer.

6 Choose the **Date** you want it transferred.

7 Choose if you want this as an **automatic/repeating transfer** or not.

8 Enter the **Reference** (this is optional).

9 Select **Transfer**. A pop-up will show confirming Transfer successful.

10 To **View Receipt**, tap the green banner.

Transfers

FROM: Go \$2,210.00

TO: Serious Saver \$4,258.10

Amount \$100.00

Date Today

Repeat Never

Reference Holiday Savings

Transfer successful VIEW RECEIPT

Receipt

\$100.00

From: Go 06-1234-5678910-00

To: Serious Saver 06-1234-5678910-01

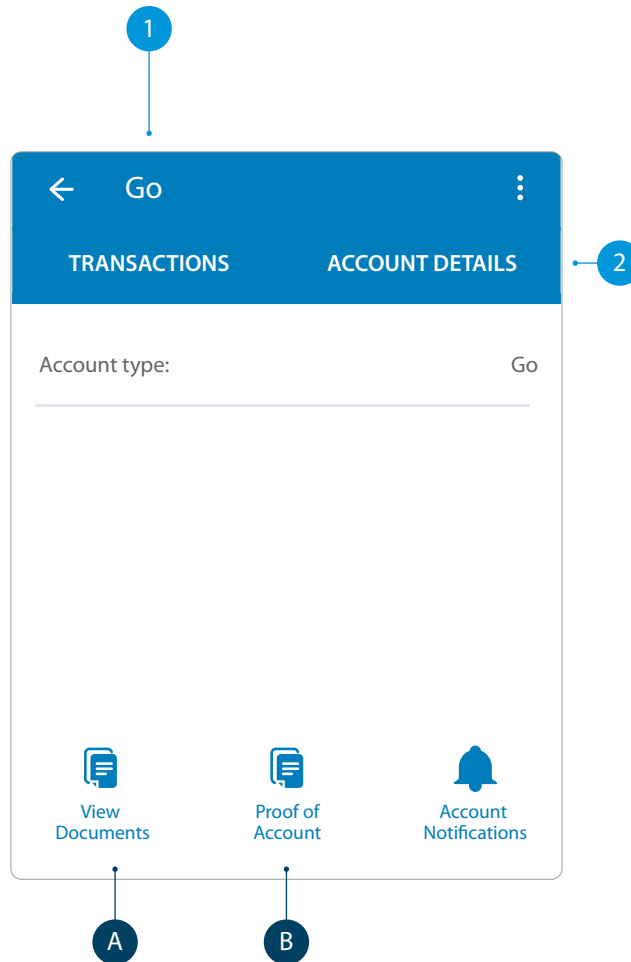
First payment: Mon 20 Nov 2023

Repeat: Fortnightly

Until:

ACCESS DOCUMENTS (STATEMENTS, TAX CERTIFICATES AND PROOF OF ACCOUNT)

- 1 Select the account you'd like the document for from your Accounts screen.
- 2 Tap **Account Details**.
- 3 Scroll down to see document options.
- A For account statements, tap **View Documents** and a **date range**.
- B For a Proof of Account document, tap **Proof of Account**.
- C If the option is available, you can also view and download a **tax certificate**.



Exporting documents

If you want to **email** or **print** a particular document, select the document.

In the **top right corner** you'll see this icon. From here you can email it to yourself or someone else by selecting **Send file**.

Or tap **Print**.

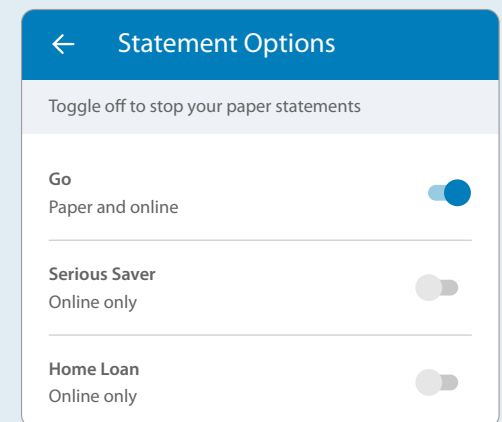
Statement options

To see the statement types (online or paper) you've set for each account, tap the **Menu**, scroll down to **Services** and select **Your Documents**.

Once selected, tap **Statement options**.

Online only means that you can only view this statement online. With online statements you can easily email or print them off.

Paper means that we will send you a paper statement to your nominated address. Save paper by choosing to switch off your paper statements. You'll still be able to access up to 7 years' worth of account and tax statements online. Some exceptions apply.

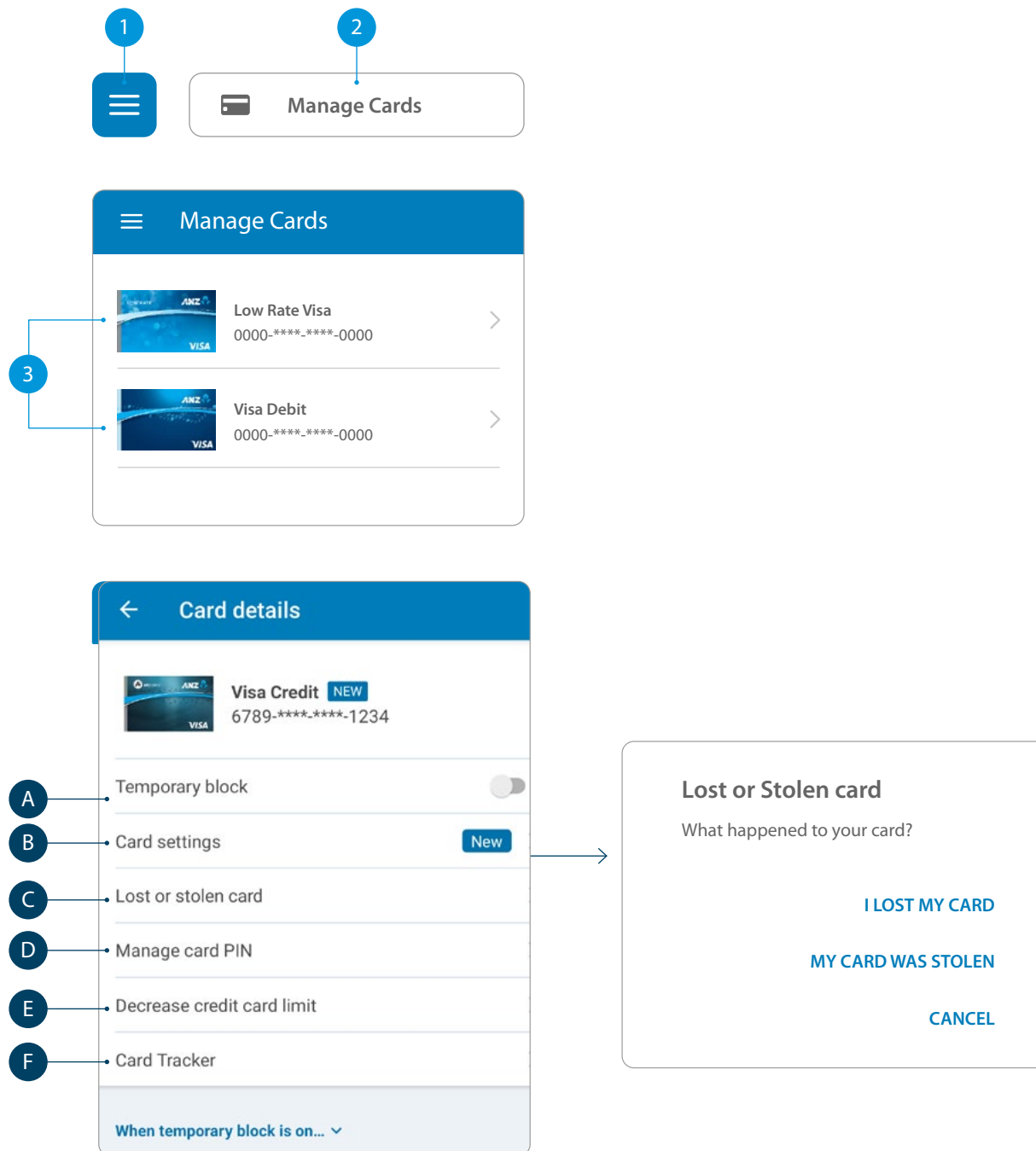


MANAGE YOUR CARDS

This is a helpful section if you've lost or had your card stolen, want to place a temporary block, change or set your card PIN. You can also enable Card settings for your ANZ Visa Debit card or personal credit card.

- 1 Tap the **Menu** in the top left corner.
 - 2 Scroll down until you see **Manage Cards** and then tap it.
 - 3 **Select the card** you want to manage. Here you can place a temporary block, report it lost or stolen, or manage your card PIN and enable Card settings.
- A** When a **Temporary Block** is on, your card can't be used for any transactions. Any direct debits you've set up from this card won't be made. Any card fees will continue to be charged. Of course you can remove this temporary block at any time by swiping the toggle to the left.
- B** Select **Card settings** to set up what your ANZ Visa Debit card or personal credit card, including any card set up in a Mobile Wallet can and can't be used for.
- C** **Lost or Stolen Card.** If your EFTPOS, ANZ Visa Debit or personal credit card has been lost or stolen, this is where you can report it. You can also order a replacement card.
- D** **Manage Card PIN.** This is where you can create or change a PIN for a particular card. Simply select 'Manage Card PIN', ensure you read the guidelines and then enter a PIN of your choice. It will prompt you to re-enter your selected PIN to confirm it's correct.
- E** **Decrease your Credit Card Limit.** Find out how to decrease your credit card limit on page 9.
- F** Select **Card Tracker** to see where your card details may have been saved.

Note, if you've received a replacement card, the PIN will be the same as you previously selected.

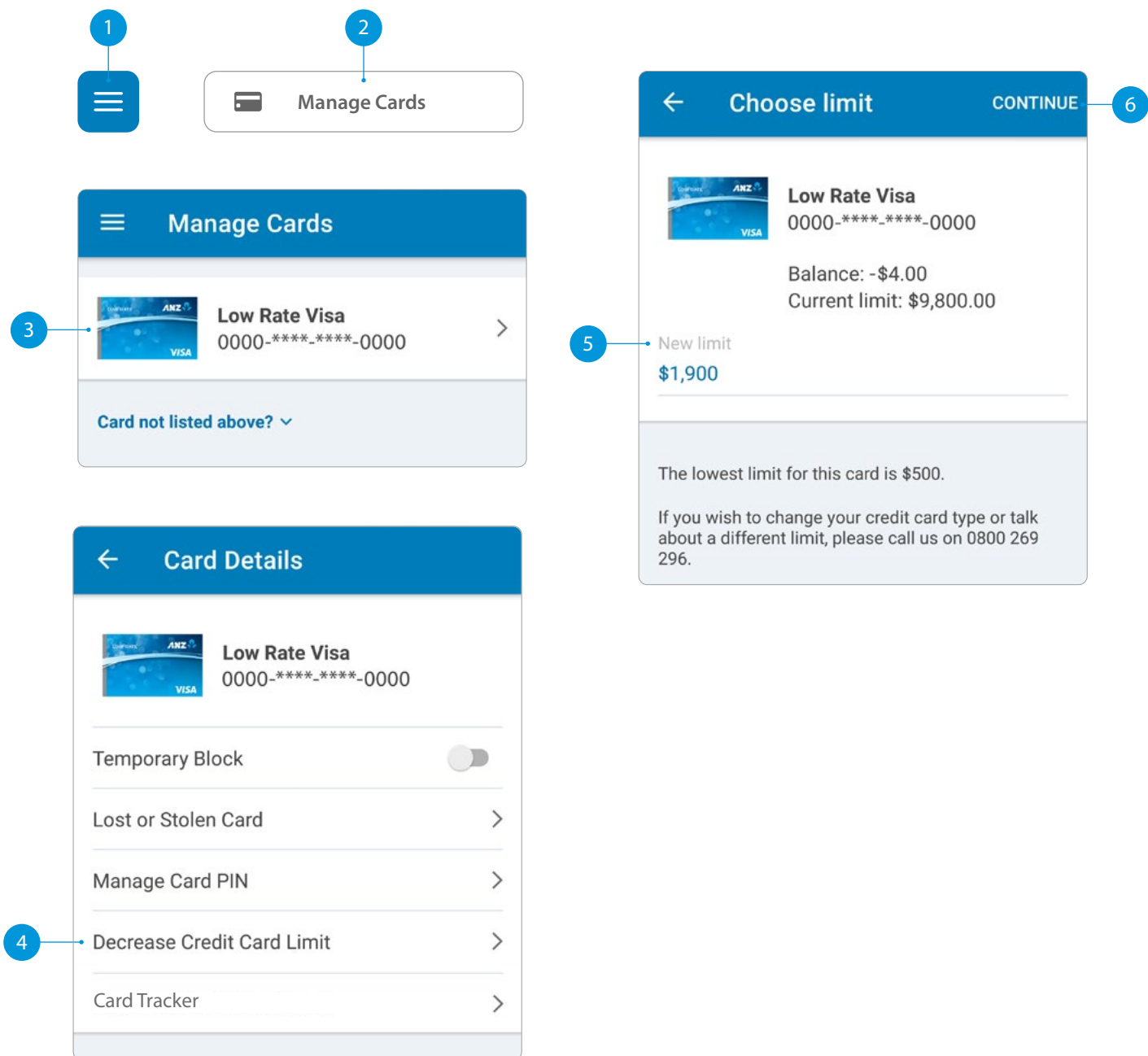


CREDIT CARD LIMIT DECREASE

- 1 Tap the **Menu** in the top left corner.
- 2 Scroll down and select **Manage Cards**.
- 3 Select the card you want to decrease your credit limit for.
- 4 Select **Decrease Credit Card Limit**.
Before decreasing your card limit, please ensure you choose a new limit that supports your future credit card use.
Important – any subsequent credit card limit increase requests will be subject to our full lending application process, including reviewing your financial situation.
Once you're ready, select **Continue**.
- 5 Choose a **New limit** from the options and tap **Select**.
- 6 Once you've chosen the amount, select **Continue**.

See next page for further steps.

Handy tip: Check to see what the lowest limit for your card is first at anz.co.nz/creditcards. To discuss other options, please call us on 0800 269 296.



CREDIT CARD LIMIT DECREASE

- 7 After reading the terms and conditions, select the 'I understand' box to agree and confirm your request.
- 8 **Confirm** your request.
- 9 Once you've selected **Confirm**, your limit will change immediately and we'll send you a confirmation letter – you should receive this within 3-5 business days.
Any future request to increase your credit card limit will be subject to our full lending application process, including reviewing your financial situation.

The image displays two screenshots from a mobile application, illustrating the steps to decrease a credit card limit.

Left Screenshot: Confirm limit

- Header: Confirm limit (with a back arrow) and CONFIRM (with a blue circle 8 next to it).
- Content: A credit card icon, followed by the text: "Great, you've picked **\$1,900.00** as your new limit for your **Low Rate Visa**."
- Text: "If you confirm, your limit will change immediately and we will send you a confirmation letter – you should receive this in the next 3–5 business days." and "Any subsequent credit card limit increase requests will be subject to our full lending application process, including reviewing your financial situation."
- Form: A section with the text "I understand" and a green checkmark icon (with a blue circle 7 next to it).

Right Screenshot: Low Rate Visa

- Header: Low Rate Visa (with a back arrow and a menu icon).
- Content: A white box displaying the card number "0000-****-****-0000", the balance "-\$4.00", and the available limit "\$1,896.00 Available". Below this is a "Pay Credit Card" button.
- Footer: "TRANSACTIONS" and "ACCOUNT DETAILS" links.
- Branding: "VISA" logo.
- Annotation: A blue circle 9 points to the available limit "\$1,896.00 Available".

PAYMENTS REQUIRING MULTIPLE AUTHORISERS

- 1 Tap the **Menu** in the top left corner.
- 2 Scroll down until you see **Select Pay a Person or Bill** or **Pay Tax** and then tap it.
- 3 Choose the **Account** you want to pay from by scrolling left to right.
- 4 Enter a **Payee**. You can:
 - **Select an existing Payee** from your list of saved Payees or search for an ANZ Registered Payee. (The account number will populate automatically).
 - **Set up a new Payee**
 - Type in their name and tap **Done**.
 - Type in their account number and tap **Done**.
 - After you've paid you'll have the option to **Save** as a new Payee.
- 5 Payment details:
 - Enter the **Amount** and tap **Done**.
 - Select a date for the payment to be made. If you don't select a date, it will be paid immediately after final authorisation.
- 6 Type in any **statement details** (i.e. invoice number, reference, and/or your name).
- 7 Tap **Continue**. A pop-up will appear, advising additional people must authorise the payment.
- 8 Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Cancel**.

Take care entering payment details.

We don't check that the account name entered matches the account number. Take care when entering these details, as there's no guarantee you'll get the money back if you make a mistake.

For more information about making electronic payments, see our ANZ General Terms and Conditions, available at anz.co.nz/terms

1 Tap the **Menu** in the top left corner.

2 Scroll down until you see **Select Pay a Person or Bill** or **Pay Tax** and then tap it.

3 Choose the **Account** you want to pay from by scrolling left to right.

4 Enter a **Payee**. You can:

- **Select an existing Payee** from your list of saved Payees or search for an ANZ Registered Payee. (The account number will populate automatically).
- **Set up a new Payee**
 - Type in their name and tap **Done**.
 - Type in their account number and tap **Done**.
 - After you've paid you'll have the option to **Save** as a new Payee.

5 Payment details:

- Enter the **Amount** and tap **Done**.
- Select a date for the payment to be made. If you don't select a date, it will be paid immediately after final authorisation.

6 Type in any **statement details** (i.e. invoice number, reference, and/or your name).

7 Tap **Continue**. A pop-up will appear, advising additional people must authorise the payment.

8 Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Cancel**.

To authorise a payment, follow these simple steps:

- Go to **"Authorise Payments"** under the **"Payments"** menu. Payments waiting for your review will be under **"You need to authorise"**.
- Select the payment to review the details.
- To **Authorise** a payment, tap Authorise and then Authorise again.

The payment will be made when all required people have authorised it. If it is a future-dated payment, you can view it in **Upcoming Payments**.

To **Delete** a payment, tap Delete and then Delete again.

RE-FIXING A HOME LOAN

When your fixed home loan rate is coming up for renewal, you can lock in a new rate up to 60 days before your current rate expires. You can request to fix the rate on your floating loan at any time (if applicable).

- 1 Select the home loan that's coming up for expiry, from your goMoney home screen.
- 2 Tap **Reserve a fixed rate**.
- 3 Here are the details of your current loan.
- 4 Choose what fixed rate period you'd like.
- 5 Based on the fixed rate period you select, you'll see the best rates we can offer you.
- 6 Choose a new rate (or go back a step to see the rates for a different period).

See next page for further steps.

If you don't re-fix the interest rate on your existing loan, it will automatically change to our ANZ Home Loan floating interest rate on the date your existing rate expires.

You can check the current ANZ Home Loan floating interest rate on anz.co.nz/homeloans.

Your Home Loans

Total of current home loans

-\$267,779.14

Home Loan fixed rate period expiring soon
Fixed Home Loan (Balance -\$267,779.14)
Fixed rate of 3.05% p.a. expires on 26 Apr 2023

Reserve a fixed rate

Current Home Loan details

\$267,779.14

88563073-1001 | Loan term ends on 16 Jul 2045

Current interest rate
3.05% p.a.
Fixed until 26 Apr 2023

Current repayments
\$1,380.00 monthly

What fixed rate period are you thinking of?

6 months to 2 years

3 years +

Based on your selection we can offer you these online rates.

Choose a new fixed rate for your Home Loan.

☐ 6 months **4.55% p.a.**
Online rate
Standard rate 7.20% p.a.

☐ 1 year **4.45% p.a.**
Online rate
Standard rate 7.14% p.a.

☐ 18 months **4.85% p.a.**
Online rate
Standard rate 7.09% p.a.

☒ 6 months **4.55% p.a.**
Online rate
Standard rate 7.20% p.a.

RE-FIXING A HOME LOAN

- 7 Enter your **Email address** so we can send you a Loan Variation Letter.
- 8 Choose your total repayment options.
- 9 Once you've selected your repayment options, click **Next**.
- 10 Review your new rate, home loan terms and conditions, and the Agreement to reserve an interest rate.

Once you've read and accepted the terms, tap **Confirm**.

Your new home loan rate is now reserved and will take effect once your current rate expires.

7

Contact details

Within 3 working days we'll send a loan variation letter confirming these details to your email address and post a copy to any other borrowers.

Email address *

8

Repayment options

☒ Keep your loan term the same

\$1,589.88 monthly

Your scheduled repayments may change. Current loan term ends on 16 Jul 2045.

☐ Choose your own repayment amount

The new repayment amount must be greater than \$1,589.88

9

Next

Previous

Agreement to reserve an interest rate

Agreement to reserve an interest rate for you

We agree to hold a specific interest rate and apply it to your loan. We'll apply this rate to your loan, even if interest rates go up or down before your review date.

☒ Yes, I have read and accepted the Reserved Rate Agreement and have authority from all borrowers. *

You can download a copy of the agreement from anz.co.nz under home loan agreements.

10

Confirm

Previous