

1. What you need to know about these conditions

These conditions set out some specific information about the following services (collectively referred to as the electronic banking services):

- ANZ Internet Banking
- ANZ goMoney
- ANZ Phone Banking

These conditions also have information about your responsibilities, privacy, access to electronic banking services and how we tell you about changes.

It is important that you read and understand these conditions before using any of our electronic banking services. By using our electronic banking services, you agree that these conditions apply to you and you'll comply with them. You also agree that, if you're an account owner, you'll be bound by these terms and conditions when an authorised signatory access or uses (or both) any of your electronic banking services.

Other terms and conditions will also apply to your use of our services, such as specific account terms and conditions, the General Terms and Conditions, and our Privacy Statement. Copies of these other terms and conditions are available at anz.co.nz or at any branch.

If a particular term in those other terms and conditions is not consistent with a term in these conditions, these conditions will apply for any transactions using the electronic banking services. However, unauthorised use of mobile wallets or wallet cards is not governed by these conditions. See Section 9 for more information.

As part of our commitment to you, this document meets the WriteMark Plain English Standard. If you have any questions about these conditions, please ask at any branch, phone us on 0800 269 296, or send us an email from our website.

Contents

1.	What you need to know about these conditions	1
2.	A glossary of the terms we use.....	2
3.	General information about these conditions, and the services we provide you	5
4.	How you use your accounts with us	7
5.	How to find information about making electronic payments.....	12
6.	How you use Internet Banking	12
7.	How you use goMoney	14
8.	How you use View Bills.....	17
9.	How you use Mobile Wallets.....	19
10.	How you use Phone Banking.....	19
11.	Content of electronic banking services.....	21



2. A glossary of the terms we use

Apple Pay

Apple Pay means the mobile payment and digital wallet service created by Apple Inc. that lets you make mobile payments using a wallet card and a compatible device.

Authorised signatory

An authorised signatory is someone we've agreed can access and use your accounts. We may have specific requirements as to who can be an authorised signatory – we'll let you know if these apply.

Bank Mail

Bank Mail is the electronic messaging service that allows us to communicate with you by email within our secure Internet Banking system.

Biometric identification

Biometric identification means verifying a person's identity using their unique physical and other traits, such as Voice ID, facial recognition, or fingerprint log-on using fingerprint identity sensor.

Bill Information

Bill Information means a summary of bill information that is provided to us, including:

- Due amount and date
- Bill period
- Scheduled payment type and date
- Billing account reference
- Payment details.

Biller or Billers

Biller or Billers means an individual, company or organisation that has Bill Information for a product or service they provide to you.

Business day

Business day is any day except Saturday, Sunday or a New Zealand public holiday.

Cleared funds

Cleared funds are funds in your account, available for you to use, and which won't be reversed or dishonoured, unless the transaction is considered to be fraudulent.

Compatible device

A compatible device lets you make contactless transactions using a mobile wallet.

Check:

- anz.co.nz/ApplePay to see which devices are compatible with Apple Pay
- anz.co.nz/GooglePay™ to see which devices are compatible with Google Pay.

ANZ Electronic Banking Conditions

Connect

Connect means you register for View Bills with ANZ and your Biller, enabling you to receive Bill Information.

Contactless terminal

Contactless terminal means an electronic point of sale device with contactless technology enabled. It allows you to make mobile payments.

Contactless transactions

Contactless transactions are mobile payments and transactions made by presenting a wallet card in a mobile wallet to a contactless ATM.

Customer number

Customer number is the number we give you to identify you and your accounts.

Default wallet card

A default wallet card is the wallet card you nominate to use in a mobile wallet to make contactless transactions. Contactless transactions will be debited from the card account for your default wallet card, unless you select a different wallet card for that contactless transaction.

Device

Device is a mobile phone or other device connected to the internet that allows you to communicate with us through text message or internet connection, such as a smart watch or a fitness tracker device.

Electronic payment

Electronic payments are payments you make using Internet Banking, goMoney, or Phone Banking, or payments we make for you electronically, including automatic payments, bill payments, tax payments, and funds transfers. Electronic payments don't include contactless payments and in-app purchases using Apple Pay or Google Pay.

Eligible card

Eligible card means any one or more of the following cards: ANZ Visa Debit card, ANZ Business Visa Debit card, ANZ Visa credit card.

goMoney

goMoney means ANZ goMoney, our Mobile Banking App for iPhone, iPad and Android™ devices. The App lets you do things like check your account balances and make electronic payments, using your device through an internet connection.

Google Pay

Google Pay means any payments service offered by Google or its affiliates that lets you make mobile payments using a wallet card and a compatible device, for example Google Pay or Fitbit Pay™. Google Pay is provided by Google Asia Pacific Pte. Ltd ABN 54 341 015 381 and its related bodies corporate and affiliates.

Google Wallet

Google wallet means the digital wallet for Android devices that allows you to store your wallet cards for Google Pay and other items on your device.

ANZ Electronic Banking Conditions

Internet Banking

Internet Banking means ANZ Internet Banking, our service that lets you do things like check your account balances and make electronic payments, using a computer or other device connected to the internet.

Mobile payment

Mobile payment means a payment made using a wallet card where you perform a transaction by presenting your compatible device to a contactless terminal.

Mobile wallet

Mobile wallet means a digital wallet such as Apple Pay, Google Pay or Google Wallet, that lets you make contactless transactions using a wallet card and a compatible device.

OnlineCode

OnlineCode is our additional security and identity checking service for Internet Banking and goMoney. This service provides a second layer of security to verify who you are when performing certain actions in Internet Banking and goMoney.

Password

Password is a series of between 8 and 32 characters containing at least one letter and one number that you choose and then use to access certain electronic banking services.

Payment

Payment means a request to us to move your money from one place to another, including transfers between your accounts at ANZ, and any accounts you may have at any other bank, or from your account to another party.

Pay to Mobile

Pay to Mobile is the goMoney service that allows you to make a payment to a person with a New Zealand bank account by using their mobile number.

Phone Banking

Phone Banking means ANZ Phone Banking, our service that lets you use your telephone and our touchtone menu options to do things like check your account balances, hear past transactions, and make electronic payments.

PIN

PIN is a number of between 4 and 7 digits (depending on the electronic banking service) that you choose and then use to access certain electronic banking services.

Push notification

Push notification is a message that can display on your device without you having to open the app.

Responsibility or responsible

Responsibility or responsible means each of the following:

- the responsibility or liability someone has for debts they owe, or someone else owes.
- the responsibility or liability for someone else's losses or costs.
- the responsibility someone has to do something, or not do something.

ANZ Electronic Banking Conditions

Uncleared funds

Uncleared funds are funds in your account we may allow you to use, but which could be dishonoured, for any reason. For example, if a person who has deposited money into your account doesn't have enough money in their account to make that deposit, and their bank dishonours their payment to you. The money is then taken back out of your account.

View Bills

View Bills is the goMoney service that allows you to Connect and receive Bill Information.

Voice ID

Voice ID is our system that lets you verify your identity using the unique biometric characteristics in your voice.

Wallet card

Wallet card means a card you have set up in a mobile wallet to make contactless transactions.

We, us, and our

We, us, and our means ANZ Bank New Zealand Limited and any companies owned by, or related to, us. It also includes Australia and New Zealand Banking Group Limited.

You

You means either or both:

- the person we've provided any accounts, products, or services to
- any authorised signatories.

3. General information about these conditions, and the services we provide you

We can change these conditions and our electronic banking services

We can make changes to our electronic banking services, including upgrading them from time to time. We can also change these conditions or our fees at any time.

We'll let you know what's happening at least 14 days before we make any changes in any one of the following ways:

- Writing to you, sending you an email, fax or a text message, or calling you by telephone.
- Posting messages in Internet Banking and/or goMoney.
- Putting up information in our branches or on our website.
- Advertising the changes, for example in newspapers, or on radio or television.

We can charge you fees relating to electronic banking services

See our Service Charges brochure or anz.co.nz for the fees and charges that apply to our electronic banking services.

You agree we can take our fees and charges from your nominated account. You are responsible for all charges charged by an internet service provider, mobile or telephone operator when you access any electronic banking service.

Your personal information

Our Privacy Statement is part of our General Terms and Conditions. You agree that the statement also applies to the electronic banking services. By using such services you agree that we can collect, use and disclose information (including personal information) about you in accordance with that notice. The ANZ Privacy Statement is available at anz.co.nz/privacy. If you prefer a print version, it is available to download as a PDF or from any branch.

ANZ Electronic Banking Conditions

Our Helpdesk is available for you

Please visit anz.co.nz/contact for information on how to contact us for Helpdesk support.

If you are registered for Internet Banking, you can contact us through Bank Mail.

The Helpdesk will not give you advice on your device, or data connections, network charges to your device and/or its associated accounts.

How you can give us your feedback, and what to do if there is a problem

Tell us immediately if either of the following apply:

- you think there is an error on your bank statement or online account information.
- you have any questions or complaints.

You will need to give us the following information:

- your name
- your account number and customer number
- any details you can about the suspected mistake, or the nature of your question, including the amount of money involved.

We may ask for more information from you to help us in our enquiries. We will make every effort to answer your questions or resolve your complaints quickly and fairly. Where we find that an error occurred, we will promptly correct the error (to the extent possible) and repay any interest or fees we may have charged you as a result of the error.

We will correct any errors made on your statement or online account information.

Please call our Customer Service Team on 0800 560 555 or talk to a staff member at any branch if you don't think your enquiry has been properly dealt with.

When terms in these conditions may be invalid

If a New Zealand Court decides that any of the terms in these conditions are unlawful, we will remove the term(s) in question and the remaining terms will be enforceable.

We reserve our right to exercise our rights

Even if we don't immediately exercise a right we have under these conditions, we can still exercise that right in future.

Governing law

New Zealand law applies to these conditions.

The Consumer Guarantees Act 1993 will apply if you're a consumer

Unless you're using the electronic banking services for the purpose of a business, the guarantees given to consumers under the Consumer Guarantees Act 1993 will apply.

4. How you use your accounts with us

Your access to accounts and availability of electronic banking services

You can access or operate all your selected accounts through the electronic banking services where either:

- you are the only account holder and signatory.
- you are an authorised signatory with the authority to operate the selected accounts.
- you are making a payment on an account that needs more than one authoriser. To complete that payment, all required authorisers must approve the payment.

To use Phone Banking you will need the authority to act alone.

Our electronic banking services are generally available 24 hours, 365 days a year, except for downtime to allow for maintenance of the system. As we also rely on third parties to make the electronic banking services available (like software providers, network service providers, and internet service providers), there may be other times when the electronic banking services, including push notifications, are limited or unavailable.

We can suspend or terminate your access to electronic banking services, or any functionality within our electronic banking services, without telling you at any time.

You can stop using any electronic banking service at any time by letting us know that you no longer wish to use the service.

How we act on instructions

You accept that our authority to process instructions on your accounts comes from:

- the use of your customer number, password, PIN, OnlineCode, Voice ID, or successful log-on to goMoney using fingerprint, face or other biometric identification or another security feature that might apply.
- a transmission of a contactless transaction.
- our receipt of a response to a prompt from ANZ (including by phone call, email, Bank Mail within ANZ Internet Banking or text) confirming a transaction or an action on your account(s) or service(s) was authorised.

You agree that we have that authority whether or not you have actually given authority for the instruction. You agree that we may do any of the following things:

- act on an instruction received through the electronic banking services without checking your identity.
- delay acting on an instruction.
- ask you for more information before acting on an instruction.

You agree that you will only use our electronic banking services to carry out your banking transactions and enquiries available through the electronic banking service.

You may not be able to cancel or change instructions once issued. Please contact us on 0800 269 296, or ask at any of our branches if you have any queries about cancelling or changing instructions.

How to help protect yourself and your information

Your ANZ card, password(s), PIN(s), customer number, Voice ID and any biometric identification stored on your device (including to log on to goMoney), are the key to accessing your accounts electronically.

The security of your card, password, PINs, device, biometric identification and customer number is very important. You must memorise your password and PINs.

If you enable fingerprint, face or other biometric identification access to log-on to goMoney, anyone whose fingerprint, face or other biometric identification is stored on your device will be able to access your mobile wallets and goMoney. You must not have fingerprint, face or other biometric identification access enabled in goMoney Settings if someone else's fingerprint, face or other biometric identification is stored on your device.

ANZ Electronic Banking Conditions

You must not record your voice identification phrases used for Voice ID, such as your passphrase. You must not let someone else record their voiceprint against your customer profile. You agree that you will be responsible for actions on your accounts following successful identification using Voice ID, according to these conditions.

For more information and advice on how to protect yourself and your information when using electronic banking services see anz.co.nz/banksafe.

How to help protect your PINs, passwords and biometric identification

You must follow our advice to help protect your PINs, passwords and biometric identification:

- Tell us immediately if you suspect that your PIN or password has become known to anyone.
- Change your PINs and passwords regularly and immediately when ANZ asks you to.
- Change your PINs and passwords after any spyware or viruses have been removed from the computer you use.
- Keep your PINs and passwords memorised and not written down (even if disguised).
- Keep your PINs and passwords for our electronic banking services different from your other PINs and passwords and don't use the same PIN or password for more than one electronic banking service.
- Don't tell anyone your PIN or password. This includes family members or anyone who appears to be in a position of authority, including our staff or the police.
- Don't let anyone see your PIN or password – for example, when you enter your PIN or password into a computer, mobile phone, EFTPOS or an ATM.
- Keep your PINs and passwords hard to guess – don't choose a PIN or password based on information about you that's easy to find, like your birth date or telephone number and don't choose a PIN or password that's easy to work out, like 1111 or 3456.
- Never enter your PIN or password on a third party website or mobile application or a webpage accessed by a link from an email or text message, even if the email appears to be from ANZ.
- Never have fingerprint, face or other biometric identification access enabled in goMoney Settings if someone else's fingerprint, face or other biometric identification is stored on your device.
- Never record your voice identification phrases used for Voice ID, such as your passphrase.
- Never let someone else record their voiceprint against your customer profile.

How you can help stop unauthorised use of your accounts

You must immediately change your password or PIN and call us on 0800 269 296 or from overseas call +64 4 470 3142 (calling charges may apply) if:

- Someone might know your password or PIN.
- You think someone has accessed your information and accounts without your authority.
- Your device or its SIM card has been lost or stolen.

Please visit www.anz.co.nz/contact for how to contact us if your card has been lost or stolen or you think someone has been using your card.

We may contact you to check whether you authorised a transaction or an action on your account(s) or services. This might be by phone call, email, Bank Mail within ANZ Internet Banking or text message from ANZ.

- Don't let someone else respond to a prompt like this from ANZ on your behalf
- Don't say you didn't authorise a transaction if you did authorise a transaction.

Data collection in Internet Banking and goMoney

By using Internet Banking and goMoney, you agree that we may collect, use, disclose and store information about you, your activity within Internet Banking and goMoney, and information relating to your device according to our Privacy Statement, which is expressly incorporated into these terms and conditions. This includes your device type and model, browser version, app version, operating system, IP address and security information related to devices.

ANZ Electronic Banking Conditions

We have set out in detail the way data is collected, used and disclosed, and how cookies and analytics software is used, in our Privacy Statement available at www.anz.co.nz/privacy. If you prefer a print version, it is available to download as a PDF or from any branch.

If you do not consent to the collection, use and disclosure of the information outlined in this section through Internet Banking and goMoney, you should stop using Internet Banking and goMoney, or the relevant feature, as applicable.

Features and data collection specific to goMoney

Some features within goMoney require your permission to access certain information on your device. These include:

- Pay to Mobile – which requires permission to access your contacts list. In Android devices this permission is called 'Contacts/Calendar'.
- Find a Branch or ATM – which requires permission to access your location.
- Voice ID - which requires permission to your microphone.
- Personalising your account images – which requires permission to access your photos. In Android devices this permission is called 'Photos/Media/Files', and also allows caching of a map when using our Find a Branch or ATM.

If you have an Android device, we also require you to give us permission to access your phone. This permission is called 'Device ID and Call Information' on Android devices with operating systems less than 6.0. This permission enables goMoney to work properly.

On Android devices the timing of when these permissions appear, and the descriptions of these permissions, are controlled by Google Play:

- if your operating system is less than Android 7.0, you will be asked to accept these permissions when you download goMoney. In that case, you must accept these permissions in order to download goMoney, whether or not you intend to use the features in goMoney referred to above;
- if your operating system is Android 7.0 or above, you will be asked to accept these permissions the first time you use specific features in goMoney.

If you have an Apple device, these settings are controlled by Apple. Under the Apple settings, you must agree to accept these permissions and give ANZ access to the relevant information above the first time that you use the relevant feature in goMoney.

Google Play and Apple control how the permissions appear on your device. For this reason, sometimes the permissions appear broader than the actual information goMoney accesses on your device.

How you use OnlineCode

OnlineCode gives extra security when you carry out certain actions using Internet Banking and goMoney. If you have a device, you must register for OnlineCode when a transaction or action requires it.

OnlineCode is an authentication process. It works by sending a unique 'single use' code to your device when you start an action that OnlineCode applies to. Where OnlineCode applies, we will only allow you to proceed or process transactions if you enter the OnlineCode sent to your device.

Each OnlineCode usually works for the length of your Internet Banking and goMoney session. However to complete some actions online you must enter a second OnlineCode.

You must use OnlineCode for Internet Banking and goMoney, when required, to authorise certain actions. These actions might change from time to time and might include, for example:

- Making electronic payments over a certain amount.
- Sending money overseas.
- Registering for goMoney.
- Adding a new device on goMoney.
- Resetting your PIN on goMoney.

ANZ Electronic Banking Conditions

Pay to Mobile recipients not registered for Pay to Mobile in goMoney, or not registered for goMoney, must enter an OnlineCode to claim their payment.

You must always keep the OnlineCode confidential. Don't tell anyone else your OnlineCode, including your family or anyone who appears to be in authority, and including people who claim to be our staff or the Police.

Never enter your OnlineCode on a third party website or mobile application or a webpage accessed by a link from an email or text message, even if the email appears to be from ANZ.

In providing OnlineCode, we rely on mobile phone network providers to deliver OnlineCode messages. That means we cannot promise that OnlineCode will be available. It also means the coverage of the network you use, including if you are overseas, may affect your ability to receive OnlineCode messages.

When we will reimburse you

We will reimburse you for direct losses you incur that are caused by any of the following:

- our employees or agents acting fraudulently or negligently.
- any forged, faulty, expired or cancelled part of an electronic banking service.
- an unauthorised transaction where it is clear you have not contributed to the loss.

When we will not reimburse you

We will not reimburse you for any losses you incur that are caused by any of the following:

- Any loss or damage to your device resulting from your access or use, or attempted access or use, of Internet Banking or goMoney (including downloading any applications).
- Any loss or damage resulting from an inability of your device to access Internet Banking or goMoney.
- Any information, content or data you give us.
- Any loss caused by the disclosure of your PIN as a result of your use of a device, a telephone which is part of a PABX system or a cordless phone in using Phone Banking or if a Phone Banking instruction you make using a cordless phone is corrupted.
- Any loss or damage you or any other person may suffer because of action we have taken or not taken on any Bank Mail message from you.
- Any loss you suffer in connection with any failed or declined transactions.

We will not reimburse you for any loss or damage you or any other person may suffer in connection with situations outside of our control, including:

- Where you can't use our electronic banking services because of a power or communication line failure.
- Failure to connect to the internet.
- A malfunction of any equipment (including telecommunications equipment) that supports our electronic banking services.
- Loss caused by any third party products or services, or any information provided in our electronic banking services by third parties.

We will do our best to make sure you have continuous access to the electronic banking services. However, we are not responsible for any loss you suffer because you cannot use the electronic banking services, or due to delays or errors in processing your instructions caused by a third party.

ANZ Electronic Banking Conditions

Your responsibility for unauthorised use of our electronic banking services

The table below explains what losses you'll be responsible for if someone accesses your accounts using our electronic banking services without your authority:

What's happened	Your responsibility before you tell us	Your responsibility after you tell us
<p>You become aware of a breach of security or unauthorised access to your accounts. You tell us as soon as you become aware of the problem and you haven't either:</p> <ul style="list-style-type: none"> Acted fraudulently or negligently. Contributed to the unauthorised transactions. 	<p>No responsibility</p>	<p>No responsibility</p>
<p>You breached our conditions.</p> <p>For example:</p> <ul style="list-style-type: none"> You selected a PIN/password we believe is unsuitable. You didn't reasonably safeguard your PIN/password/OnlineCode. You kept your PIN/password written down. You didn't keep a one-time passcode secure or you gave it to someone else. You let someone else confirm to us, including either verbally or by electronic response from your device, that a transaction was authorised; or you confirmed you didn't authorise a transaction if you did authorise it. You have given someone else access to your accounts using our electronic banking services. You have left a computer unattended when logged on to Internet Banking. You have used a computer or device that doesn't have an up-to-date operating system installed for Internet Banking or goMoney; or that doesn't have up-to-date anti-virus software installed for Internet Banking. You didn't promptly tell us that someone else has accessed your accounts using our electronic banking services. You have enabled fingerprint, face or other biometric identification access to goMoney on your device, and someone else's fingerprint, face or other biometric identification was stored on your device and used to access goMoney. You have recorded your voice identification phrases, such as your passphrase, or let someone else record their voiceprint against your customer profile. 	<p>You're responsible for the lower of:</p> <ul style="list-style-type: none"> the actual loss at the time you told us the balance that would have been available to withdraw (including any credit facility) between the time the unauthorised transactions were made and the time you told us. 	<p>No responsibility</p>

ANZ Electronic Banking Conditions

What's happened	Your responsibility before you tell us	Your responsibility after you tell us
You've allowed your account to be used fraudulently or to process unauthorised transactions.	You may be responsible for some or all of the losses, regardless of the balance available in your account.	You may be responsible for some or all of the losses, regardless of the balance available in your account.
You've acted fraudulently or negligently.	You're responsible for all losses, regardless of the balance available in your account.	You're responsible for all losses, regardless of the balance available in your account.

Your responsibility for any misuse or failure to stop unauthorised use of electronic banking services

You promise to reimburse us for any amount we pay to our customers or third parties as damages for loss they suffer from your misuse of the electronic banking services, or your failure to stop unauthorised use of the electronic banking services.

For the responsibility of authorised signatories, please see the General Terms and Conditions, available at anz.co.nz, or at any branch.

5. How to find information about making electronic payments

Electronic payments are payments you make using Internet Banking, goMoney, or Phone Banking, or payments we make for you electronically. You can set electronic payments to go on the same date or a future date. See our 'General Terms and Conditions' on our website for information about electronic payments, including how and when we make them, what happens if you don't have enough money in your account for an electronic payment, and stopping electronic payments. See also our 'Fees and Charges' booklet for information on the fees we charge for making electronic payments.

6. How you use Internet Banking

Your eligibility to register for Internet Banking

To register for Internet Banking, you must be at least 13 years old. Minors aged 7-12 can have access if it is requested by a parent /guardian using the relevant form. You must also hold an eligible account with us at the time you register.

How to register and access your accounts

To access your nominated accounts using Internet Banking, register at anz.co.nz by using your customer number or by downloading and registering on the goMoney app or by going into a branch.

Where making a payment on an account that needs more than one authoriser, all required authorisers must approve the payment in order to complete the transaction.

We may restrict the accounts you can select for use with Internet Banking. We may also restrict your use of Internet Banking on a nominated account. For instance, we may put transaction limits on any type of electronic payment for a nominated account. Contact us if you would like to discuss changing these limits.

ANZ Electronic Banking Conditions

How you can help stop unauthorised access to your accounts through Internet Banking

You must follow our advice about processes and safeguards when using Internet Banking, to help prevent unauthorised access to your account(s).

Don't let unauthorised people or systems access your information

- Don't let anyone see you enter your customer number or password.
- Don't change your security details in a public place.
- Ensure your browser is set so that it does not save your password/details or autocomplete your login.
- Take all reasonable steps to prevent unauthorised use of your computer and always log off your Internet Banking session when you have finished or before you leave your computer unattended.
- Don't let anyone else access your accounts through our electronic banking services.
- Keep information we send you private.
- Let us know immediately if you change your mobile number.

See 'How to help protect your PINs, passwords and biometric identification' on page 8 for steps you must take for your password.

Make sure you can trust the computer you use and the links you follow

- Don't click on links in emails; instead, enter www.anz.co.nz directly into your browser address bar.
- Ensure there is a security symbol in your browser.
- Don't enter your login details onto a third party website or mobile application.
- Don't use public computers, like those in internet cafes, for Internet Banking as these computers may not be safe or unsecured public Wi-Fi hotspots that don't require a password for your Internet Banking.
- Ensure your computer has anti-virus software installed and regularly updated and that the operating system on your computer is regularly updated.

Granting third parties access to Internet Banking

Sometimes, other companies or organisations request access to your Internet Banking. This could be to provide you services like paying a fine or an airfare. Or, it could be an easy way for them to get access to your account information for credit approval.

You must not give anyone else access to your Internet Banking. This includes not logging in to Internet Banking from other websites or mobile applications.

See 'Your responsibility for unauthorised use of our electronic banking services' for information about what losses you'll be responsible for if you allow someone to access your accounts using our electronic banking services.

How you can use Bank Mail

You can use Bank Mail to make general account or other enquiries or to request services from us. You must make sure the information in your Bank Mail messages is correct. We may send you information about other facilities, products and services using Bank Mail, including commercial messages without an unsubscribe facility, unless you tell us not to. Please call us on 0800 269 296 or tell us at any branch or Business Centre if you don't want to receive them.

We are not responsible for third party software

We are not responsible for third party software used in conjunction with Internet Banking or goMoney.

We are not responsible for any Internet Banking module included in accounting software used to access Internet Banking. If you access Internet Banking through accounting software that includes an Internet Banking module, you agree that the Internet Banking module in the accounting software has been acquired by you for your business purposes. You also agree that the provisions of the Consumer Guarantees Act 1993 do not apply to your use of the Internet Banking module.

You must make sure the information you send to Internet Banking using an Internet Banking module is correct.

7. How you use goMoney

Your eligibility to register for goMoney

To register for goMoney, you must:

- be at least 13 years old. Minors aged 7-12 can have access if it is requested by a parent/guardian using the relevant form.
- be an ANZ New Zealand customer
- have a device that is enabled for cellular or wireless internet connection. See anz.co.nz/gomoney for minimum iOS and Android software versions required; and
- be authorised to use and incur charges on your device account in relation to goMoney.

How to register and access your accounts on goMoney

You can register for goMoney by downloading the ANZ goMoney app from the App Store (for iOS) or the Google Play Store (for Android), setting up a four digit PIN and entering your activation code when you receive it from us. You can use either your goMoney PIN or your Internet Banking log on details to access goMoney.

If you have a device with fingerprint, face or other biometric identification capability, you can enable fingerprint, face or other biometric identification access in goMoney Settings and use your fingerprint or face to access goMoney on your device. A fingerprint or face access option will only appear in goMoney Settings if you have a compatible device.

If you enable fingerprint, face or other biometric identification access in goMoney Settings, any person whose fingerprint, face or other biometric identification is stored on your device will be able to access your goMoney account. You must not have fingerprint, face or other biometric identification access enabled in goMoney Settings if someone else's fingerprint, face or other biometric identification is stored on your device.

You agree that you will be responsible for actions on your accounts following successful fingerprint, face or other biometric identification logon to goMoney, in accordance with these conditions.

Your access to accounts and availability of goMoney

When making a payment on an account that needs more than one authoriser, all required authorisers must approve the payment in order to complete the transaction. We can limit the type of accounts you can access. We can also set transaction limits on any payment you make from a particular account. Contact us if you would like to discuss changing these limits.

At anytime, we may suspend or terminate your use of goMoney (including any features within goMoney).

You may be unable to use goMoney, if your device hasn't recently been connected to the internet.

Using Voice ID in goMoney

If you agree, we can use Voice ID to identify you once you've logged into goMoney. To be eligible to use Voice ID in goMoney, you will need to be registered for Voice ID at ANZ. We may need you to set up Voice ID specifically for goMoney, even if you have already registered for Voice ID at ANZ. You must also enable microphone access in your device's settings to use Voice ID in goMoney.

When you enrol for Voice ID, we will create secure voice prints for you by recording you saying identification phrases. You can then use Voice ID for goMoney, Phone Banking and our contact centre.

You agree that we can use your voice prints to identify you before you do certain things in goMoney. You also agree that once we identify you with Voice ID, we can act on your instructions, without identifying you another way. We can also delay acting on an instruction.

To protect against fraud, you must never record your voice identification phrases, such as your passphrase, or let someone else record their voiceprint on your customer profile.

You agree that you will be responsible for what happens on your accounts after using Voice ID under these conditions.

ANZ Electronic Banking Conditions

How we can use your mobile number

If you have given us your mobile number, we may send text messages to your nominated mobile number unless you tell us otherwise.

Messages in goMoney

We may send you messages in goMoney, including information about other facilities, products and services, and including commercial messages without an unsubscribe facility, unless you tell us not to. Please call us on 0800 269 296 or tell us at any branch or Business Centre if you don't want to receive them.

How you can help stop unauthorised access to your accounts through goMoney

You must call us toll free immediately on 0800 269 296 if:

- Your device or the SIM card for your device is lost or stolen
- You suspect a security breach of your device or mobile wallet. This includes if the mobile service on your device is suddenly disconnected without your permission.

To help prevent unauthorised access to your account(s), you must follow our advice about processes and safeguards when using goMoney. You must also protect your devices.

Don't let unauthorised people or systems access your information

Protect the security of your device:

- Take all reasonable steps to prevent unauthorised use of your device such as keeping your device secure and not leaving it unattended, locking your device when it's not in use, and not leaving your device logged on to our electronic banking services.
- Notify us immediately if either your device or its SIM card is lost or stolen.
- Remove your wallet cards from your mobile wallets before you sell or give your device to someone else.
- Don't have fingerprint, face or other biometric identification access enabled on your device or in your goMoney Settings if someone else's fingerprint, face or other biometric identification is stored on your device.

Protect the security of your information:

- Don't let anyone see you enter your customer number, password or PIN or any information about your accounts.
- Don't change your security details in a public place.
- Keep information we send you private.
- Ensure the operating system on your device is regularly updated.
- Don't let anyone else access your accounts through our electronic banking services, including any mobile wallet.
- Don't let anyone else register for goMoney using your customer number and Internet Banking password.
- Only set up wallet cards where you are either the cardholder or an additional cardholder.
- Only use a mobile wallet on your own device, or on a device you are authorised to use, for example, by your employer. You must not enable any wallet cards on a shared device.

See 'How to help protect your PINs, passwords and biometric identification' on page 8 for steps you must take for your PINs and biometric identification.

Make sure you can trust the device you use and the links you follow

- Only install applications on your device from either the Apple App Store or the Google Play Store.
- Only use goMoney to carry out your banking.
- Don't do anything fraudulent or malicious to the goMoney application or software (for example, don't copy, modify, adversely affect, reverse engineer, hack into or insert malicious codes into the goMoney application or software).
- Don't override the software lockdown on your device.

ANZ Electronic Banking Conditions

- Don't enable or allow jailbreaking (for iPhone) or rooting (for Android) on your device.
- Avoid public Wi-Fi hotspots that are unsecured and don't require a password.

How to use Pay to Mobile

You can use Pay to Mobile to send a payment to a person with a New Zealand bank account ('Pay to Mobile recipient') by providing us with the Pay to Mobile recipient's mobile phone number.

The payment amount will be taken from your nominated account when we receive the Pay to Mobile request.

You must register your mobile number with us in order to make and receive Pay to Mobile payments. You must only use a mobile number that has been allocated to you by your mobile service provider. If you have a new mobile phone (including a second hand one) and your mobile number has changed, or a new mobile number, you must make sure that you update your new mobile number with us in order to receive Pay to Mobile payments intended for you. If you do not, Pay to Mobile payments intended for you may instead be sent to the wrong person.

For Pay to Mobile recipients registered for Pay to Mobile in goMoney, we will send them a text message telling them your payment has been made to their nominated ANZ account. You cannot delete or cancel these Pay to Mobile payments.

For Pay to Mobile recipients not registered for Pay to Mobile in goMoney, or not registered for goMoney, we will send them a text message telling them that a Pay to Mobile payment is available for them to claim at our Pay to Mobile claim payment website (<https://collect.anz.co.nz/collect/>).

For the Pay to Mobile recipient to claim the Pay to Mobile payment you must do all of the following things:

- advise the Pay to Mobile recipient that you have provided us with their mobile number for the purpose of telling them of the Pay to Mobile payment.
- make sure the details provided by you in the Pay to Mobile payment request are correct or your Pay to Mobile payment may be unsuccessful or may be paid to an unintended account. We do not check that the details provided by you are correct.
- deal with the Pay to Mobile recipient directly if they wish to dispute the amount or payment of the Pay to Mobile payment.

Once the Pay to Mobile recipient has entered the payment details into the claim site, we'll send them an OnlineCode to complete their claim for a Pay to Mobile payment. The Pay to Mobile recipient must successfully claim the Pay to Mobile payment within seven days after they receive the text message from us telling them that the Pay to Mobile payment is available for them to claim. If the Pay to Mobile recipient does not successfully claim the Pay to Mobile payment within this timeframe the funds will be returned to your account (without interest), and the Pay to Mobile recipient will be unable to claim the Pay to Mobile payment. At all times before ANZ processes the Pay to Mobile payment, the funds remain yours. ANZ may cancel the authority for a Pay to Mobile payment recipient to claim a payment at any time prior to it being claimed and processed.

Card Tracker in goMoney

The information in the card tracker feature of goMoney is provided to ANZ directly by a third party. ANZ does not independently verify that information, and does not provide any guarantee or warranty as to the accuracy or completeness of that information, or its suitability for your particular circumstances. To the extent the law allows, ANZ excludes liability for any loss suffered as a result of this feature within goMoney, except where such loss is caused by our negligence, fraud or wilful misconduct. ANZ doesn't guarantee the quality of any services provided by a third party, or their suitability for your circumstances.

You may be charged fees for using goMoney

You may incur charges from your mobile service provider for downloading, updating and using goMoney. Your mobile service provider may charge additional fees to access the internet on your device overseas. You're responsible for any fees your mobile service provider charges you. If you have any concerns about a fee you've been charged by your mobile service provider, you should speak with them directly.

ANZ Electronic Banking Conditions

How the Apple Inc. software licence applies to your use of goMoney (for iPhone users)

You acknowledge that these conditions are between us and you, and not Apple Inc. You are given a non-transferable license to use goMoney on your device in accordance with these conditions and the Apple Usage Rules in the Apple Store Terms of Service.

Subject to these conditions, we are solely responsible for goMoney, and Apple Inc is not responsible for goMoney in any way. To the maximum extent permitted by law, Apple has no warranty obligations whatsoever with respect to goMoney. You agree that we, and not Apple Inc, are responsible for the following things:

- addressing any claims by you or a third party in relation to goMoney, including but not limited to product liability claims, claims that goMoney fails to conform to legal or regulatory requirements or consumer protection claims.
- investigating any claim that goMoney breaches third party intellectual property rights, and for defending, settling or discharging such claim.
- maintenance and support services for goMoney.

You warrant that you are not located in a country that is subject to a US Government embargo or is designated by the US Government as a 'terrorist supporting' country, and you are not listed on any US Government list of prohibited or restricted parties.

You must comply with all third party service providers' terms of use (for example, software providers and network service providers) when using goMoney.

You agree that Apple Inc and its subsidiaries are third party beneficiaries of these conditions and that Apple Inc. has the right to (and will be deemed to have accepted the right) to enforce these conditions against you as a third party beneficiary.

iPhone, iPad and Apple Watch are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc. The App Store is a service mark of Apple Inc.

How the Google Inc. software licence applies to your use of goMoney (for Android users)

You acknowledge that these conditions are between us and you, and not Google Inc. You are given a non-transferable license to use goMoney on your device in accordance with these conditions, subject to the terms of service and policies applicable to your use of Google Play.

You warrant that you are not located in a country that is subject to a US Government embargo or is designated by the US Government as a 'terrorist supporting' country, and you are not listed on any US Government list of prohibited or restricted parties.

You must comply with all third party service providers' terms of use (for example, software providers and network service providers) when using goMoney.

Google Play, Google Pay, Google Wallet and Android™ are trademarks of Google LLC. Fitbit Pay is a registered trademark of Fitbit LLC and/or its affiliates in the United States and other countries.

8. How you use View Bills

Your eligibility to register for View Bills

To register for View Bills, you must:

- have a current version of the ANZ goMoney app
- be at least 18 years old
- be an ANZ New Zealand customer (View Bills is not available to some customers outside of New Zealand).

The biller may have their own ways to check you qualify.

ANZ Electronic Banking Conditions

How to connect to and manage View Bills

If you pay your bills manually, View Bills will offer a payment option. You can also disconnect a Biller at any time from within the goMoney app.

To use View Bills you need to Connect to a Biller to receive Bill Information.

1. To begin, ask to connect to your Biller in the goMoney app. Next, select the Biller and enter the information they ask for, such as your email address. We may automatically fill in information if we need to, such as your mobile number.
2. Your biller will identify you from the request and check that you qualify to use View Bills. They may then ask you to approve the connection.
3. Once you are connected to your Biller, the connection will remain active until you stop it.
4. Once your Biller has issued your Bill Information and the connection is active, you will be able to view it in goMoney.

If you pay your bills manually, View Bills will offer a payment option. If you pay this way, the Biller payment details will automatically fill in for your convenience. We may tell your Biller that you have paid a bill, so they can update their records.

You can disconnect a Biller at any time in the goMoney app by selecting them in the 'Manage' section of View Bills. When you disconnect, you will stop receiving new Bill Information from that Biller. Bill Information from that Biller that was available before you disconnected will still be in goMoney.

We do not charge you to use View Bills.

How we use and protect your information

The Biller does not have access to your goMoney app at any time. The Biller will only see your connection request details.

The Biller will only use your connection request details to:

- identify you
- connect your bills
- check you qualify for View Bills.

We will not store any connection request details you entered for the Biller once the connection has completed.

Communication between us and a Biller is secure and encrypted at all times.

The information you provide in goMoney to ask to connect to a Biller is only used for that purpose.

Your Bill Information is part of your personal information

We store and use personal information according to our Privacy Statement.

We will use your Bill Information to help you keep track of your bills. In future, this may include using features such as:

- telling you of new or due bills through a goMoney push notification or text message
- giving you information about your bill and payment patterns.

When we use Bill Information to help us develop these services, we won't know your identity.

9. How you use Mobile Wallets

Using Apple Pay

See anz.co.nz/ApplePay for:

- Information about the types of devices that are compatible devices for Apple Pay
- Instructions on how to add and remove eligible cards from Apple Pay

For the terms and conditions that apply to Apple Pay, including about fees and charges, please also see the following documents, available at anz.co.nz or from any branch:

- ANZ with Apple Pay Terms and Conditions
- ANZ Credit Card Conditions of Use
- ANZ EFTPOS card and ANZ Visa Debit card Conditions of Use.

You must protect your device if you have Apple Pay. See 'How you can help stop unauthorised access to your accounts through goMoney', 'Don't let unauthorised people or systems access your information' and 'Make sure you can trust the device you use and the links you follow' on page 14 for processes and safeguards you must take.

See our ANZ with Apple Pay Terms and Conditions for information about data collection and privacy with Apple Pay.

Using Google Pay

See anz.co.nz/GooglePay for:

- Information about the types of devices that are compatible devices for Google Pay
- Instructions on how to add and remove eligible cards from Google Pay.

For the terms and conditions that apply to Google Pay, including about fees and charges, please also see the following documents, available at anz.co.nz or from any branch:

- ANZ Google Pay Terms and Conditions
- ANZ Credit Card Conditions of Use
- ANZ EFTPOS card and ANZ Visa Debit card Conditions of Use.
- ANZ Visa Business Credit Conditions of Use and ANZ Visa Corporate and Purchasing Conditions of Use.

You must protect your device if you have Google Pay. See 'How you can help stop unauthorised access to your accounts through goMoney', 'Don't let unauthorised people or systems access your information' and 'Make sure you can trust the device you use and the links you follow' on page 15 for processes and safeguards you must take.

Any person who has access to your Android device will be able to make transactions using an ANZ Card registered in Google Pay – even if that person is not able to unlock your Android device. Your Android device using Google Pay is limited to three transactions before that device will need to be unlocked, using the pattern, passcode, or biometric ID, to continue making payments.

See our ANZ Google Pay Terms and Conditions for information about data collection and privacy with Google Pay.

10. How you use Phone Banking

Your eligibility to register for Phone Banking

To register for Phone Banking, you must be at least 13 years old. Minors aged 7-12 can have access if it is requested by a parent / guardian using the relevant form. You must also hold an eligible account with us at the time you register.

How to register and access your accounts

You can register for Phone Banking by calling 0800 269 296. To use Phone Banking you'll need your customer number and PIN and can also choose to use Voice ID. You can select a PIN and enrol for Voice ID when you register for Phone Banking.

ANZ Electronic Banking Conditions

Availability of Phone Banking

Phone Banking is available 24 hours, 365 days a year, unless we need to upgrade or repair our Phone Banking system. However, we can restrict some Phone Banking services. Phone Banking can also be affected by the reliability and availability of other services like software providers and network service providers.

Your access to accounts

You can access all your selected accounts through Phone Banking if either:

- You're the only account holder.
- There's more than one account holder, but you can use the account alone.

We can limit the maximum number of accounts and the type of accounts that you can access. We can also set transaction limits on any payment you make from a particular account.

We may apply any of the following restrictions to your Phone Banking access:

- limit the number of accounts accessible using Phone Banking.
- limit the types of accounts which you can nominate for use on Phone Banking.
- impose conditions on your use of Phone Banking on a nominated account. For example, we may impose transaction limits for certain electronic payments on a nominated account.
- restrict access to Phone Banking at high volume call periods.

You may be charged toll charges for using Phone Banking

You can access Phone Banking toll free in New Zealand by calling 0800 103 123 from a landline or mobile phone.

You can access Phone Banking from outside New Zealand by calling +64 4 472 7123. If you do, you're responsible for all international toll charges.

Your instructions may be corrupted when using Phone Banking

If you use a cordless phone to call Phone Banking, any instructions you give can be corrupted if someone else is using a cordless phone nearby. For example, if a neighbour uses a cordless phone with the same frequency, your instructions could be duplicated or not received. If you think this has happened, contact us immediately. This may also occur if you are using a Bluetooth device, as another paired device may interfere with its signal.

Your access details may be unintentionally disclosed

If you use certain types of cordless or mobile phones, a temporary record of all numbers you dialled is saved in the phone's call log. Some companies and offices, including hotels and motels, automatically record all numbers dialled through their PABX phone system for invoicing purposes. Check the phone you use and clear your call records if possible. If you believe someone accessed your PIN or customer number, change your PIN and contact us immediately.

We record your calls with us

We can monitor or record your phone calls with ANZ. We do this mainly to try and improve our service. But we can also:

- use information we collect during those calls.
- give that information to other people or organisations.

For more information, see the ANZ General Terms and Conditions, available at anz.co.nz or at any branch.

ANZ Electronic Banking Conditions

How we accept instructions through Phone Banking

If you agree, we can use Voice ID to identify you when you use Phone Banking. When you enrol for Voice ID, we will create secure voice prints for you by recording you speaking certain identification phrases. You agree that we can then use your voice prints to identify you on your calls with ANZ. You also agree that we can rely on your instructions to us once we have identified you using Voice ID, without taking any further steps to identify you. You must not:

- record your voice identification phrases, such as your passphrase
- let someone else record their voiceprint against your customer profile.

You agree that you will be responsible for actions on your accounts following successful identification using Voice ID under these conditions.

If Voice ID or your customer number or PIN is used, we can do one of the following things:

- act on the instruction without checking the identity of the person calling
- ask you for further information before acting on an instruction
- transfer you to our Interactive Voice Response (IVR) system which lets you fulfil your enquiry through a self-service functionality
- delay acting on an instruction.

You agree you'll only use Phone Banking to carry out your banking transactions and enquiries available through Phone Banking.

How you can help stop unauthorised access to your accounts through Phone Banking

To help prevent unauthorised access to your account(s) through your use of Phone Banking, you must do all of the following things:

- Take all reasonable steps to prevent unauthorised use of your device when using Phone Banking, such as locking your device when it's not in use.
- Don't leave your device unattended.
- Change your PIN regularly.
- Contact us immediately if you lose your device or it's stolen.

See 'How to help protect your PINs, passwords and biometric identification' on page 8 for steps you must take for your PINs and biometric identification.

11. Content of electronic banking services

We've made every effort to ensure that the information contained in our electronic banking services is complete, accurate and as up-to-date as possible. However, all information contained in our electronic banking services is subject to change.

Our electronic banking services contain some information provided to ANZ by third parties. We are not responsible for the accuracy of information from third parties.

To check that information is up to date, please call us on 0800 269 296 or visit any branch.

By using our electronic banking services, you acknowledge that our electronic banking services contain proprietary content, information and material owned by ANZ and its licensors, which is protected by applicable intellectual property and other laws. By using our electronic banking services, you agree that you will not make any unauthorised use of any of our proprietary content, information or material provided or made available through our electronic banking services.