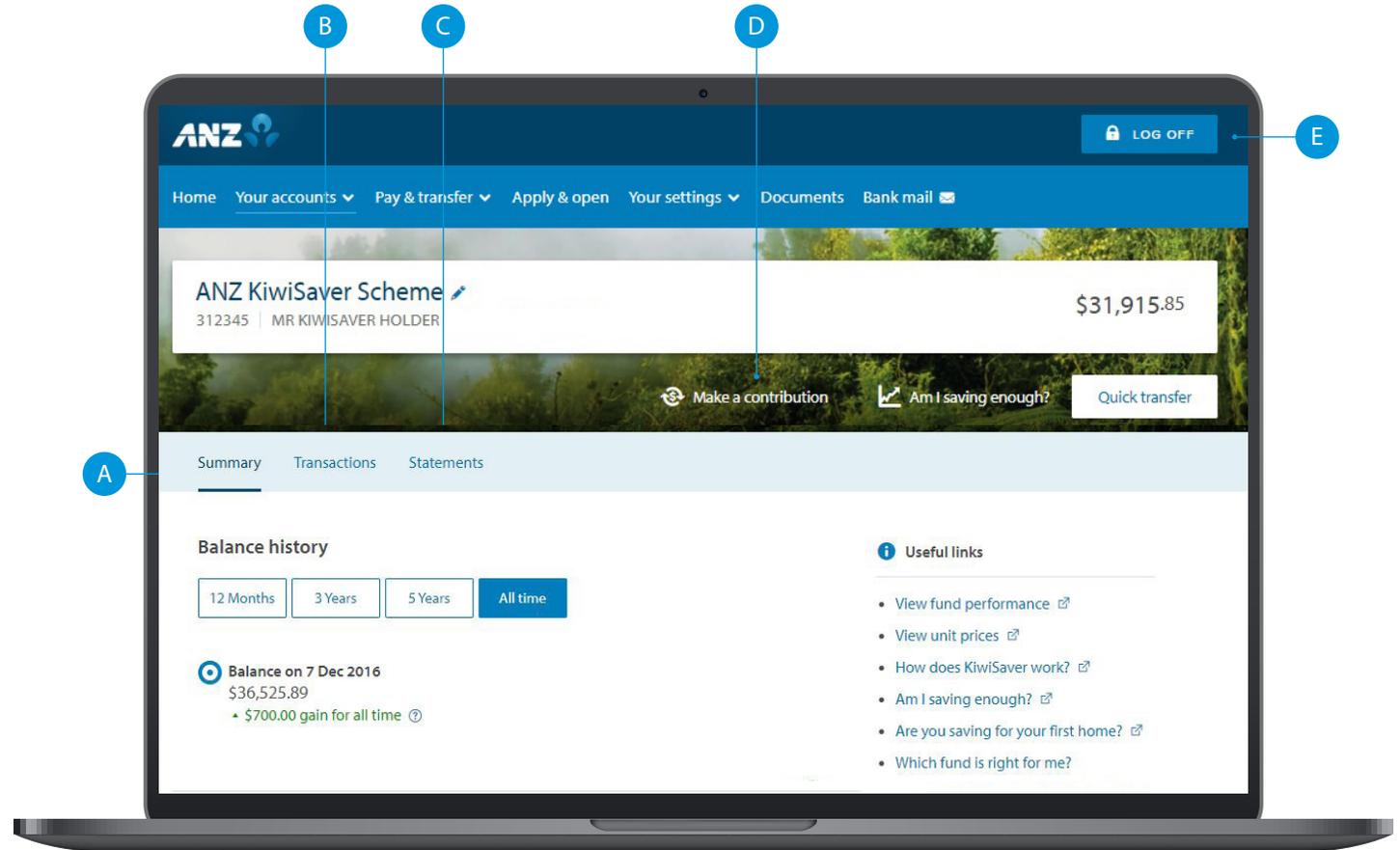


# THE ANZ INTERNET BANKING GUIDE: KIWISAVER

- A Summary tab.** See a snapshot of your account over the past year, your investment performance, information about the funds you're invested in, and the personal details associated with your KiwiSaver account.
- B Transactions tab.** View, download, and print off a list of your KiwiSaver account transactions over a certain time period.
- C Statements tab.** View, download and print off your annual KiwiSaver account statements.
- D Make a contribution.** Transfer money or setup an automated payment from a nominated ANZ account into your KiwiSaver account.
- E Log off when you're finished.** Don't worry if you forget, you'll automatically be logged out after 3 minutes of inactivity.

## KIWISAVER ACCOUNT DETAILS



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 Internet Banking. See our Electronic Banking Conditions at [anz.co.nz/terms](http://anz.co.nz/terms) for more information. Please note, the account information in this guide is for example purposes only.

# HOW TO SWITCH FUNDS

- 1 Select the **Summary** tab.
- 2 Scroll down to the **Fund details** section, and under the fund details you're invested in select **Change fund**. A new screen will open up.
- 3 Select if you'd like to use the Fund Chooser Tool to help you choose a fund. Select **Next** to continue.

Continued on the next page.

The screenshot shows the 'Summary' tab of a fund page. At the top, there are three tabs: 'Summary', 'Transactions', and 'Statements'. Below the tabs is the 'Fund details' section, which includes 'You're in Lifetimes', 'Growth Fund', and 'About this fund'. A 'Change fund' button is highlighted with a blue circle and a line pointing to it. Below the 'Change fund' button is the 'Account details' section, which lists various account information such as investor number, account type, account nickname, account holder, IRD number, contribution rate, prescribed investor rate, and time in KiwiSaver.

The screenshot shows the 'Let's get started' section of the ANZ Fund Chooser Tool. It asks 'Would you like some help choosing a fund?' and provides two radio button options: 'Yes' and 'No'. Below the radio buttons are two buttons: 'Back' and 'Next'. The 'Next' button is highlighted with a blue circle and a line pointing to it. Below the buttons is a 'Talk to an ANZ Investment Adviser' section, which includes a 'HELLO' icon and text providing contact information for a financial adviser.

# HOW TO SWITCH FUNDS

- 4 Here you'll see two options. Choose from the available funds yourself or select our Lifetimes option.
- 5 If you have selected multiple funds, you will be prompted to speak with a financial adviser. Select **Okay** to proceed
- 6 Select **Continue** to review your request.

Continued on the next page.

The screenshot shows the ANZ KiwiSaver fund selection process. It is divided into several sections:

- Let's get started:** Contains two radio button options: "Choose the Lifetimes option" (with a "Current" tag) and "Choose my own" (which is selected). The "Choose my own" option includes a link to "View all our KiwiSaver funds".
- Past performance of our funds:** Includes a disclaimer: "The graph shows how \$1,000 invested in the ANZ KiwiSaver Scheme has performed (after fees and tax at the highest PIR - 28%). It's important to remember that past returns do not guarantee future performance." Below this is a "Compare funds" button and a line graph showing performance from Dec 2007 to Dec 2021. The graph compares three options: "Growth", "Current" (selected), and "Balanced". The y-axis ranges from \$0.0K to \$3.0K.
- Which fund would you like to invest in?:** A list of fund options with checkboxes and "Show details" links:
  - High Growth Fund (Minimum suggested investment time: 9 years)
  - Growth Fund (Current) (Minimum suggested investment time: 7 years)
  - Balanced Growth Fund (Minimum suggested investment time: 6 years). This option is highlighted in light blue. It includes a "Potential for:" section with two bullet points: "moderate to high returns" and "moderate to large ups and downs in value". It also shows a "Risk Rating" of 2 (out of 4) with a "Lower risk" label and a note "Potentially lower returns". The "Fees (max. annual fund charge)" are listed as 0.96%.
  - Balanced Fund (Minimum suggested investment time: 5 years)
  - Conservative Balanced Fund (Minimum suggested investment time: 5 years)
  - Conservative Fund (Minimum suggested investment time: 4 years)
  - Cash Fund (Minimum suggested investment time: No minimum)
- You've chosen multiple funds:** A callout box with the text: "Our funds already invest in a mix of assets. Before you split your KiwiSaver balance we recommend you speak to a financial adviser. Call 0800 269 238 for a free, no-obligation chat with an ANZ Investment Adviser." It contains two buttons: "Okay" and "Clear my selection".
- Navigation:** At the bottom, there are "Continue" and "Previous" buttons.

Numbered callouts are present: "4" points to the "Choose my own" option; "5" points to the "Okay" button; "6" points to the "Continue" button.

# HOW TO SWITCH FUNDS

- 7 If you have selected multiple funds, enter the percentage of your balance for each fund.
- 8 Select **Continue** to review your request.
- 9 Select **Confirm**.

**Allocate balance and contributions**

Tell us what percentage of your KiwiSaver balance you want to split between each selected fund. We'll also split your future contributions to match.

Balance: **\$3,467.91**



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Fund Name	Fees (max. annual fund charge)	Allocation (%)
Balanced Growth Fund	0.98%	80 %
Australasian Property Fund	1.03%	10 %
Sustainable International Share Fund	0.95%	10 %

Balance and contributions allocated: 100%

8

**Continue** Previous

**Review and confirm**

<b>From:</b> Growth Fund Fees (max. annual fund charge): 1.03%	<b>To:</b> Balanced Growth Fund Fees (max. annual fund charge): 0.98%
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Prescribed Investor Rate (PIR) ⓘ  
17.5%

If the PIR we have recorded for you is incorrect, you'll need to call our team on **0800 736 034** to update it.

Is my PIR correct? ▾

**Important information**

By confirming these details you:

- authorise us to switch both your current balance and future contributions to the above fund(s)
- confirm that you have taken into account your investment timeframe and the risk rating of the fund(s)

You can change your fund choice at any time. For more information on our funds, visit our [website](#) ⓘ.

I understand the above important information

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**Confirm** Previous

# HOW TO CHANGE YOUR PRESCRIBED INVESTOR RATE (PIR)

- 1 Select the **Summary** tab.
- 2 In the **Prescribed investor rate** section, select **change**.
- 3 You'll be presented with an overview of the current tax details we hold for you. Select **Update tax details** to make a change.
- 4 If your address is correct, select **Yes, this is correct**. If your address is incorrect select **No, this is incorrect** and update your address.

Continued on the next page.

**1**

Summary Transactions Statements

**Account details**

Investor number	12345678
Account type	ANZ KiwiSaver Scheme
Account nickname	KiwiSaver <a href="#">Change account nickname</a>
Account holder	MR KIWISAVER HOLDER 123 SAMPLE ST SUBURB CITY, 0000 NEW ZEALAND
IRD number	11-222-333
Contribution rate	<a href="#">Change your contribution rate</a>
Prescribed investor rate	17.5% <a href="#">change</a>

**2**

**Tax details**

**New Zealand tax details**

IRD number	11-222-333
Tax rate	17.5%
Prescribed Investor Rate (PIR)	28%

**Foreign tax details**

Country	United States
Tax Identification Number (TIN)	123456
Country	Germany
Tax Identification Number (TIN)	I have applied for a TIN and receipt

**3** Update tax details

**4**

**Before you start**

**Is this your correct residential address?**

123 Sample St  
Suburb  
City, 0000  
New Zealand

[Yes, this is correct](#) [No, this is incorrect](#)

You will need to update your address details before you proceed.

Why do I need to provide this information? Visit our website to [learn more](#).

[Update address](#) [Return to tax details](#)

# HOW TO CHANGE YOUR PRESCRIBED INVESTOR RATE (PIR)

- 5 Check that your details are correct and update them if you need to.
- 6 Select your correct Prescribed Investor Rate (PIR). If you're unsure what it is, we can help you [work out your PIR](#).
- 7 Select **Continue**.
- 8 If everything looks correct on the confirmation page, tick the declaration box and select **Confirm**.

Once you've confirmed the update, you'll see a confirmation message letting you know when the updates will be completed.

### Update your tax details

New Zealand has laws that mean ANZ must collect tax residency information about our customers. It's important that you provide your tax residency information to ensure your information is reported correctly to Inland Revenue.

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Are you a New Zealand tax resident? \*

5 Is this your correct IRD number? \*

11-222-333

[What is my IRD number?](#)

What is your tax rate? \*

17.5%  [What is my tax rate?](#)

What is your Prescribed Investor Rate (PIR)? \*

6   [What is my PIR?](#)

- Please select your rate
- 10.5%
- 17.5%
- 28%
- I don't know

[What is my PIR if I live or work in a country other than New Zealand? \\*](#)

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### Please confirm your tax details

#### New Zealand tax details

IRD number	11-222-333
Tax rate	33%
Prescribed Investor Rate (PIR)	28%

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#### Foreign tax details

Not a tax resident of any foreign countries.

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#### Declaration

As an account holder, you confirm and declare that:

- The information you provided to ANZ is true and complete.
- You'll provide any extra information we need about your tax residency, if asked.
- You'll contact us if any of the information you have provided changes.

You have authority to provide this information and that it is true and complete.

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# HOW TO CHANGE YOUR CONTRIBUTION RATE

- 1 Select the **Summary** tab.
- 2 Scroll down to **Contribution rate**, and select **Change your contribution rate**.
- 3 On the next screen you can **Choose your new contribution rate**. Then select **Continue** to review your request.
- 4 You'll then be asked to confirm your contribution rate change.
  - To confirm the change, select **Confirm**.
  - To change the rate, select **Edit rate**.
- 5 Your KiwiSaver contribution rate change request has now been submitted.

Note, once your employer receives the request from Inland Revenue, they should apply the new rate to your next pay.

**1**

Summary Transactions Statements

**Account details**

Investor number	12345678
Account type	ANZ KiwiSaver Scheme
Account nickname	KiwiSaver <a href="#">Change account nickname</a>
Account holder	MR KIWISAVER HOLDER 123 SAMPLE ST SUBURB CITY, 0000 NEW ZEALAND
IRD number	11-222-333
Contribution rate	<a href="#">Change your contribution rate</a>
Prescribed investor rate	17.5% <a href="#">change</a>

**2**

### Change your KiwiSaver contribution rate

When you select a contribution rate below, we'll provide this to Inland Revenue who will let your employer know. Your employer will deduct this percentage from your pay.

If you're self-employed, a contractor, or not working, then this section is not applicable. Instead, you can make voluntary contributions at any time.

Choose a new contribution rate \*

3%

4%

6%

8%

10%

[Continue](#) [Cancel](#)

**3**

### Confirm change of contribution rate

If you're not sure or you have any questions, please give us a call on 0800 736 034, or +64 9 356 4000 if you are calling from overseas (you will need to cover the cost of the call).

**Contribution rate details**

KiwiSaver scheme	ANZ KiwiSaver Scheme
Contribution rate	4%

[Confirm](#) [Edit rate](#)

**4**

✓ **Your request to change your contribution rate has been submitted**

Once your employer has received the request from Inland Revenue, they should apply the rate to your next pay.

**Submitted contribution rate details**

KiwiSaver scheme	ANZ KiwiSaver Scheme
Contribution rate	4%

[Return to account details](#)

**5**

# HOW TO DOWNLOAD YOUR KIWISAVER ACCOUNT STATEMENT OR TAX CERTIFICATE

- 1 Select **Documents**.
- 2 In the Document type drop down menu select **Statement** or **Tax Certificate**.
- 3 If you selected Statement, in the Account drop down menu select **ANZ KiwiSaver Scheme**.
- 4 Select the **Date** range (i.e. Last 12 months).
- 5 Click **Search**.
- 6 You can either:
  - **View**. By clicking this, a new browser tab will open with a PDF version of the KiwiSaver Account Statement or Tax Certificate.
  - **Download**. By clicking this, a PDF version will download. To open, click on it and from there you can save a copy, print or attach it to an email.

**Note, you'll need Adobe Reader to view PDF files. You can download Adobe Reader free of charge.**

1

ANZ ONLINECODE LOG OFF

Home Your accounts Pay & transfer Apply & open Your settings Documents Bank mail

2

3

4

5

## Document Library

View and download copies of your electronic documents

Document type Account Date

Statement ANZ KiwiSaver Scheme Last 12 months Search

000000

Showing Statements for Personal for Last 6 months

View or download your documents as PDFs below

1 result

<input type="checkbox"/>		Mar 31, 2021	Statement	000000	View   Download	(2 pages)
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You need Adobe Reader to view PDF files. You can download [Adobe Reader](#) free of charge.

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# HOW TO DOWNLOAD YOUR TRANSACTIONS LIST FOR A DEFINED PERIOD

- 1 Select the **Transactions** tab.
- 2 Select **Export**.
- 3 Select a **date range** or a specific Start and End date you want to see transactions for.
- 4 Select **File format**. Here you can choose:
  - a. PDF – Portable Document Format
  - b. CSV – Comma Separated Values
  - c. TSV – Tab Separated Values Excel
- 5 To download the transactions, select **Export**.
- 6 Click on the file to open it. From there you can save a copy, print or attach it to an email.

The screenshot shows the ANZ KiwiSaver Scheme online portal. At the top, there's a navigation bar with 'Home', 'Your accounts', 'Pay & transfer', 'Apply & open', 'Your settings', 'Documents', and 'Bank mail'. Below this, a banner displays 'ANZ KiwiSaver Scheme' with account details '000000 | MR KIWISAVER HOLDER' and a balance of '\$2,885.38'. There are buttons for 'Make a contribution', 'Am I saving enough?', and 'Quick transfer'. The 'Transactions' tab is selected, showing a 'Filter' dropdown, 'Export' and 'Print' options. A date range filter is set to 'KiwiSaver Year 2021' with start and end dates of '01/07/2020' and '30/06/2021'. The file format is set to 'PDF Document'. An 'Export' button is visible. Below the filters, a table shows transactions from 'KiwiSaver Year 2022' with columns for 'Date', 'Details', 'Contributions', and 'Withdrawals'. The table lists four transactions on 10 Mar 2022 and 24 Mar 2022, with a total for the period of \$832.04 in contributions and \$0.00 in withdrawals, resulting in a difference of \$832.04.

Date	Details	Contributions	Withdrawals
10 Mar 2022	Employer Contributions	\$167.75	
10 Mar 2022	Employee Contributions	\$248.27	
24 Mar 2022	Employer Contributions	\$167.75	
24 Mar 2022	Employee Contributions	\$248.27	
<b>Totals for period</b>		\$832.04	
<b>Contributions</b>		\$832.04	
<b>Withdrawals</b>		\$0.00	
<b>Difference</b>		\$832.04	

Note, you'll need Adobe Reader to view PDF files. You can download Adobe Reader free of charge.