THE ANZ INTERNET BANKING GUIDE

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

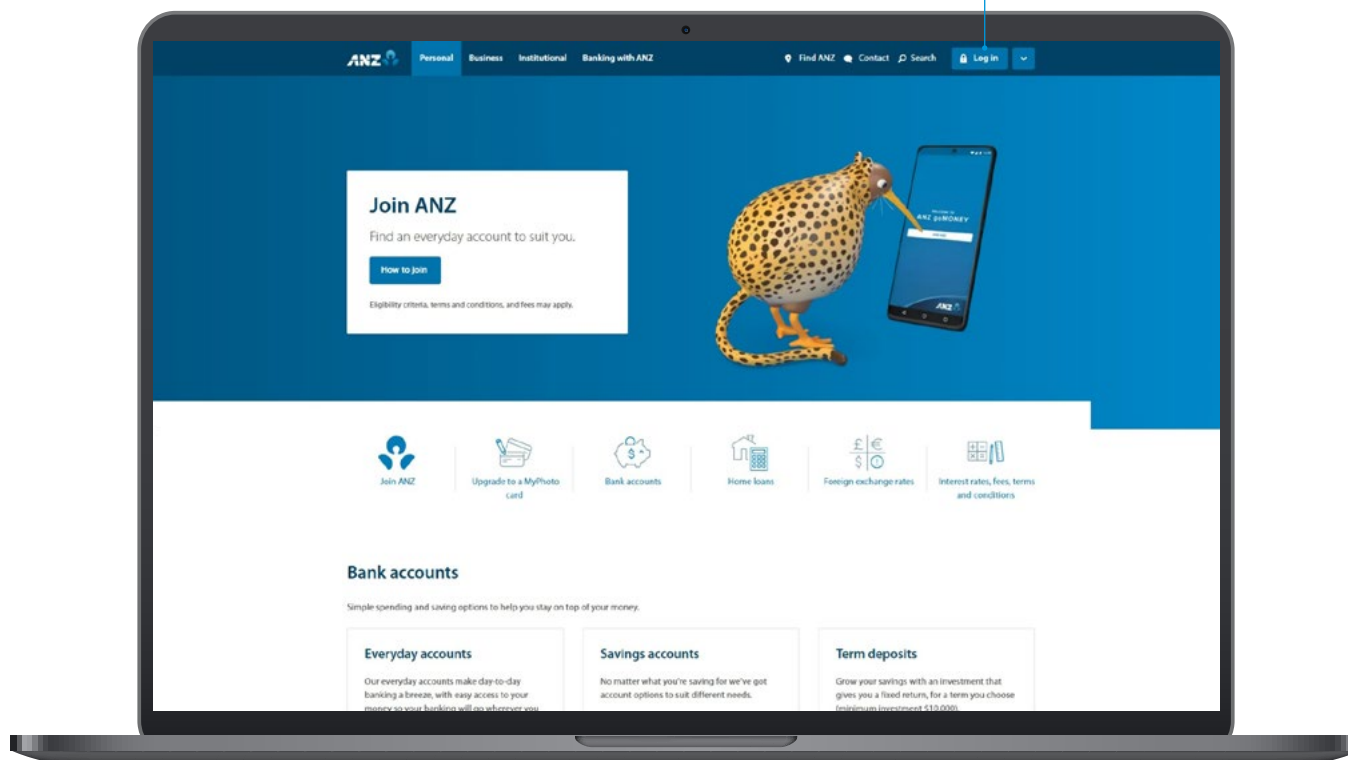## HOW TO LOGIN

1 Go to **anz.co.nz** – remember, never click on a link in an email or text message to access Internet Banking.

2 Select **Log in** from the top right-hand side.

3 Enter your **Customer number** and **Password**, click **Log on**.

   If you don't know your customer number, it can usually be found on the back of your EFTPOS or Visa Debit card.
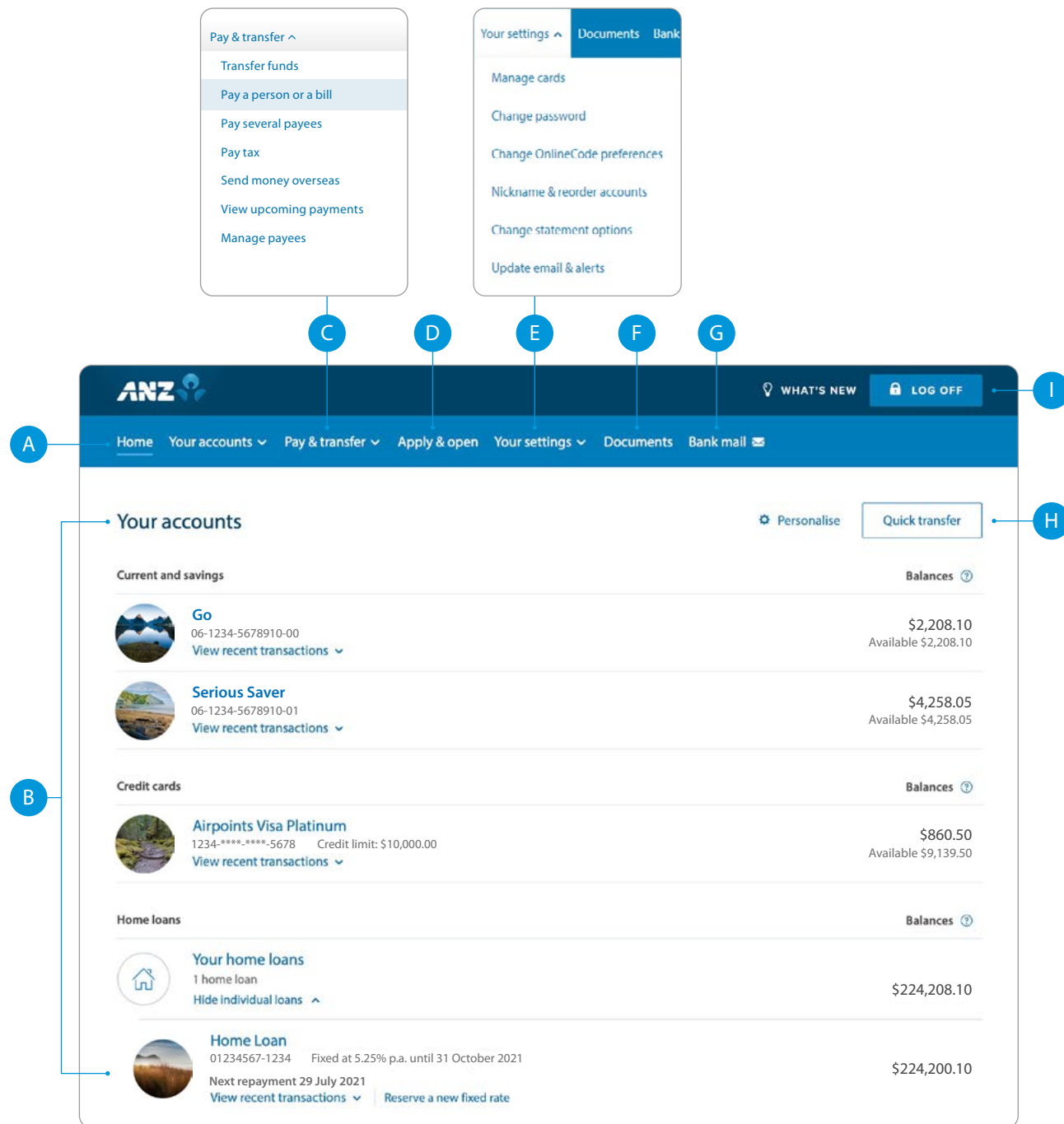
HOMEPAGE

A If you get stuck and can't find your way back to the home screen, click **Home**.

B **Your Accounts**. Click on an account or loan to view transactions, statements and details.

You can also click **View recent transactions** to see your last five transactions on an account.

C **Pay & transfer**. Click here to move money between accounts (including credit cards), pay a person or bill, set up automatic payments, pay tax, or view upcoming payments.

D **Apply & open**. Click here to open an everyday or savings account (individual customers only) or to apply for a credit card, home loan, personal loan or a joint everyday or savings account.

You can also request a Visa Debit card for a particular account.

Eligibility criteria and terms and conditions apply.

E **Your settings**. Click here to manage your cards (i.e. set/change a card PIN), passwords, contact details and statement options. You can also choose to turn off paper statements. Some exceptions apply.

F **Documents**. Click here to view or download your various account documents. Use the three dropdowns to select what you need: type, account, time period.

G **Bank mail.** Send and receive confidential account information about your banking by sending us a message.

H **Quick transfer.** Quickly transfer money between your accounts or pay money to your credit card or KiwiSaver account.

I **Log off** when you're finished. If you forget, you'll automatically be logged out after ten minutes of inactivity.

Pay & transfer ^

Transfer funds

Pay a person or a bill

Pay several payees

Pay tax

Send money overseas

View upcoming payments

Manage payees

Your settings ^   Documents   Bank

Manage cards

Change password

Change OnlineCode preferences

Nickname & reorder accounts

Change statement options

Update email & alerts

ANZ

WHAT'S NEW   LOG OFF

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

Your accounts

⚙ Personalise   Quick transfer

Current and savings   Balances ⌄

Go
06-1234-5678910-00
View recent transactions ⌄
$2,208.10
Available $2,208.10

Serious Saver
06-1234-5678910-01
View recent transactions ⌄
$4,258.05
Available $4,258.05

Credit cards   Balances ⌄

Airpoints Visa Platinum
1234-****-****-5678   Credit limit: $10,000.00
View recent transactions ⌄
$860.50
Available $9,139.50

Home loans   Balances ⌄

Your home loans
1 home loan
Hide individual loans ^
$224,208.10

Home Loan
01234567-1234   Fixed at 5.25% p.a. until 31 October 2021
Next repayment 29 July 2021
View recent transactions ⌄   Reserve a new fixed rate
$224,200.10

PAY A PERSON OR BILL

1. Select **Pay & transfer**.

2. Select **Pay a person or bill**.

3. Select which **Account** you want to pay from (e.g. Go account).

4. Enter a **Payee**. You can:
   - **Select an existing Payee** from your list of saved Payees or search for an ANZ Registered Payee.
   - **Set up a new Payee** by typing in their name and account number.

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

6. Enter the **Date** you want the payment made using the pop up calendar (excludes weekends and public holidays).

7. Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).

8. Remember, if this is a new payment and you're going to be paying this person or bill again in the future, tick the **Save this payee** check box. This will make it easier next time, by searching for the Payee name.

9. Select **Continue**.

10. Review the payment including who you're paying and how much you're paying them.

    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.

11. If everything looks correct, select **Confirm**. If you'd like to change something, click **Change details** to amend.

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

TRANSFER MONEY BETWEEN ACCOUNTS INCLUDING PAYING A CREDIT CARD

1. Select **Pay & transfer**.

2. Select **Transfer funds**.

3. Select which **Account** you want to **transfer money from** by clicking on the drop down box (e.g. Go).

4. Select which **Account** you want to **transfer money to** by clicking on the drop down box (e.g. Serious Saver or an ANZ credit card).

5. Enter the **Amount** you want transferred.

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

7. Enter the **Details** to appear on your statement (e.g. 'Holiday savings').

8. Select **Review & confirm**.

9. Review the details including the accounts and amount.

10. If everything looks correct, select **Confirm your transfer**.

    If you'd like to change something, click **Change details** to amend.

SET UP AN AUTOMATIC PAYMENT

1. Select **Pay & transfer**.

2. Select **Pay a person or a bill**.

3. Select which **Account** you want to pay from (e.g. Go account).

4. Enter a **Payee**. You can:
   - **Select an existing Payee** from your list of saved Payees or search for an ANZ Registered Payee.
   - **Set up a new Payee** by typing in their name and account number.

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

6. Enter the **Date** you want the first payment made.

7. Check the box to **Make this an automatic payment**.

8. Select the **Frequency** you want the payment made.

9. Select when you want the payment made until.
   - **Until further notice** means this payment will be automatically paid until you change or stop it.
   - **Until a date** means this payment will be automatically paid until the date you've chosen.

10. Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).

11. Select **Continue**.

12. Review the details including the accounts, amount and frequency of payment.
    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'd like to change something, click **Change details** to amend.

13. If everything looks correct, select **Confirm & schedule**.

AMENDING AN EXISTING AUTOMATIC PAYMENT

1 Select **Pay & transfer**.

2 Select **View upcoming payments**.

3 Choose the payment you want to amend or delete.

A To **Edit** a payment, click edit and Review & confirm.

B To **Delete** a payment, click delete and then again in the next screen.

C To **Skip** a payment, click skip and Confirm & schedule.

Once you've amended the automatic payment, you can see your updated list of scheduled payments under **View upcoming payments**.

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

To access **Statements** or **Tax Certificates**:

1 Select **Documents**.

2 Select **Document type - Statement** and which account (e.g. Go).

3 Select **Date** range (e.g. Last 30 days).

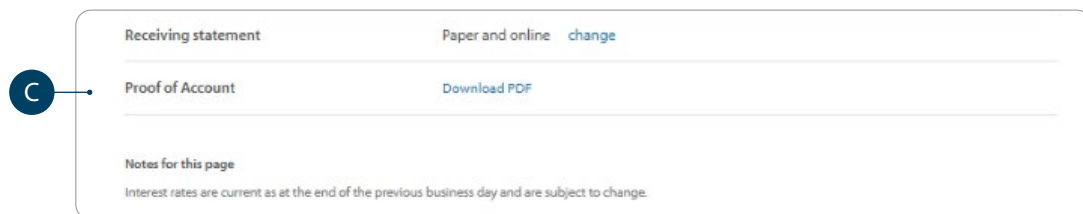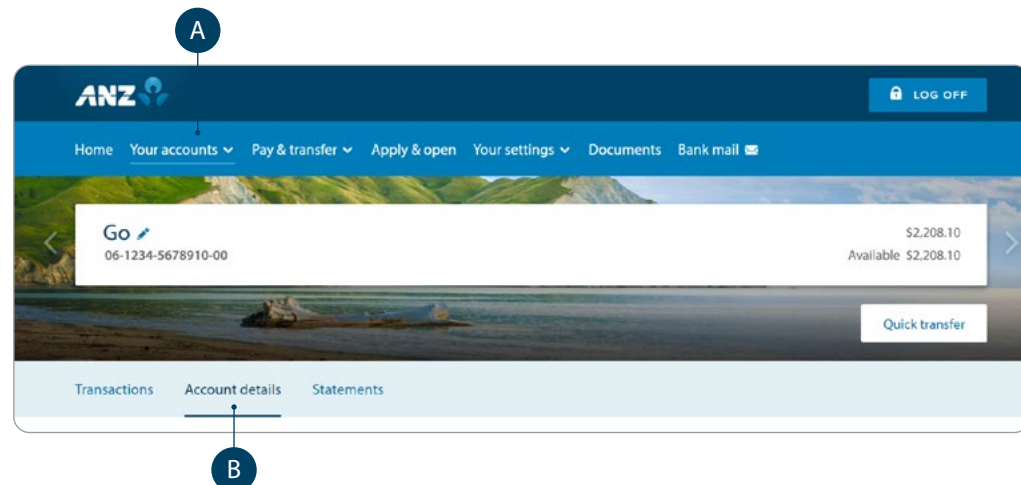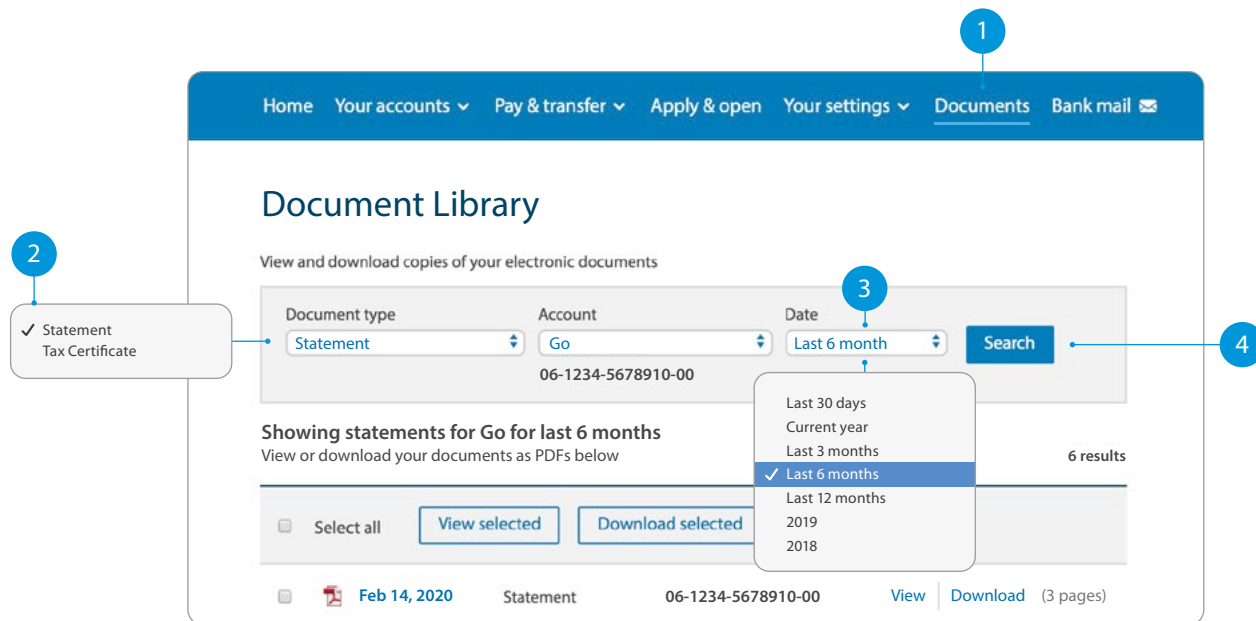**4** Click **Search**. Now you can view or download the document.

To access a **Proof of Account** document:

A Select the account from **Your accounts** in the top navigation.

B Click **Account details**.

C Scroll down until you see **Proof of Account** document, click it to open.

You can either:

- **View**. By clicking this, a new browser tab will open with a PDF version of the account statement.
- **Download**. By clicking this, a PDF version will download and show at the bottom of your screen. To open, click on it and from there you can save a copy, print the document 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

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

Document Library

View and download copies of your electronic documents

2

✓ Statement
Tax Certificate

3

Document type	Account	Date
Statement ⬍	Go ⬍	Last 6 month ⬍
	06-1234-5678910-00	

4 Search

Last 30 days
Current year
Last 3 months
✓ Last 6 months
Last 12 months
2019
2018

Showing statements for Go for last 6 months
View or download your documents as PDFs below

6 results

☐ Select all | View selected | Download selected |

☐ 📄 **Feb 14, 2020**   Statement   06-1234-5678910-00   View   Download   (3 pages)

A

ANZ 🌱   🔒 LOG OFF

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

Go ✏ $2,208.10
06-1234-5678910-00   Available $2,208.10

Quick transfer

Transactions   Account details   Statements

B

Receiving statement	Paper and online change
Proof of Account	Download PDF

C

Notes for this page

Interest rates are current as at the end of the previous business day and are subject to change.

MANAGE CARDS

This is a helpful section if you've lost or had your card stolen, or you want to change or set your debit or personal credit card PIN. You can also place a temporary block on your card.

1 Select **Your settings**.

2 Select **Manage cards**.

3 Select the card you want to manage.

A When a **Temporary block** is on, your card can't be used for any transactions. Any direct debits you've setup 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 selecting **Off**.

B **Lost or stolen card**. If your EFTPOS, 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.

C **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 enter a PIN of your choice. It will prompt you to re-enter your selected PIN to confirm it's correct.

Handy tip: If you've received a replacement card, the PIN will be the same as you previously selected.

PAYMENTS REQUIRING MULTIPLE AUTHORISERS

1 Select **Pay & transfer**.

A If you have Customer Select set up, switch to the right profile before selecting Pay & transfer.

2 Select **Pay a person or bill**.

A If you're making a transfer from an account that requires more than one person to authorise, select **Multi authorisation transfer**.

3 Select which **Account** you want to pay from (e.g. Go Account).

You'll see a note advising "This payment may require other people to authorise it".

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

• **Select an existing Payee** from your list of saved Payees or search for an ANZ Registered Payee.

• **Set up a new Payee** by typing in their name and account number.

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

6 Select a date for the payment to be made. If you don't select a date, it will be paid after final authorisation.

7 Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).

8 Remember, if this is a new payment and you're going to be paying this person or bill again in the future, tick the **Save this Payee** check box. This will make it easier next time, by searching for the Payee name.

9 Select **Next**.

See next page for further steps.

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

9

PAYMENTS REQUIRING MULTIPLE AUTHORISERS

10 Review the payment including who you're paying and how much you're paying them.

11 To confirm the payment, select **Confirm**. If you'd like to change something, click **Change details** to amend.

10

Create payment

From	**Go** 06-1234-5678910-00 Available $2,208.10
To	**ABC Company** 00-0000-0000000-00
Amount	**$1,000.00**
Last authorised	**Tue 30 Mar 2021**
Payment date	**After final authorisation** This payment will be made once required signatories have authorised it

Their details	Particulars	Code	Reference

Your details	Particulars	Code	Reference

[Confirm] [Change details]

Things you need to know

- The payment will be created and authorised by yourself.
- The payment will be made after the final authorisation.

11

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 Internet Banking homepage.

2. Click **Reserve a new fixed rate**.

3. Here are the details of your current loan.

4. Choose what fixed rate period you'd prefer.

5. Based on the fixed rate period you selected, you'll see our 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.
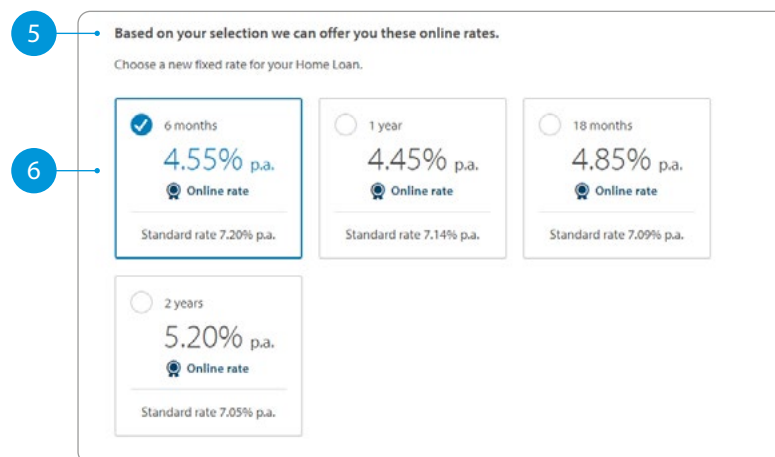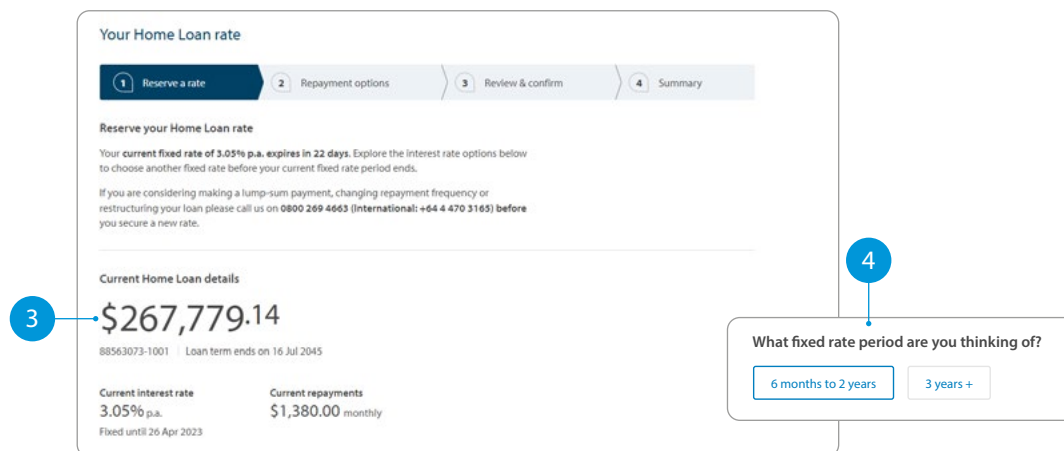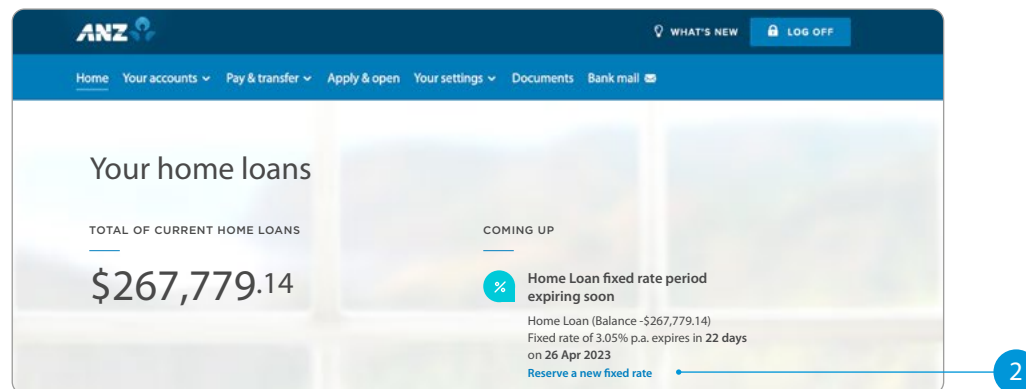
RE-FIXING A HOME LOAN

7 Enter your **Email address** so we can send you a Loan Variation Letter.

8 Choose your 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, click **Confirm.**

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

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 *

Fixed rate changes

New interest rate

4.55% p.a. 6 months fixed rate

Fixed until 25 Oct 2023

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

Previous   Next

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

You can download a copy of the Reserved Rate Agreement ⧉ for your records.

Previous   Confirm