

THE ANZ INTERNET BANKING GUIDE

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

Eligibility criteria, terms and conditions apply to ANZ Internet Banking. See our Electronic Banking Conditions at anz.co.nz/terms for more information.

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

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

12/23 H241227



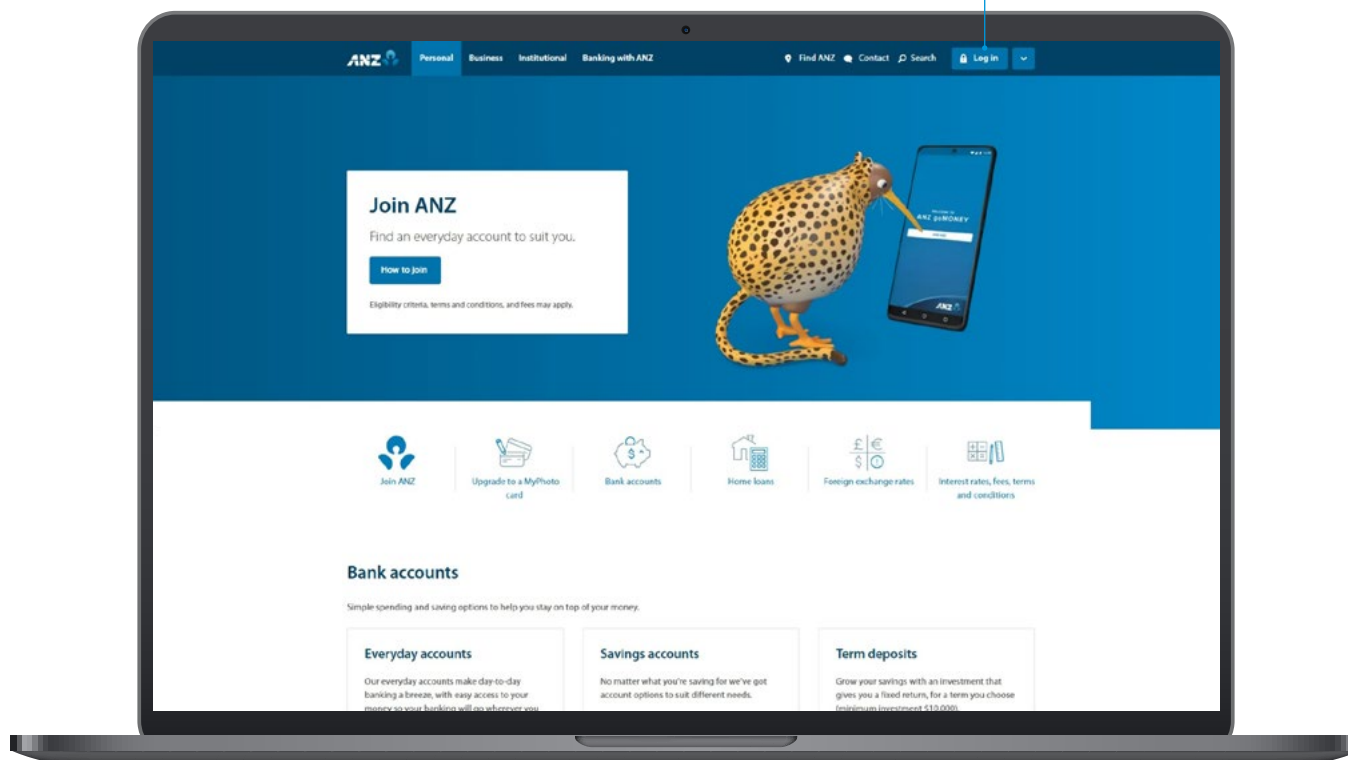
HOW TO LOGIN

- 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.

1. Browser address bar: anz.co.nz

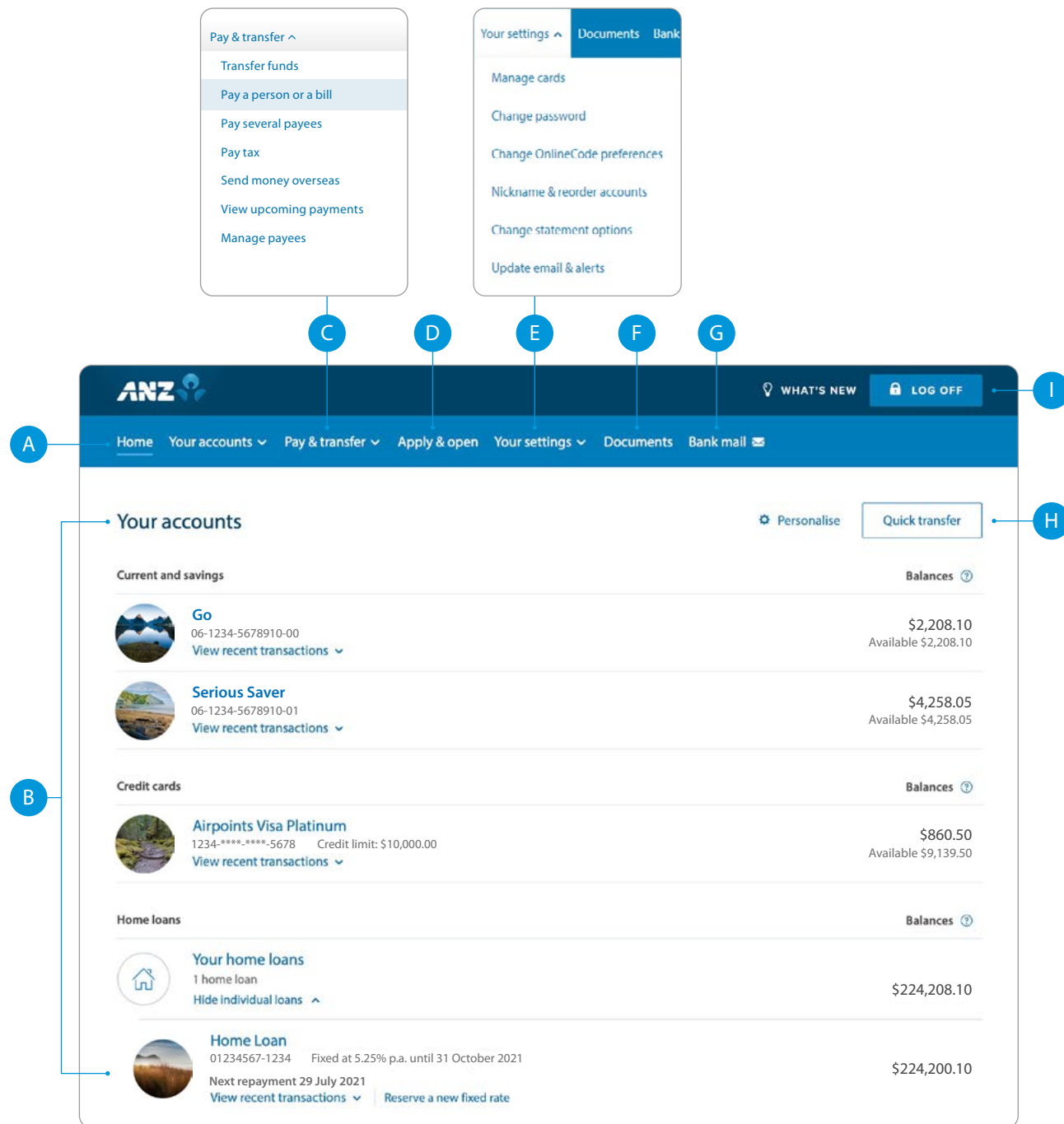
2. Top navigation bar: Log In

3. ANZ Internet Banking login form: Customer number, Password, Log on



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 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.

Pay & transfer ^

- Transfer funds
- Pay a person or a bill**
- Pay several payees
- Pay tax
- Send money overseas
- View upcoming payments
- Manage payees

Someone on your list

- ☒ ABC Company
- Adam Jones
- Genesis Energy
- Mum
- Sarah Walker
- Spark New Zealand

ANZ

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

Pay a person or bill Quick transfer

From * Joint Spending - Go
06-1234-5678901-00
Available \$

To * ABC Company
06-1234-5678901-00
Change payee

Amount * \$50.00
Your limit for each payment is \$100,000. To change your limits call us on 0800 269 296 or visit your branch.

Payment date * 3/12/2021
Payment made today
We make payments to other banks throughout the day. You won't be able to stop this payment once you confirm it.
☐ Make this an automatic payment

Your statement details
This information helps you and the payee to identify your payment.

Particulars Code Reference
Invoice#1234

Their statement details
Particulars Code Reference
Invoice#1234 Mrs J Smith

Any changes you make to these details will apply to this payment only.

Continue Cancel

Confirm your immediate payment of \$50.00 to ABC Company

From Joint Spending - Go
06-1234-5678901-00
Available \$

To ABC Company
06-1234-5678901-00

Amount \$50.00

Payment date Fri 03 Dec 2021

Your details	Code	Reference
Invoice#1234		
Their details		
Invoice#1234		Mrs J Smith

Confirm Change details

Things you need to know

- You can't stop this payment once you confirm it. We'll withdraw funds for this payment from your account immediately.

To *
Enter a new person or search registered bills.
Change payee

Account number *
Bank Branch Account Suffix
[] [] [] []

☐ Save this payee

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.

Pay & transfer ^

- Transfer funds
- Pay a person or a bill
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ANZ

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

Transfer funds

Enter your transfer details 1. Details 2. Review details 3. Done

From

Go

Account number	Available funds	Account balance
06-1234-5678910-00	\$2,208.10	\$2,208.10

To

Serious Saver

Account number	Available funds	Account balance
06-1234-5678910-01	\$4,258.05	\$4,258.05

Transfer details

Amount * \$100.00

☐ Make this an automatic payment

Make this transfer on * 29/07/2021 immediately Transfers can be scheduled up to 365 days ahead of time.

Details to appear on your statement Holiday savings 36

Review & confirm Cancel

Notes for this page

We treat transfers from your credit card as a cash advance - we charge interest on cash advances immediately. See your credit card Conditions of Use for details.

There are daily limits on cash advances from your credit card.

You don't earn credit card rewards on cash advances (eg CashBack Rewards or Airpoints Dollars).

Your accounts

Go

Available: \$2,208.10
Balance: \$2,208.10

Serious Saver

Available: \$4,258.05
Balance: \$4,258.05

Airpoints Visa Platinum

Available: \$9,139.50
Balance: -\$860.50

ANZ KiwiSaver Scheme

Balance: \$84,412.80

Summary:

Go 06-1234-5678910-00 Available: \$2,208.10

\$100.00

Serious Saver 06-1234-5678910-01 Available: \$4,258.05

Details on your statement: Holiday savings

When: Immediately

Confirm your transfer Change details Cancel

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**.

The screenshot shows the ANZ 'Pay a person or bill' interface. The steps are as follows:

1. Click on 'Pay & transfer' in the top navigation bar.
2. Click on 'Pay a person or a bill' in the left sidebar.
3. Select the 'Go' account from the 'From' dropdown.
4. Select 'SPARK NZ LIMITED' from the 'To' dropdown.
5. Enter the payment amount of '\$50.00'.
6. Set the first payment date to '16/12/2021'.
7. Check the box 'Make this an automatic payment'.
8. Select 'Fortnightly' from the 'Frequency' dropdown.
9. Select 'Until further notice' for the repeat payment.
10. Enter statement details: Particulars 'Phone Bill', Code, and Reference.
11. Click the 'Continue' button.
12. Review the details in the 'Confirm your repeating payment' modal, including the summary table below.
13. Click the 'Confirm & schedule' button.

Your details	Particulars	Code	Reference
Their details	Phone Bill	309023587	Mrs J Smith

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**.

Pay & transfer

- Transfer funds
- Pay a person or a bill
- Pay several payees
- Pay tax
- Send money overseas
- View upcoming payments**
- Manage payees

Upcoming Payments

Please make sure you have enough money to make your payments or you may be charged a fee.

Date ↑	From	To	Type/Frequency	Amount	
Due today 28 Nov 2023	Go 06-1234-5678910-00 Available balance: \$70,035.26	ABC Company 00-0000-0000000-00 View payment details	Automatic Payment Fortnightly	\$50.00	Edit Delete Skip

Edit payment

From
Go Account
06-1234-5678910-00
Available: \$2,308.10

To
ABC Company
00-0000-0000000-00

Amount *
\$50.00
Your limit for each payment is \$1,000. To change your limits, call us on 0800 280 280 or visit your branch.

Most recent payment
Thursday 15 July 2021

Next payment date *
29/07/2021
Automatic payments are made at 6am NZST. If you don't have enough money in your account to make the payment, you may be charged a fee.

Frequency *
Fortnightly

Repeat payment *
☒ Until further notice
☐ Until a date

Your statement details
This information helps you and the payee to identify your payment.

Particulars	Code	Reference	
			↓ Copy

Their statement details

Particulars	Code	Reference	
			↑ Copy

Review & confirm Cancel

Delete this payment?

Are you sure you want to delete this automatic payment of \$50.00 scheduled for Thursday 29 July 2023

Delete Cancel

We'll retry this payment until 4:00am tomorrow. More info

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.

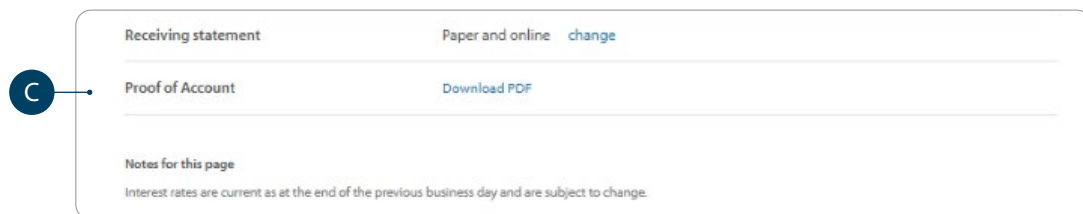
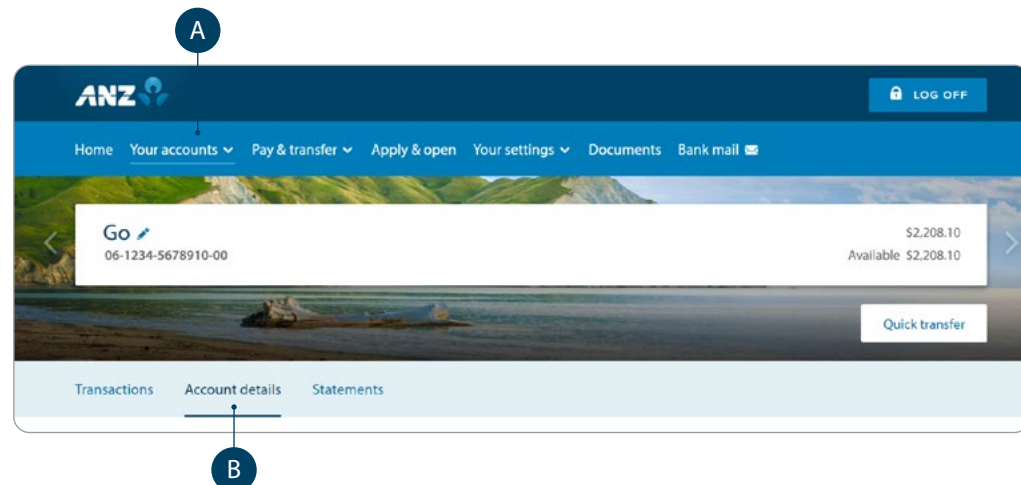
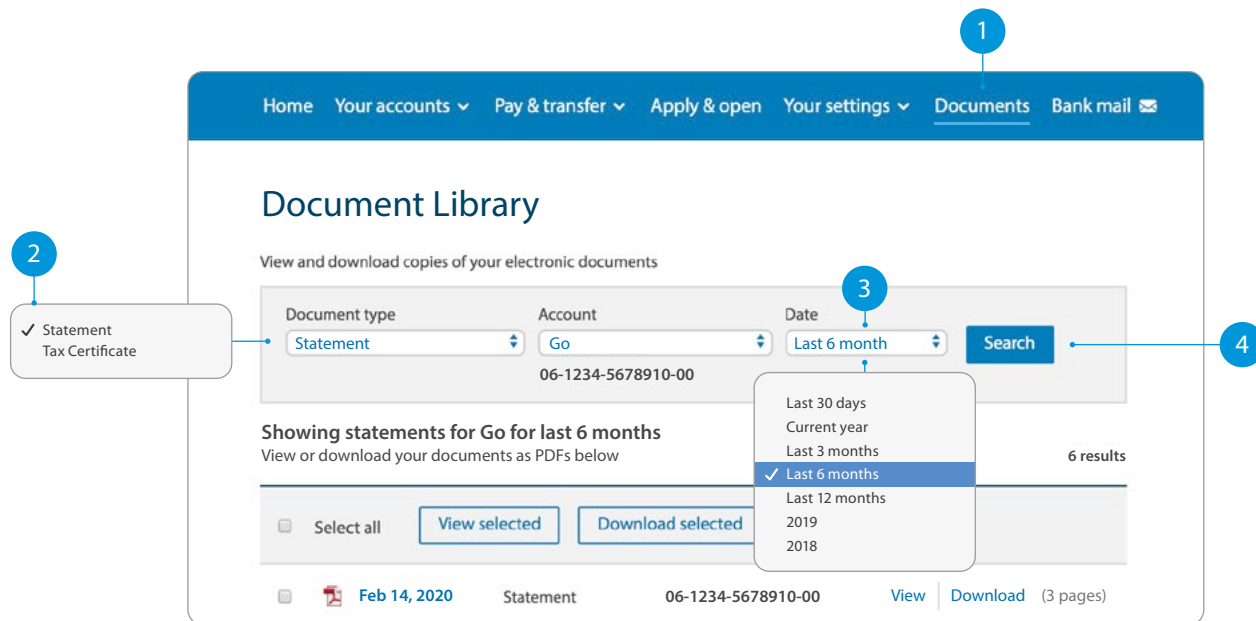
To access a **Proof of Account** document:

- 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.



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.

The screenshot shows the ANZ 'Manage cards' page. A sidebar on the left contains 'Your settings' with a dropdown arrow, and 'Manage cards' is selected. Below it are links for 'Change password', 'Change OnlineCode preferences', 'Nickname & reorder accounts', 'Change statement options', 'Update email & alerts', 'Change contact details', and 'Connect accounts to 3rd party'. The main content area lists two cards: 'Visa Debit' and 'Low Rate Visa'. Each card has a 'Temporary block' toggle (currently 'Off'), a 'Lost or stolen card' link, and a 'Manage card PIN' link. Annotations are as follows: '1' points to the 'Your settings' dropdown; '2' points to 'Manage cards' in the sidebar; '3' points to the 'Low Rate Visa' card; 'A' points to the 'Lost or stolen card' link for the 'Low Rate Visa'; 'B' points to the 'Manage card PIN' link for the 'Low Rate Visa'; and 'C' points to the 'Manage your PIN' modal.

Manage your PIN

Low Rate Visa
0000-****-****-0000

Enter a new 4 digit number *

Re-enter a new 4 digit number *

Confirm Cancel

Lost or stolen card

You can cancel and replace your card below.

Select a card *

Low Rate Visa

0000-****-****-0000

What happened to your card? *

I lost my card My card was stolen

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

1 Select **Pay & transfer**.

1A Select the correct profile.

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

2A Select **Multi authorisation transfer**.

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 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**.

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**
00-0000-00000000-00

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

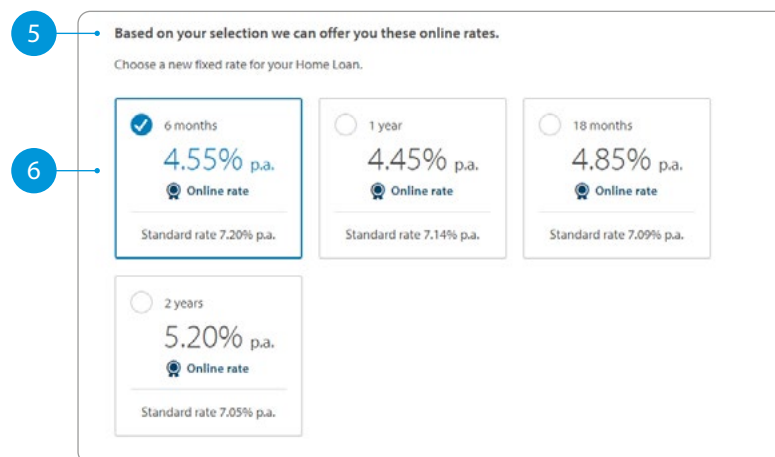
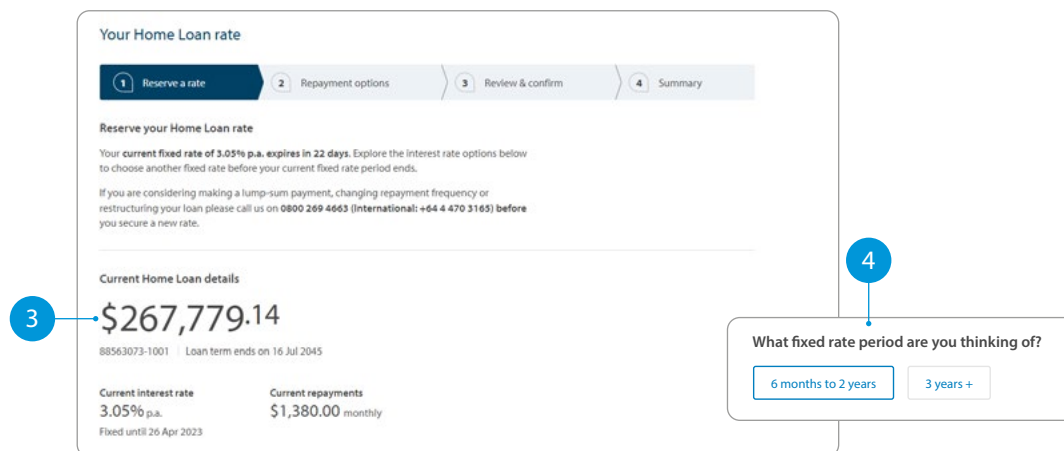
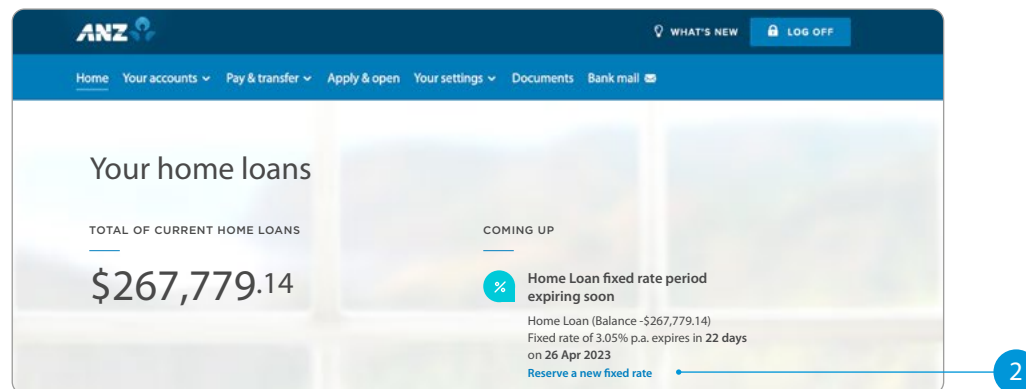
When your fixed home loan rate is coming up for renewal, you can lock in a new rate up to 60 days before your current rate expires. You can request to fix the rate on your floating loan at any time (if applicable).

- 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.

7

Contact details

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

Email address *

8

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

9

Previous

Next

10

☒ 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