



The ANZ Internet Banking guide

How to login	1
Homepage	2
Pay a person or bill	3
Transferring money	4
Setting up automatic payments	5
Amending automatic payments	6
Accessing documents	7
Managing cards	8
Multi-authorised payments	9
Re-fixing a home loan	11

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.

05/25 H250533

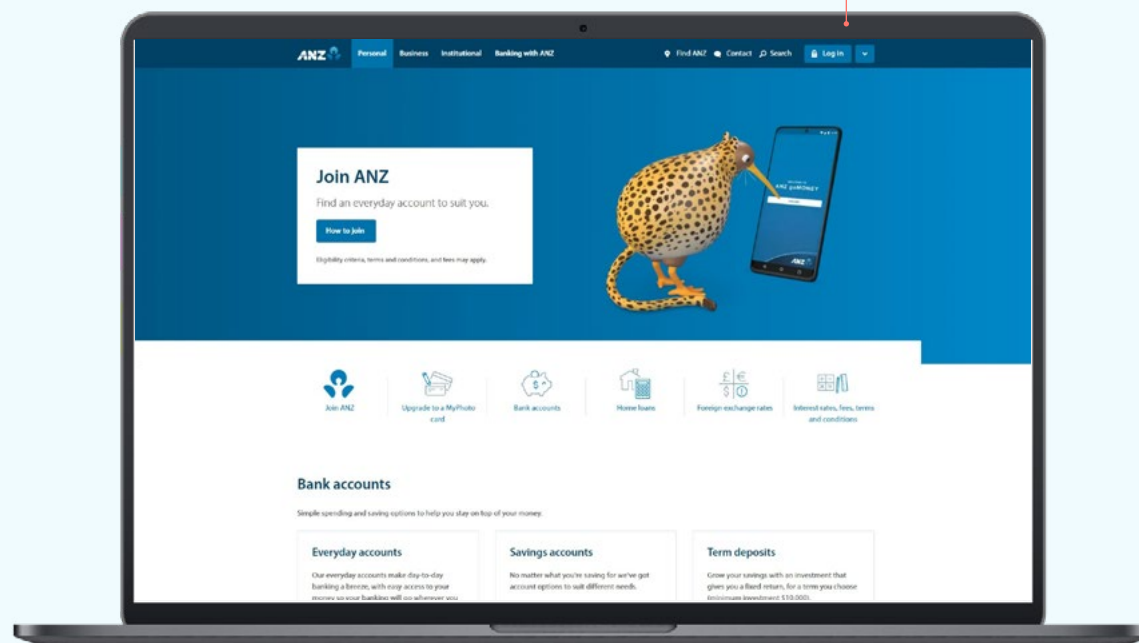
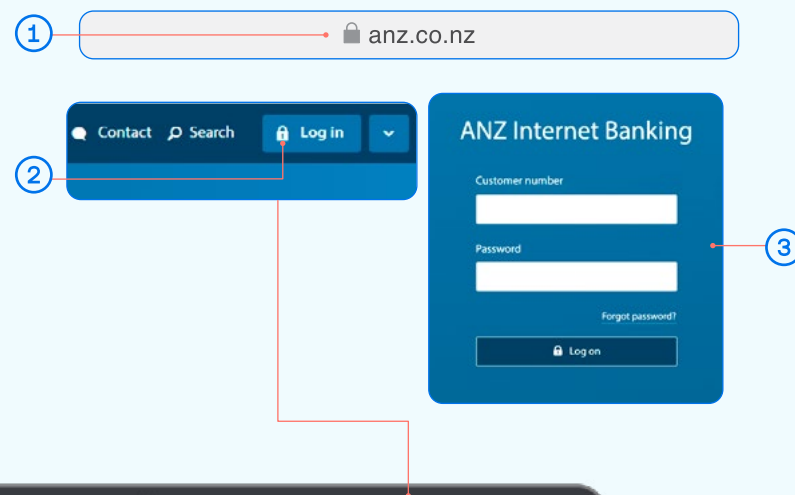
How to log in

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.

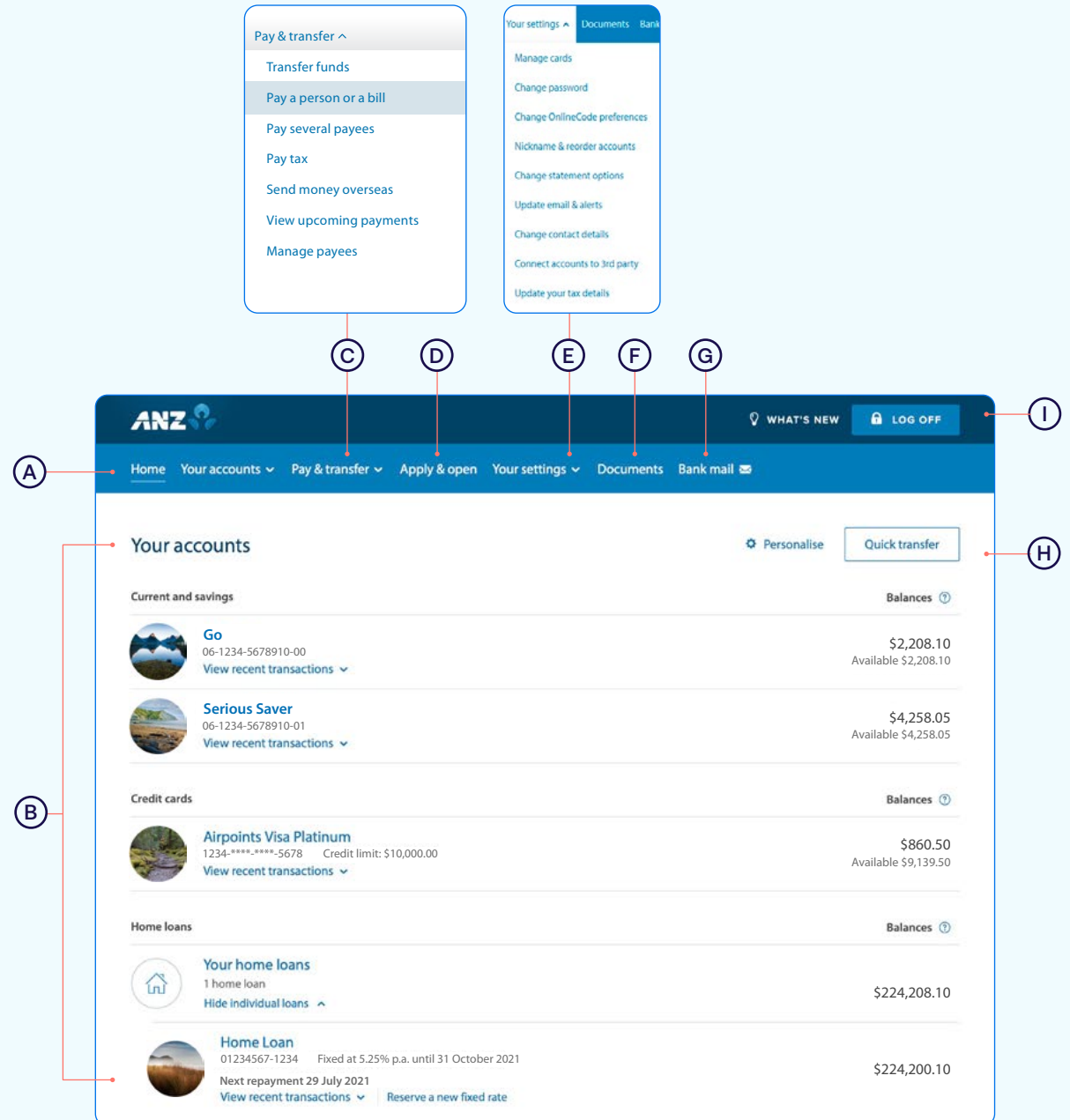
③ Enter your **Customer number** and **Password**, click **Log on**.

If you don't know your customer number, it can usually be found on the back of your EFTPOS or ANZ 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 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:
 - A **Select an existing Payee** from your list of saved Payees or search for an ANZ registered payee.
 - B **Set up a new Payee**. Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
- 5 Enter the **Amount** you want to pay.
- 6 Enter the **Date** you want the payment made using the pop up calendar.
- 7 Enter the **Details** that will show on your statement and theirs (e.g. 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. Confirmation of Payee lets you check if account names and numbers match before you pay. Be alert to scams - verify who you're paying and why. You can still pay the wrong person or amount and there's no guarantee you'll get the money back if you make a mistake. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee
- 11 If everything looks correct, select **Confirm**.

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

The screenshot shows the ANZ 'Pay a person or bill' interface. The top navigation bar includes 'Home', 'Your accounts', 'Pay & transfer', 'Apply & open', 'Your settings', 'Documents', and 'Bank mail'. A 'LOG OFF' button is in the top right.

The main section is titled 'Pay a person or bill'. It contains the following fields and options:

- From:** A dropdown menu showing 'Joint Spending - Go'.
- To:** A search bar with 'John Smith' entered. A green checkmark indicates 'Payee name and account number match'. A 'Change payee' link is next to it.
- Account number:** A field showing '06 1234 5678901 00' with an ANZ logo.
- Save this payee:** A checkbox.
- Amount:** A field showing '\$ 50'.
- Payment date:** A field showing '30/04/2025' with a calendar icon. A note says 'Payment made immediately'.
- Your statement details:** A section with 'Particulars', 'Code', and 'Reference' fields. The 'Reference' field contains '1234'.
- Their statement details:** A section with 'Particulars', 'Code', and 'Reference' fields. The 'Reference' field contains '1234'.
- Continue** and **Cancel** buttons.

On the right side, there is a 'Quick transfer' button and a 'Pay a person or bill' summary box. This box shows the 'From' and 'To' details, the 'Amount' (\$50.00), the 'Payment date' (Wed 30 Apr 2025), and a 'Confirm' button. Below this is a 'Confirm your immediate payment of \$50.00' section with a 'Confirm' button and a 'Change details' button.

At the bottom, there is a 'To' search bar and an 'Account number' field. A 'Save this payee' checkbox is also present.

Numbered callouts (1-11) and letters (A, B) point to specific elements in the interface, corresponding to the steps in the instructions.

If you need your transfer limit increased, please contact 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.

The screenshot shows the ANZ 'Transfer funds' page. A sidebar on the left contains a menu with 'Pay & transfer' expanded, showing 'Transfer funds' as the selected option. The main content area is titled 'Transfer funds' and has a progress bar with three steps: '1. Details', '2. Review details', and '3. Done'. The 'From' section shows a dropdown menu with 'Go' selected. Below it, a table lists account details for 'Go' (Account number: 06-1234-5678910-00, Available funds: \$2,208.10, Account balance: \$2,208.10). The 'To' section shows a dropdown menu with 'Serious Saver' selected. Below it, a table lists account details for 'Serious Saver' (Account number: 06-1234-5678910-01, Available funds: \$4,258.05, Account balance: \$4,258.05). The 'Transfer details' section includes an 'Amount' field with '\$100.00', a checkbox for 'Make this an automatic payment', a 'Make this transfer on' date field with '29/07/2021' and 'immediately', and a 'Details to appear on your statement' field with 'Holiday savings'. At the bottom, there are 'Review & confirm' and 'Cancel' buttons. A 'Notes for this page' section provides information about cash advances. A summary box at the bottom right shows the transfer details: 'Go' to 'Serious Saver' for '\$100.00' with statement details 'Holiday savings' and 'When: Immediately'. It includes 'Confirm your transfer', 'Change details', and 'Cancel' buttons.

①

②

③

④

⑤

⑥

⑦

⑧

⑨

⑩

Set up an automatic payment

- 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:
 - A **Select an existing Payee** from your list of saved Payees or search for an ANZ registered payee.
 - B **Set up a new Payee**. Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
- 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 (e.g. reference and particulars).
- 11 Select **Continue**.
- 12 Review the details including the accounts, amount and frequency of payment.

Take care entering payment details. Confirmation of Payee lets you check if account names and numbers match before you pay. Be alert to scams - verify who you're paying and why. You can still pay the wrong person or amount and there's no guarantee you'll get the money back if you make a mistake. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee
- 13 If everything looks correct, select **Confirm & schedule**.
If you'd like to change something, click **Change details** to amend.

The screenshot shows the ANZ 'Pay a person or bill' interface with the following annotated elements:

- 1**: Points to the 'Pay & transfer' menu item in the top navigation bar.
- 2**: Points to the 'Pay a person or bill' option in the left-hand sidebar.
- 3**: Points to the 'From' dropdown menu, which is set to 'Business Current Account'.
- 4**: Points to the 'To' field, which contains 'John Smith' and a green checkmark indicating a match.
- 5**: Points to the 'Amount' field, which is set to '\$ 50.00'.
- 6**: Points to the 'Make the first payment on' date field, which is set to '30/04/2025'.
- 7**: Points to the 'Make this an automatic payment' checkbox, which is checked.
- 8**: Points to the 'Frequency' dropdown menu, which is set to 'Fortnightly'.
- 9**: Points to the 'Repeat payment' section, where 'Until further notice' is selected.
- 10**: Points to the 'Your statement details' section, which includes fields for 'Particulars' and 'Code'.
- 11**: Points to the 'Continue' button at the bottom of the form.
- 12**: Points to the 'Confirm your repeating payment' summary section, which displays all the payment details.
- 13**: Points to the 'Confirm & schedule' button at the bottom right of the summary section.

Amending an existing automatic payment

- ① Select **Pay & transfer**.
- ② Select **View upcoming payments**.
- ③ Choose the payment you want to amend or delete.
- Ⓐ To **Edit** a payment, click edit and Review & confirm.
- Ⓑ To **Delete** a payment, click delete and then again in the next screen.
- Ⓒ 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**.

The image displays three screenshots from the ANZ mobile app illustrating the process to amend an automatic payment.

Top Screenshot: Upcoming Payments

- ①** Points to the **Pay & transfer** menu item in the top navigation bar.
- ②** Points to the **View upcoming payments** option in the dropdown menu.
- The main screen shows a table of upcoming payments. The first payment is due today (28 Nov 2023) for \$50.00 to ABC Company, scheduled fortnightly.
- Ⓐ**, **Ⓑ**, and **Ⓒ** point to the **Edit**, **Delete**, and **Skip** action buttons for the selected payment.

Bottom Left Screenshot: Edit payment

- This screen shows the details for editing the payment.
- Fields include: From (Go Account), To (ABC Company), Amount (\$50.00), Input payment date (29/07/2021), Frequency (Fortnightly), and Repeat payment (Until further notice).
- At the bottom, there are sections for "Your statement details" and "Their statement details" with fields for Particulars, Code, and Reference.
- Buttons at the bottom are **Review & confirm** and **Cancel**.

Bottom Right Screenshot: Delete this payment?

- This is a confirmation dialog box asking: "Are you sure you want to delete this automatic payment of \$50.00 scheduled for Thursday 29 July 2023?"
- Buttons are **Delete** and **Cancel**.
- Ⓑ** points to the **Delete** button.

Access documents (Statements, Tax Certificates and Proof of Account)

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

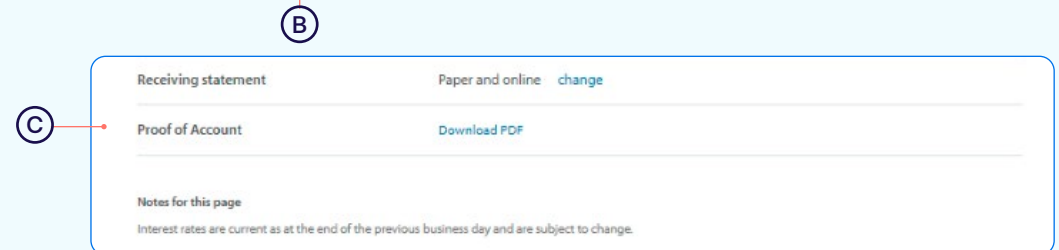
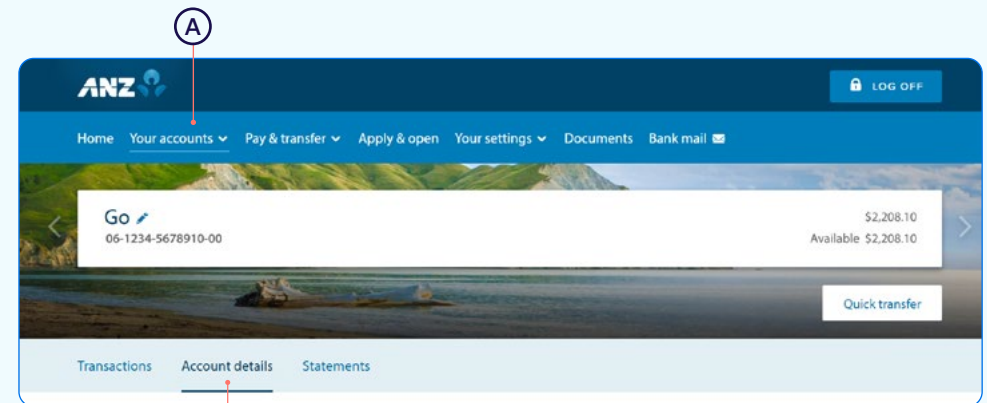
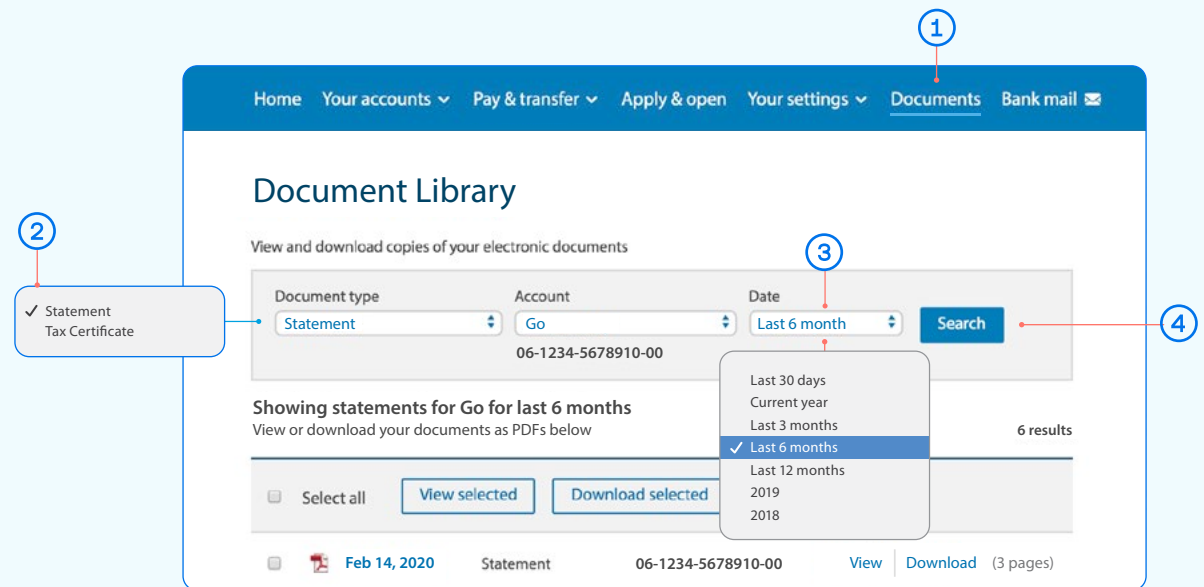
- ① Select **Documents**.
- ② Select **Document type - Statement** and which account (e.g. Go).
- ③ Select **Date range** (e.g. Last 30 days).
- ④ Click **Search**. Now you can view or download the document.

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

- Ⓐ Select the account from **Your accounts** in the top navigation.
- Ⓑ Click **Account details**.
- Ⓒ 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.

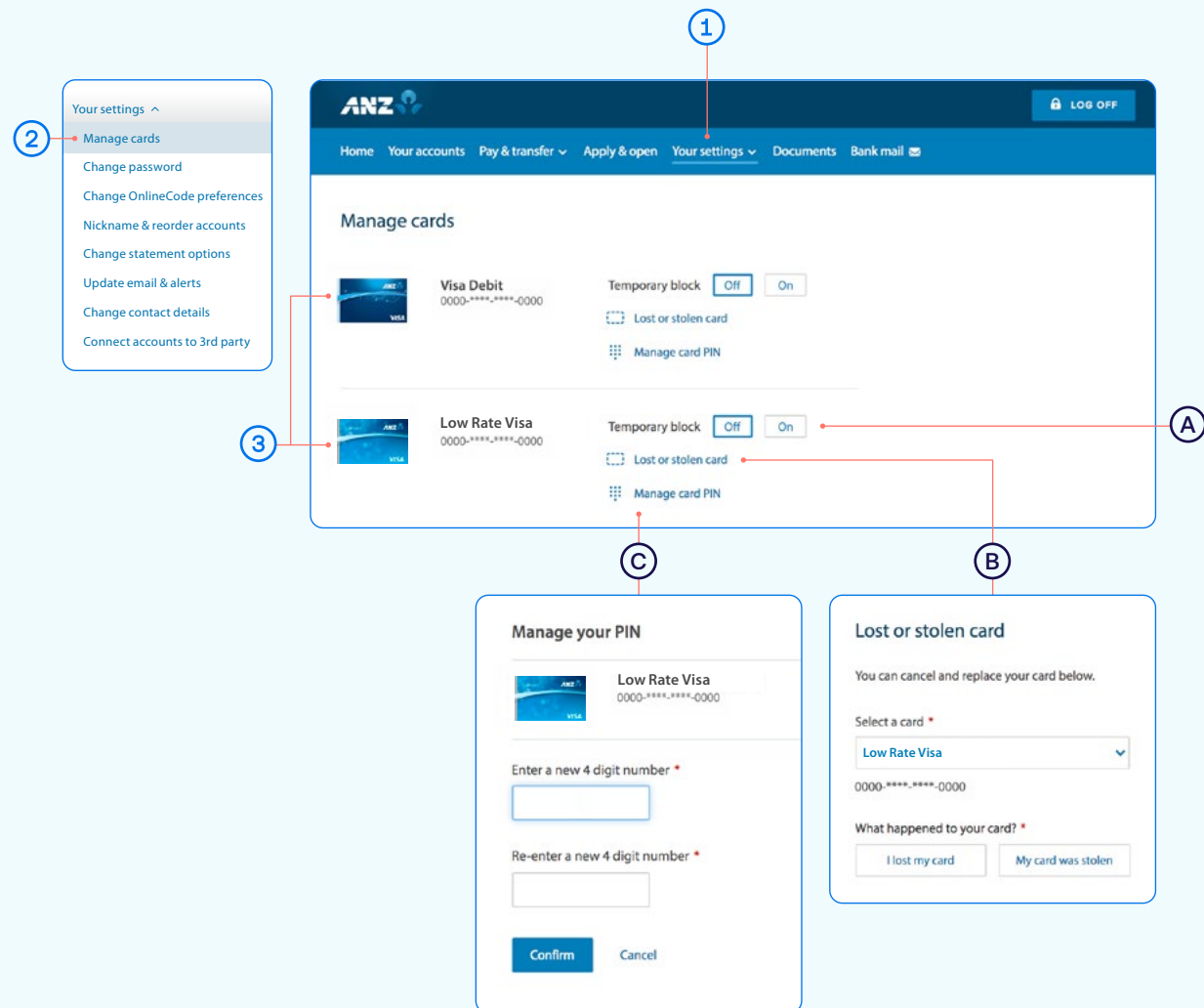
Manage cards

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.
- Ⓐ 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**.

- Ⓑ **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.
- Ⓒ **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:
 - A **Select an existing Payee** from your list of saved Payees or search for an ANZ registered payee.
 - B **Set up a new Payee**. Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
- 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 (e.g. 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**.

See next page for further steps.

The screenshot shows the ANZ 'Pay a person or bill' interface. The top navigation bar includes 'Home', 'Your accounts', 'Pay & transfer', 'Apply & open', 'Your settings', 'Documents', and 'Bank mail'. The 'Pay & transfer' menu is open, showing options like 'Transfer funds', 'Multi authorisation transfer', 'Pay a person or a bill', 'Authorise payments', 'Pay several payees', 'Pay tax', 'Send money overseas', 'View upcoming payments', and 'Manage payees'. The 'Pay a person or bill' form is displayed, with fields for 'From' (Go), 'To' (John Smith), 'Account number' (06 1234 5678901 00), 'Amount' (\$ 1000), and 'Payment date' (30/04/2025). A list of payees is shown, with 'ABC Company' selected. The 'Save this payee' checkbox is checked. The 'Continue' button is at the bottom.

When you create a payment, only you can check if the payee's details match using the Confirmation of Payee service. Authorisers cannot do this.

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.

Take care entering payment details.

Confirmation of Payee lets you check if account names and numbers match before you pay. Be alert to scams - verify who you're paying and why. You can still pay the wrong person or amount and there's no guarantee you'll get the money back if you make a mistake. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee

Create payment

10

From

Go
06 1234 5678901 00
Available \$4,567.89

To

John Smith
06-1234-5678901-00
Payee name and account number match
This check won't identify all mistakes or scam activity. If in doubt, pause and consider cancelling as we may not be able to get your money back.

Amount

\$1,000.00

Payment date

Wed 30 Apr 2025
Additional people may have to authorise this payment before it can be made.
This payment can still be made if authorised after the payment date.

Your details

Their details

Particulars

Particulars

Code

Code

Reference

Reference

Confirm

Change details

Things you need to know

- This payment will be made immediately 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.

The screenshots illustrate the steps to re-fix a home loan rate on the ANZ website. The first screenshot shows the 'Your home loans' dashboard with a 'COMING UP' section indicating a fixed rate period expiring soon. A red line connects this to step 2. The second screenshot shows the 'Your Home Loan rate' page with a progress bar and a 'Reserve a rate' button. A red line connects this to step 3. The third screenshot shows the 'Current Home Loan details' with the current rate of 3.05% p.a. expiring on 26 Apr 2023. A red line connects this to step 4. The fourth screenshot shows a dialog box asking 'What fixed rate period are you thinking of?' with options '6 months to 2 years' and '3 years +'. A red line connects this to step 4. The fifth screenshot shows the 'Based on your selection we can offer you these online rates.' section with four rate options: 4.55% p.a. (6 months), 4.45% p.a. (1 year), 4.85% p.a. (18 months), and 5.20% p.a. (2 years). A red line connects this to step 5. The sixth screenshot shows the 'Choose a new fixed rate for your Home Loan.' section with the same four rate options. A red line connects this to step 6.

ANZ WHAT'S NEW LOG OFF

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

Your home loans

TOTAL OF CURRENT HOME LOANS

\$267,779.14

COMING UP

Home Loan fixed rate period expiring soon

Home Loan (Balance - \$267,779.14)
Fixed rate of 3.05% p.a. expires in 22 days on 26 Apr 2023

[Reserve a new fixed rate](#)

Your Home Loan rate

1 Reserve a rate 2 Repayment options 3 Review & confirm 4 Summary

Reserve your Home Loan rate

Your current fixed rate of 3.05% p.a. expires in 22 days. Explore the interest rate options below to choose another fixed rate before your current fixed rate period ends.

If you are considering making a lump-sum payment, changing repayment frequency or restructuring your loan please call us on 0800 269 4563 (international: +64 4 470 3165) before you secure a new rate.

Current Home Loan details

\$267,779.14

88363073-1001 | Loan term ends on 10 Jul 2045

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

Current repayments: \$1,380.00 monthly

What fixed rate period are you thinking of?

6 months to 2 years 3 years +

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

Choose a new fixed rate for your Home Loan.

6 months: 4.55% p.a. Online rate. Standard rate 7.20% p.a.

1 year: 4.45% p.a. Online rate. Standard rate 7.14% p.a.

18 months: 4.85% p.a. Online rate. Standard rate 7.09% p.a.

2 years: 5.20% p.a. Online rate. Standard rate 7.05% p.a.

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