



The ANZ goMoney App iOS 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 goMoney. See our Electronic Banking Conditions at anz.co.nz/terms for more information.

Regular enhancements to ANZ goMoney 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.

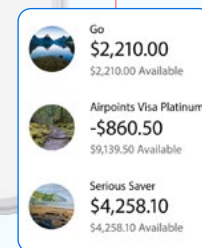
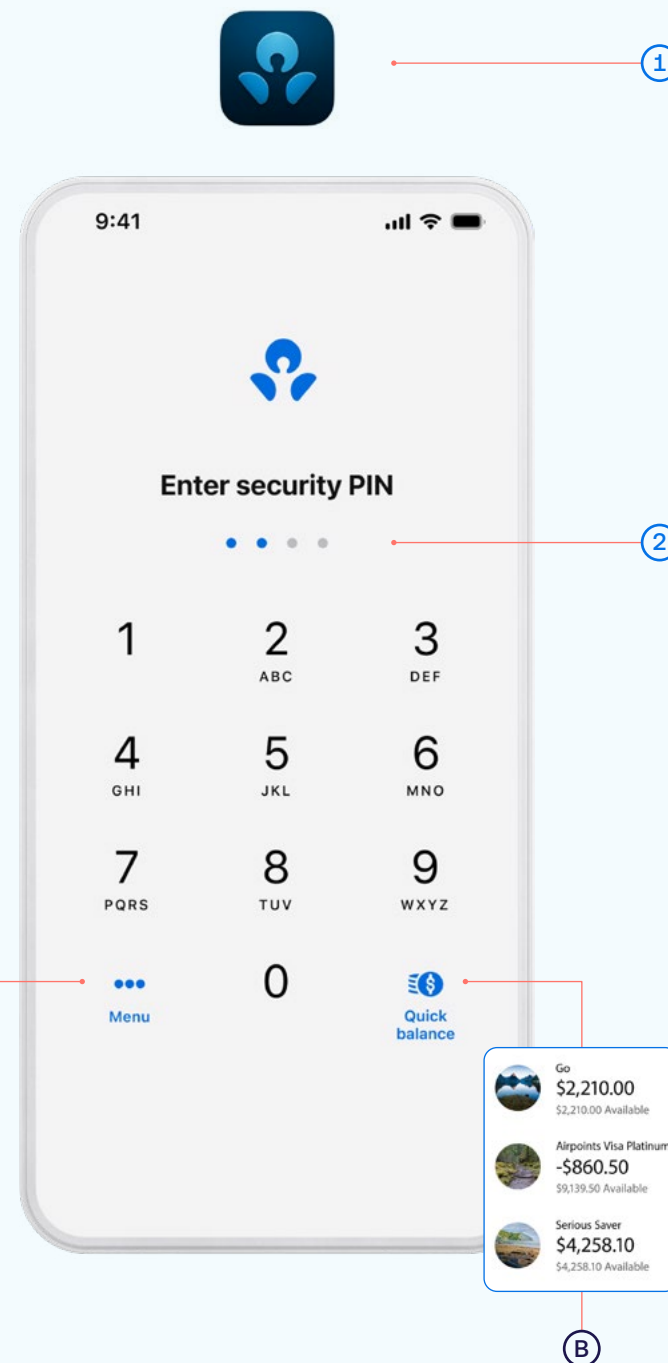
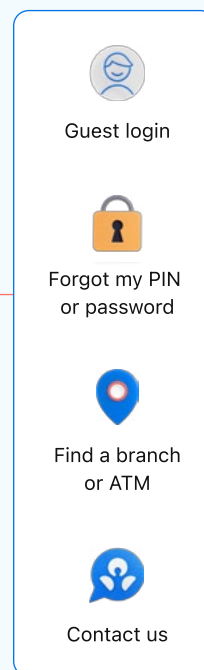
Please note, the account information, rates and fees in this guide are for example purposes only.

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How to log in

- ① Open the **ANZ goMoney** app.
 - ② Enter your **four-digit security PIN**. Remember, never share your PIN and make sure it's different to your card PINs.
- (A) **Menu.** Tap here if you've forgotten your PIN, need to find a branch or ATM, or our contact phone numbers.
- (B) **Quick Balance.** Tap to view your account balances without logging in. It's an optional feature, so if you want to set it up, go to **Settings** on your app home screen.

(A)

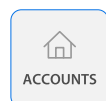


The home screen



Changes the **home screen** layout.

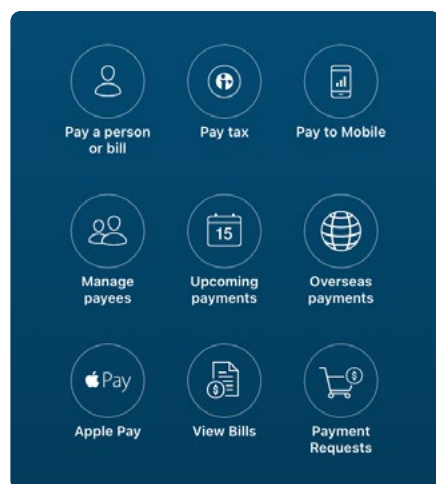
Your Accounts and/or Loans.

Tap on an account to view transactions, statements and account details.

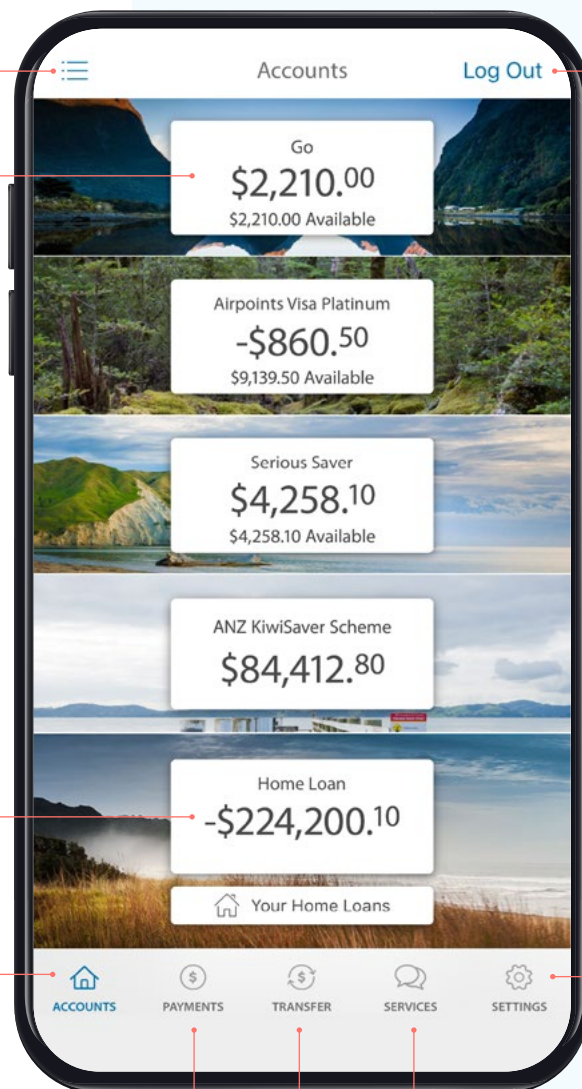


If you ever get stuck and can't find your way back to the home screen, tap the **Accounts** button (above).

If you don't see the Accounts button, look for a **Close**  or **Back**  options until you reach your home screen.



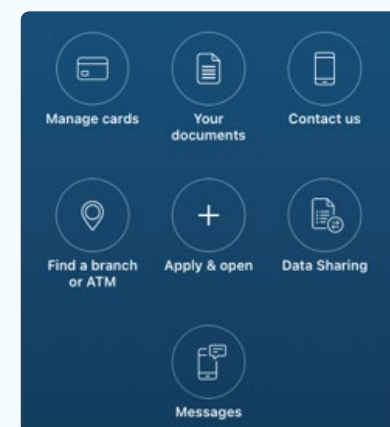
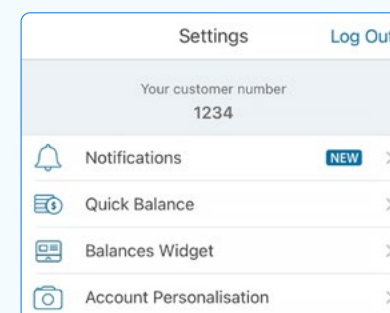
Payments. Tap here to pay a person, bill, mobile number, or manage your Payees.



Transfer. Tap here to move money between your accounts or pay money to your credit card or KiwiSaver account.

Log out when you're finished. If you forget, you'll automatically be logged out after 3 minutes of inactivity.

View your **customer number**, update your address and/or Pay to Mobile number/account, and manage notifications, widgets, account personalisation, passwords/PINs etc.



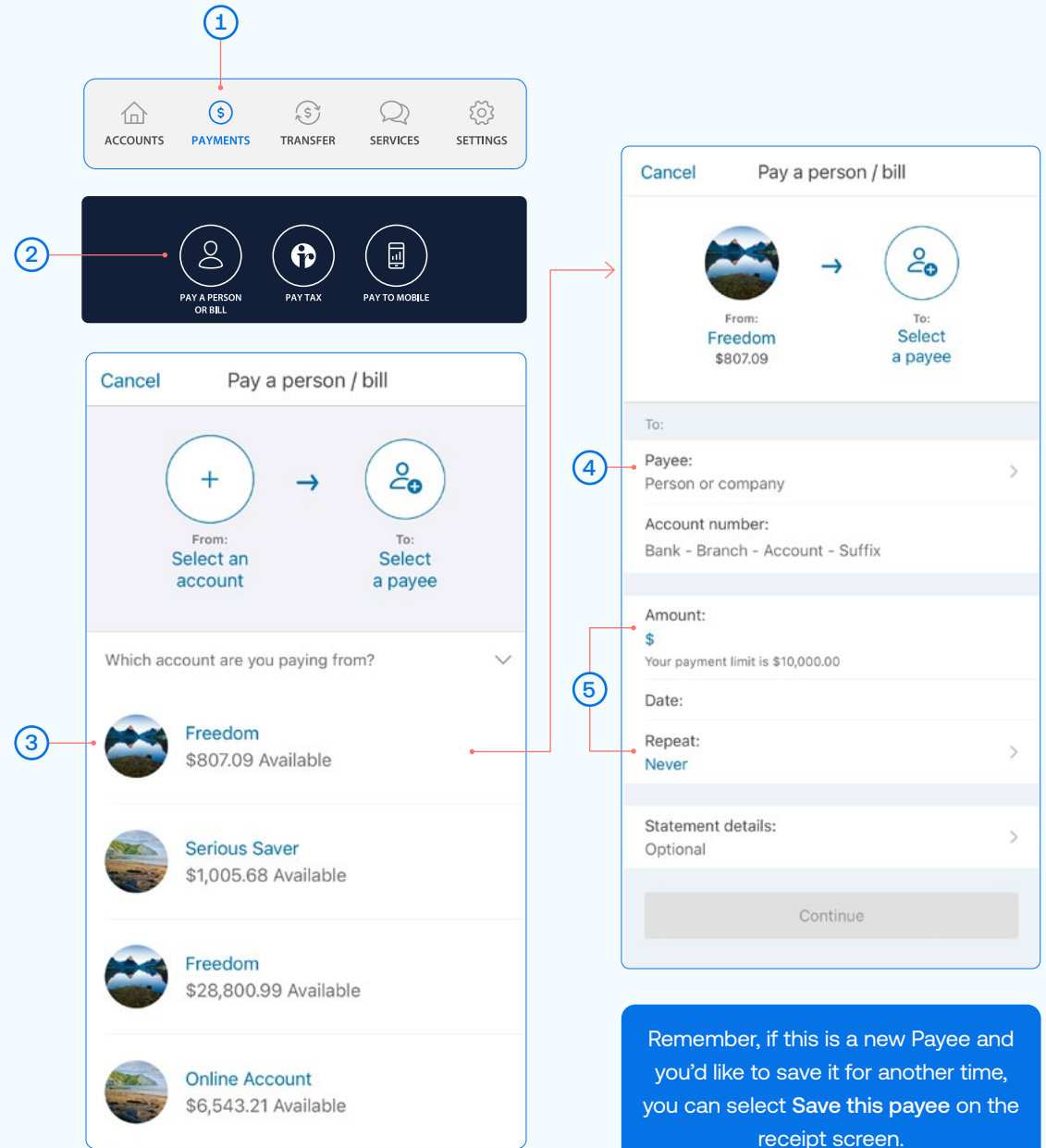
Services. Tap here to manage cards (e.g. set/change a card PIN), open new accounts, view documents and accounts statements.

Pay a person or bill

- ① Select **Payments** from the bottom of your home screen.
- ② Select **Pay a person or bill**.
- ③ Choose the **Account** you want to pay from by selecting an account from the drop-down list.
- ④ **Select a Payee**, then you can:
 - Select **Find Payee** to choose from your saved payees list or search for an ANZ registered payee. (The account number will populate automatically).
 - **Set up a new Payee:**
 - Select **Add new** to enter the details of who you are paying, then select **Continue**.
 - After you've paid you'll have the option to **Save** as a new Payee.
- ⑤ Payment details:
 - Enter the **Amount**.
 - Choose a **Date** to pay using the pop up calendar.
 - Payments will always be set to **Repeat: Never** unless you choose for it to repeat

See next page for further steps.

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



Remember, if this is a new Payee and you'd like to save it for another time, you can select **Save this payee** on the receipt screen.

Pay a person or bill

- ⑥ Type in any **statement details** (i.e. invoice number, reference, and/or your name)
- ⑦ Tap **Continue**. A pop-up will appear.
- ⑧ Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Edit**.

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.

Pay a person / bill

From: **Freedom** \$807.09 → To: **Select a payee**

To:

Payee: Person or company >

Account number: Bank - Branch - Account - Suffix

Amount: \$
Your payment limit is \$10,000.00

Date:

Repeat: Never >

Statement details: Optional >

Continue

Their Statement

Invoice 1234

Code

Mrs J Smith

\$50.00

From:
Business Current Account
06-1234-5678910-00

To:
ABC BUSINESSES
00-0000-0000000-00

Payment date:
Mon 27 Nov 2023 NZT

On their statement:
Invoice 1234 Mrs J Smith

On your statement:
Cleaner

This payment will be made immediately.

Pay

Set up an automatic payment

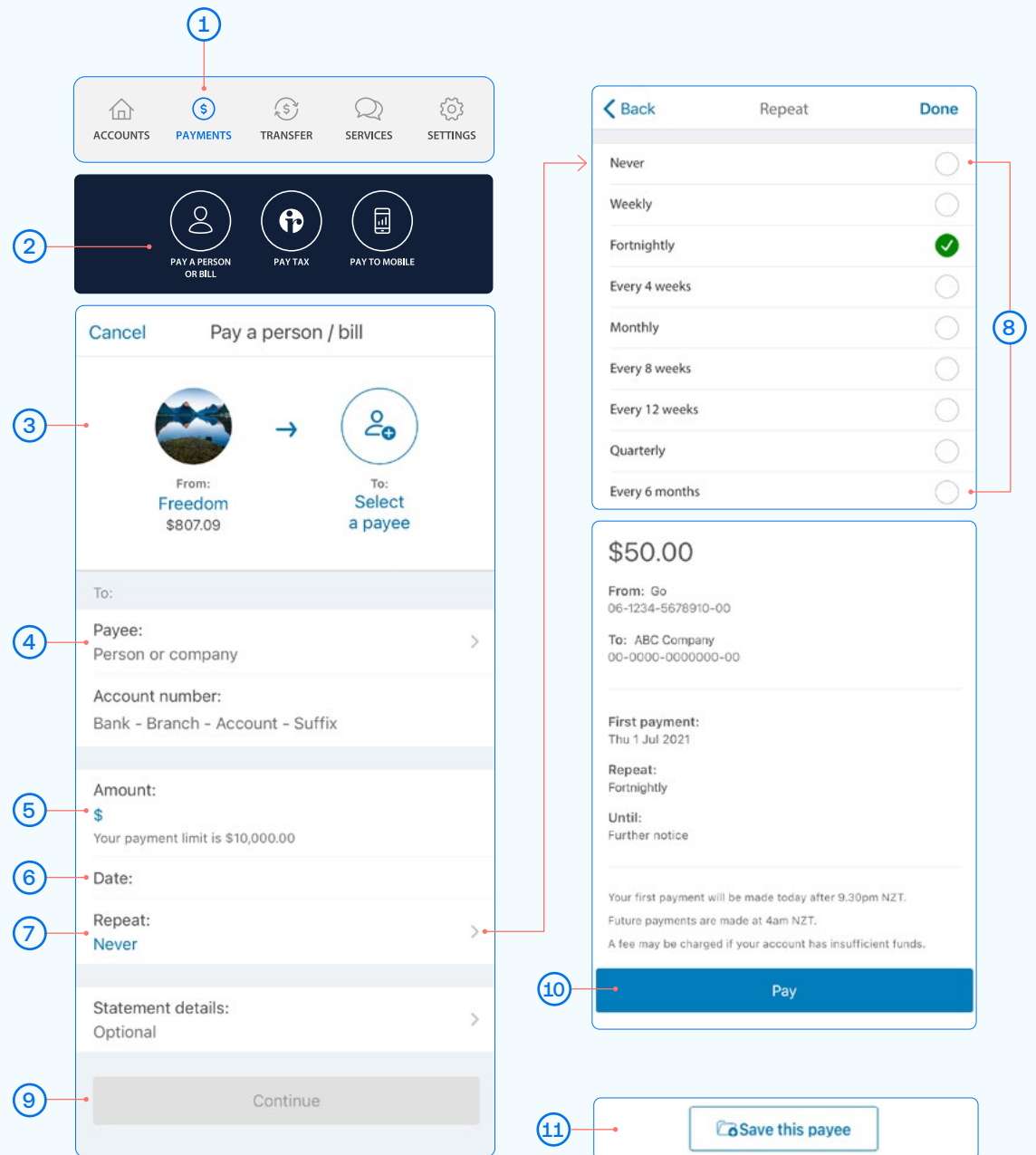
- ① Select **Payments** from the bottom of your home screen.
- ② Select **Pay a Person or Bill**.
- ③ Choose the **Account** you want to pay from by selecting an account from the drop-down list.
(See Pay a Person or Bill - page 3, step 3).
- ④ Enter a **Payee**. (See Pay a Person or Bill – page 3, step 4).
- ⑤ Enter the **Amount** and select **Done**.
- ⑥ Choose the **Date** you want them to be paid.
- ⑦ Select **Repeat** if you'd like an **automatic/repeating payment**.
- ⑧ Select the **payment frequency** you'd like and select **Done**.
- ⑨ Tap **Continue**. A pop-up will appear.
- ⑩ Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Edit**.

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 this is a new Payee and you'd like to save their details for another time, you can select **Save this payee** on the receipt screen.

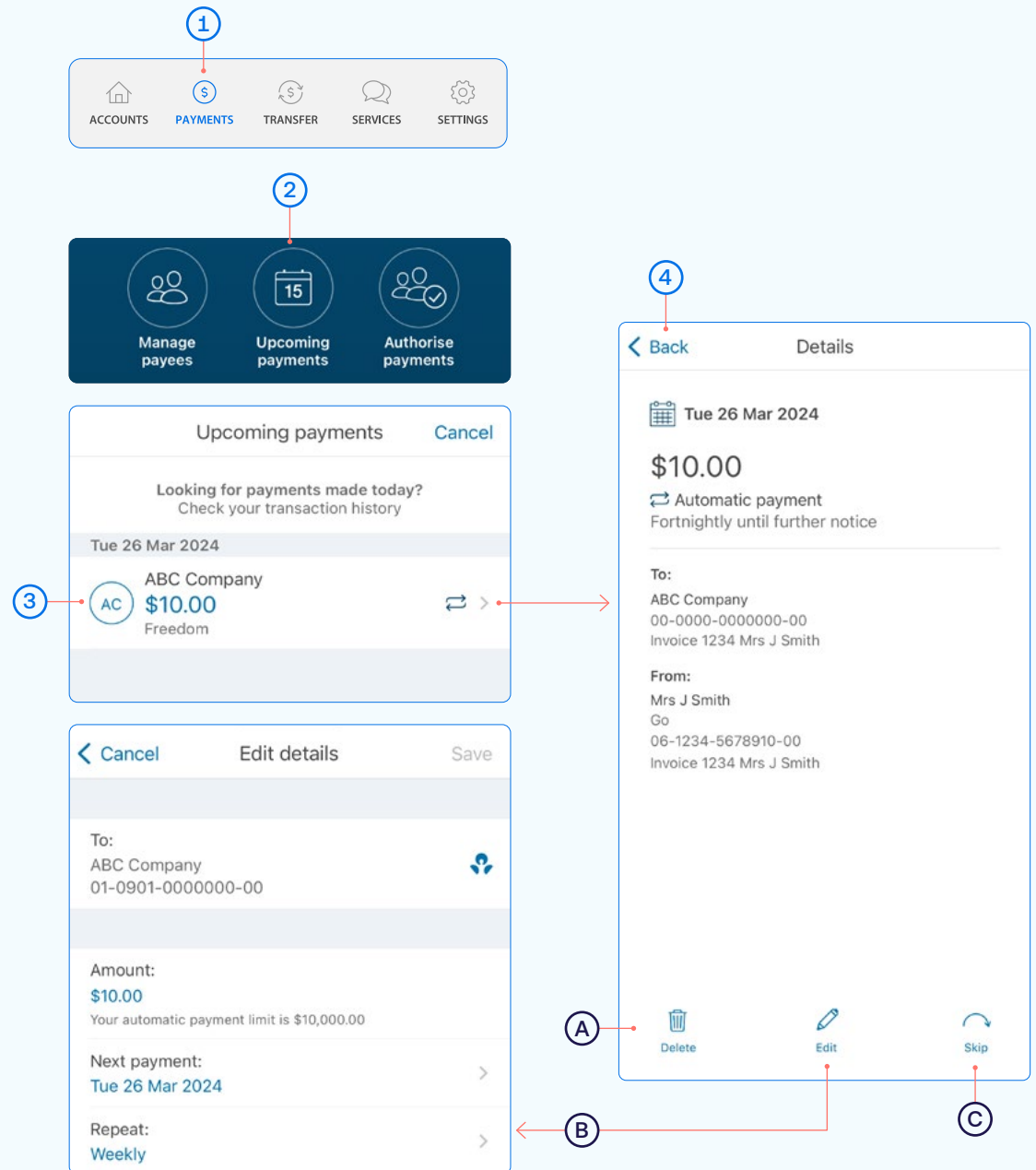
You can also set up automatic payments between your own accounts. This is helpful for things like paying off a credit card or setting aside a regular amount into your savings account.



Amending an existing automatic payment

- ① Select **Payments** from the bottom of your home screen.
- ② Select **Upcoming Payments**.
- ③ Choose the payment you want to amend or delete.
- Ⓐ To **Delete** a payment, tap delete and then Delete Payment.
- Ⓑ To **Edit**, tap edit, amend any information and click Save.
- Ⓒ To **Skip** a payment, tap skip and Confirm.
- ④ Once you've amended the automatic payment, tap **Back** and then **Done**.

Note, when looking at your upcoming payments, you will only see the next payment that is due. For example, if it's a monthly payment, you will only see the next month's payment date, not the payments due after that.



Transfer money between accounts including paying a credit card

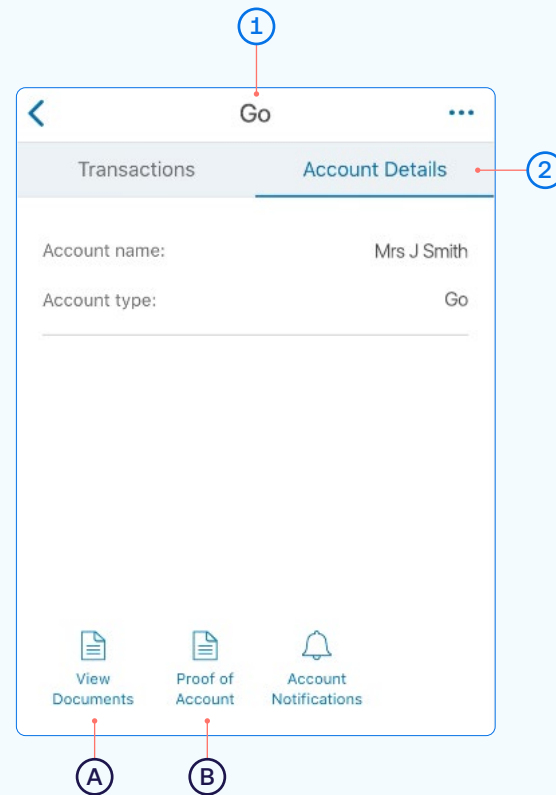
- 1 Select **Transfer** from the bottom of your home screen.
- 2 Choose the **Account** you want to **transfer money from**, by selecting an account from the drop-down list.
- 3 Choose the **Account** you want to **transfer money to**, by selecting an account from the drop-down list.
- 4 Enter the **Amount** you want to transfer.
- 5 Enter the **Reference** (this is optional).
- 6 Choose the **Date** you want it transferred.
- 7 Choose if you want this as an **automatic/repeating transfer** or not.
- 8 Select **Continue**. A pop-up will show confirming the details of the transfer.
- 9 If the details are correct, select **Transfer**.

The image shows a three-step process for transferring funds in a mobile app:

- Step 1:** The bottom navigation bar has five icons: ACCOUNTS, PAYMENTS, **TRANSFER** (highlighted with a red line and circle 1), SERVICES, and SETTINGS.
- Step 2:** The 'Transfer funds' screen shows a 'From' section with a plus icon and the text 'Select an account'. Below this is a list of accounts: 'Freedom' (\$807.09 Available), 'Serious Saver' (\$1,005.68 Available), and 'Select' (\$123,456,789.12 Available). A red line and circle 2 point to the 'Freedom' account.
- Step 3:** The 'Transfer funds' screen shows a 'To' section with a plus icon and the text 'Select an account'. A red line and circle 3 point to this section.
- Step 4:** The 'Transfer funds' screen shows the 'Amount' field with '\$50.00' entered. A red line and circle 4 point to this field.
- Step 5:** The 'Transfer funds' screen shows the 'Reference' field with '(optional)' entered. A red line and circle 5 point to this field.
- Step 6:** The 'Transfer funds' screen shows the 'Date' field with 'Today' entered. A red line and circle 6 point to this field.
- Step 7:** The 'Transfer funds' screen shows the 'Repeat' field with 'Never' entered. A red line and circle 7 point to this field.
- Step 8:** The 'Transfer funds' screen shows the 'Continue' button. A red line and circle 8 point to this button.
- Step 9:** The 'Confirm details' screen shows the transfer amount '\$50.00' and the 'From' and 'To' accounts. A red line and circle 9 point to the 'Transfer' button at the bottom.

Access documents (statements, tax certificates and proof of account)

- ① Select the account you'd like the document for from your home screen.
- ② Tap **Account Details**.
- ③ Scroll down to see document options.
- Ⓐ For account statements, tap **View Documents** and a **date range**.
- Ⓑ For a Proof of Account document, required for some Government agencies, tap **Proof of Account**.
- Ⓒ If the option is available, you can also view and download a **tax certificate**.



Exporting documents

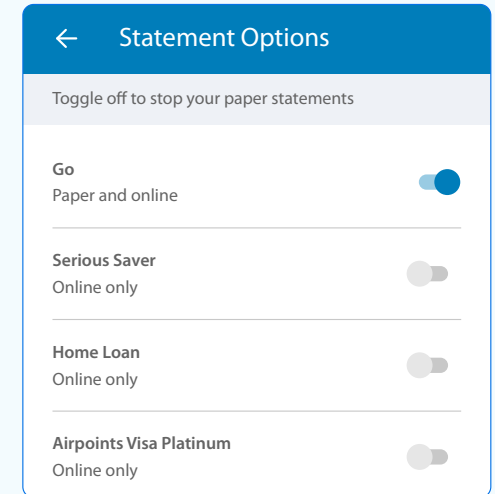
If you want to **email** or **print** a particular document, select the document.



In the **bottom left corner** you'll see this icon. From here you can email it to yourself or someone else by selecting your Email app.



After selecting the icon above, scroll down to see the **Print** option.



Statement options

To see the statement types (online or paper) you've set for each account, tap the **Services**, and then **Your Documents**.

Once selected, tap **Statement options**.

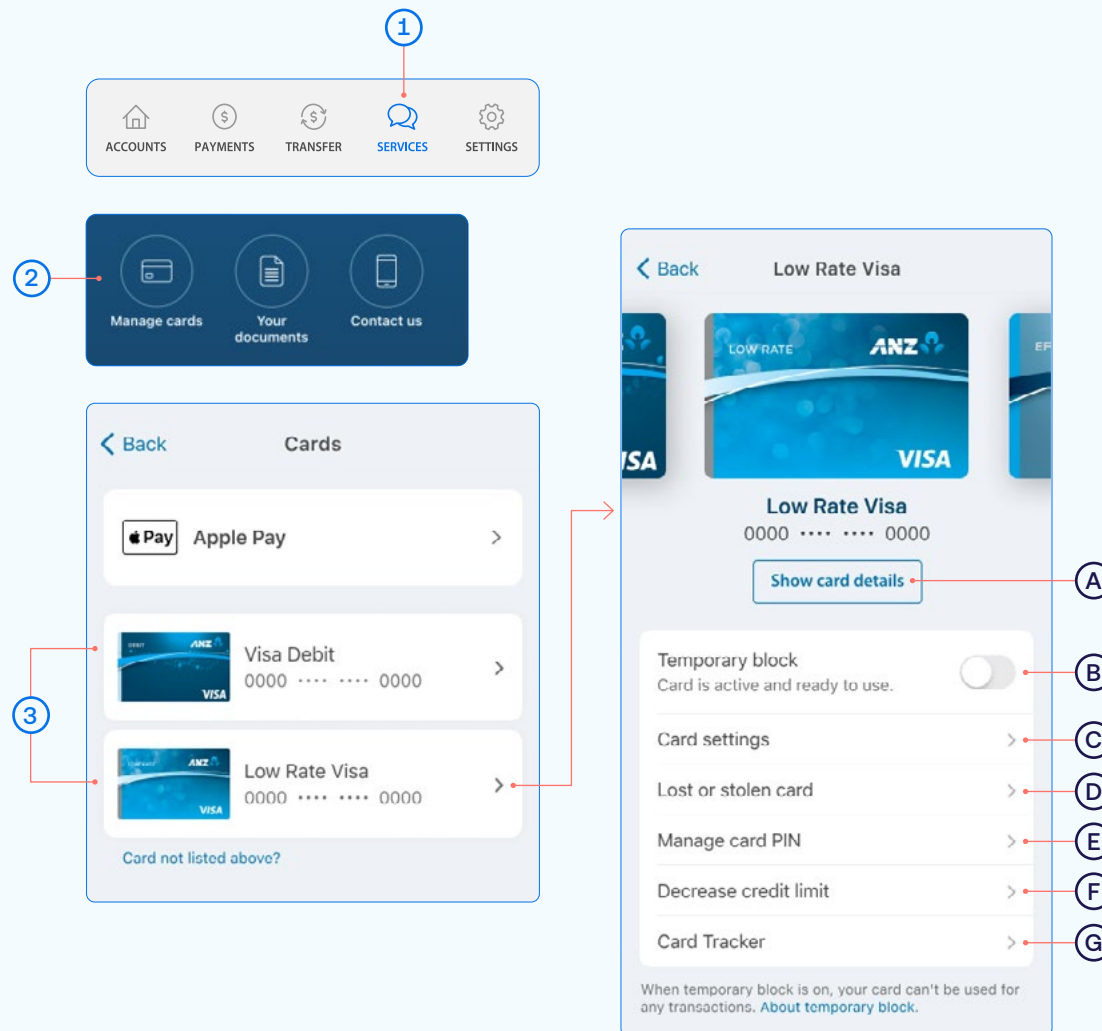
Online only means that you can only view this statement online. With only statements you can easily email, print them off, or save them to your device.

Paper means that we will send you a paper statement to your nominated address. Save paper by choosing to switch off your paper statements. You'll still be able to access up to 7 years' worth of account and tax statements online. Some exceptions apply.

Manage your cards

This is a helpful section if you've lost or had your card stolen, want to place a temporary block, change or set your card PIN. You can also enable Card settings for your ANZ Visa Debit card or personal credit card.

- ① Select **Services** from the bottom of your home screen.
 - ② Select **Manage Cards**.
 - ③ **Select the card** you want to manage. Here you can place a temporary block, report it lost or stolen, or manage your card PIN and enable Card settings.
- Ⓐ **Show card details.** Find out how to use your card details and ANZ Dynamic Security Code on page 10.
 - Ⓑ When a **Temporary block** is on, your card can't be used for any transactions. Any direct debits you've set up 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 swiping the toggle to the left.
 - Ⓒ Select **Card settings** to set up what your ANZ Visa Debit card or personal credit card, including any card set up in a Mobile Wallet can and can't be used for.
 - Ⓓ **Lost or stolen card.** If your EFTPOS, ANZ 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 then enter a PIN of your choice. It will prompt you to re-enter your selected PIN to confirm it's correct.
 - Ⓕ **Decrease your credit card limit.** Find out how to decrease your credit card limit on page 11.
 - Ⓖ Select **Card Tracker** to see where your card details may have been saved.



Note, if you've received a replacement card, the PIN will be the same as you previously selected.

Using your card details

Your ANZ Visa card details are available within the goMoney app. This ensures that your card details are accessible in one, safe place and copying and pasting your card details helps make shopping online via your phone easier. ANZ Dynamic Security Code can be used instead of the 3-digit security code on the back of your card and provides an extra layer of protection when shopping online as the code changes regularly, potentially making it harder for people to use your card details fraudulently.

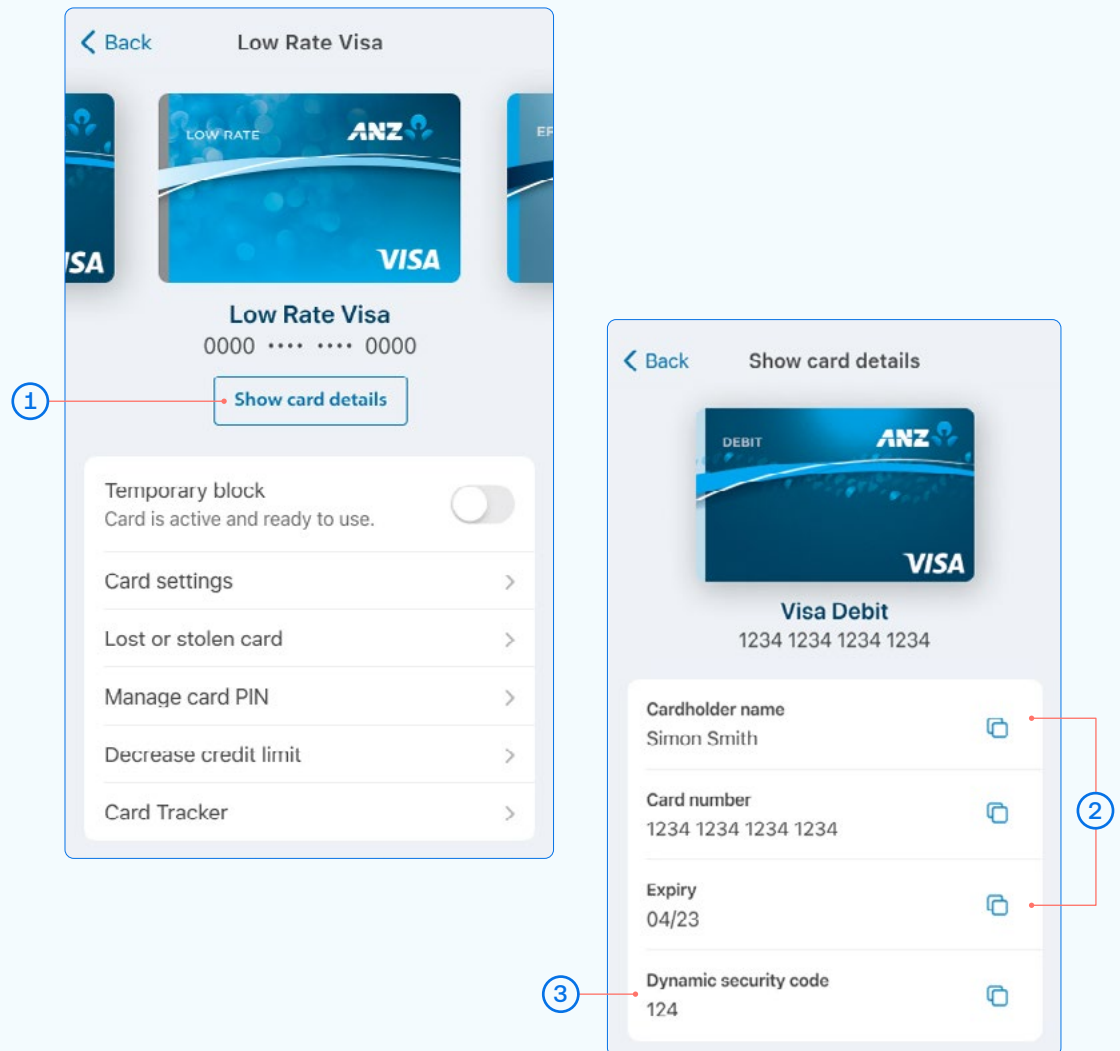
- 1 From **Manage cards**, select your card, then tap **Show card details** to view your card details in app.
- 2 **Copy** your card number, name and expiry date and paste into the website's card details section when shopping online. Simply press the icon on the right for each detail and paste into your browser.
- 3 **ANZ Dynamic Security Code.** Copy and paste or type it into your website browser when shopping online.

You can also use this code to set up recurring payments, like subscriptions.

Your ANZ Dynamic Security Code will change regularly, but if you've used it to set up a payment for a subscription you won't need to update the payment details.

Important - never share your card details with anyone

When your card is reissued or reported lost or stolen, new card details will be updated in the app so you can start using your card before it arrives.



Credit card limit decrease

- 1 Select **Services** from the bottom of your home screen.
- 2 Select **Manage Cards**.
- 3 Select the **card** you want to decrease your credit limit for.
- 4 Select **Decrease credit card limit**.

Before decreasing your card limit, please ensure you choose a new limit that supports your future credit card use.

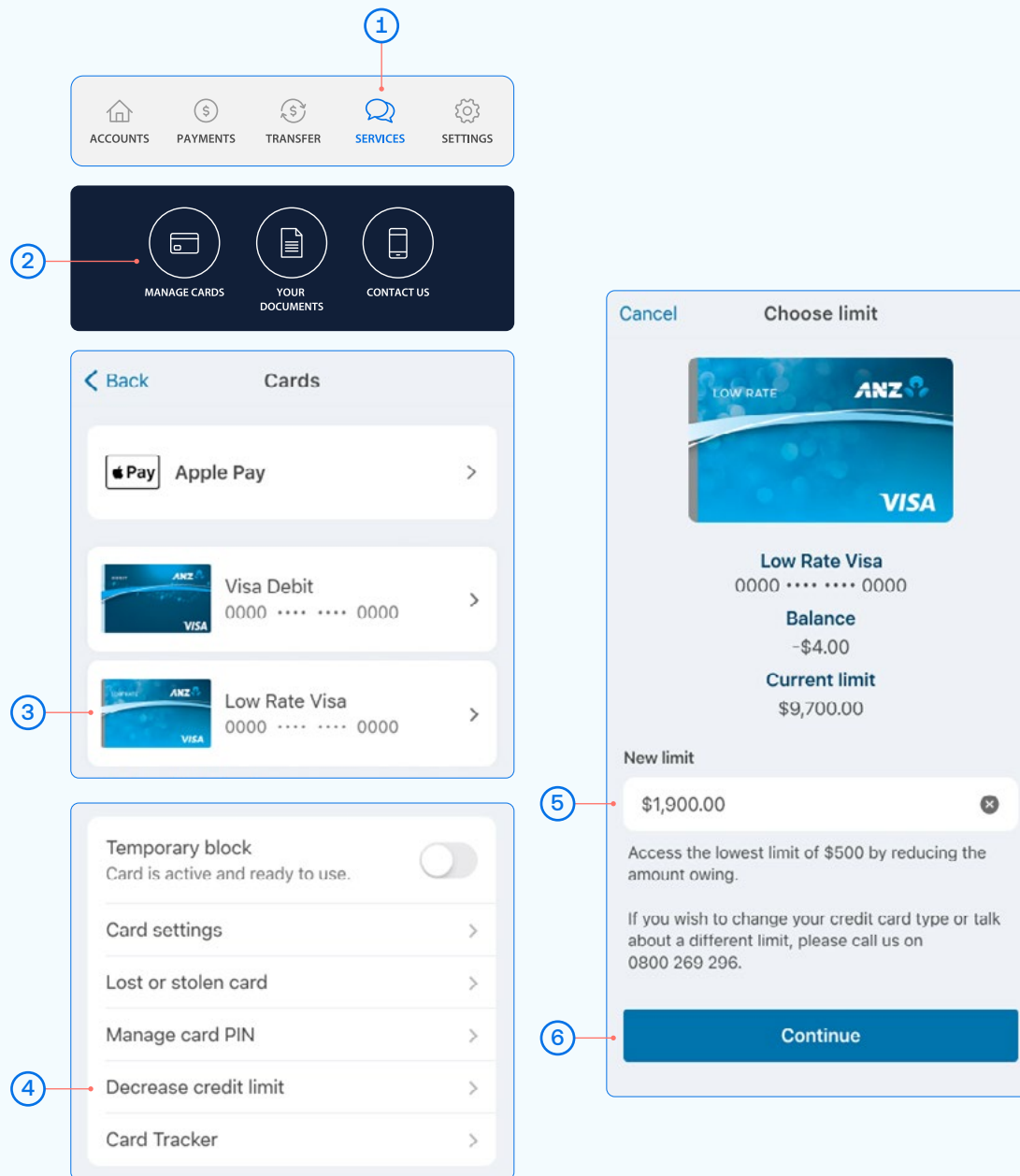
Important – any subsequent credit card limit increase requests will be subject to our full lending application process, including reviewing your financial situation.

Once you're ready, select **Continue**.

- 5 Choose a **New limit** from the options and tap **Select**.
- 6 Once you've chosen the amount, select **Continue**.

See next page for further steps.

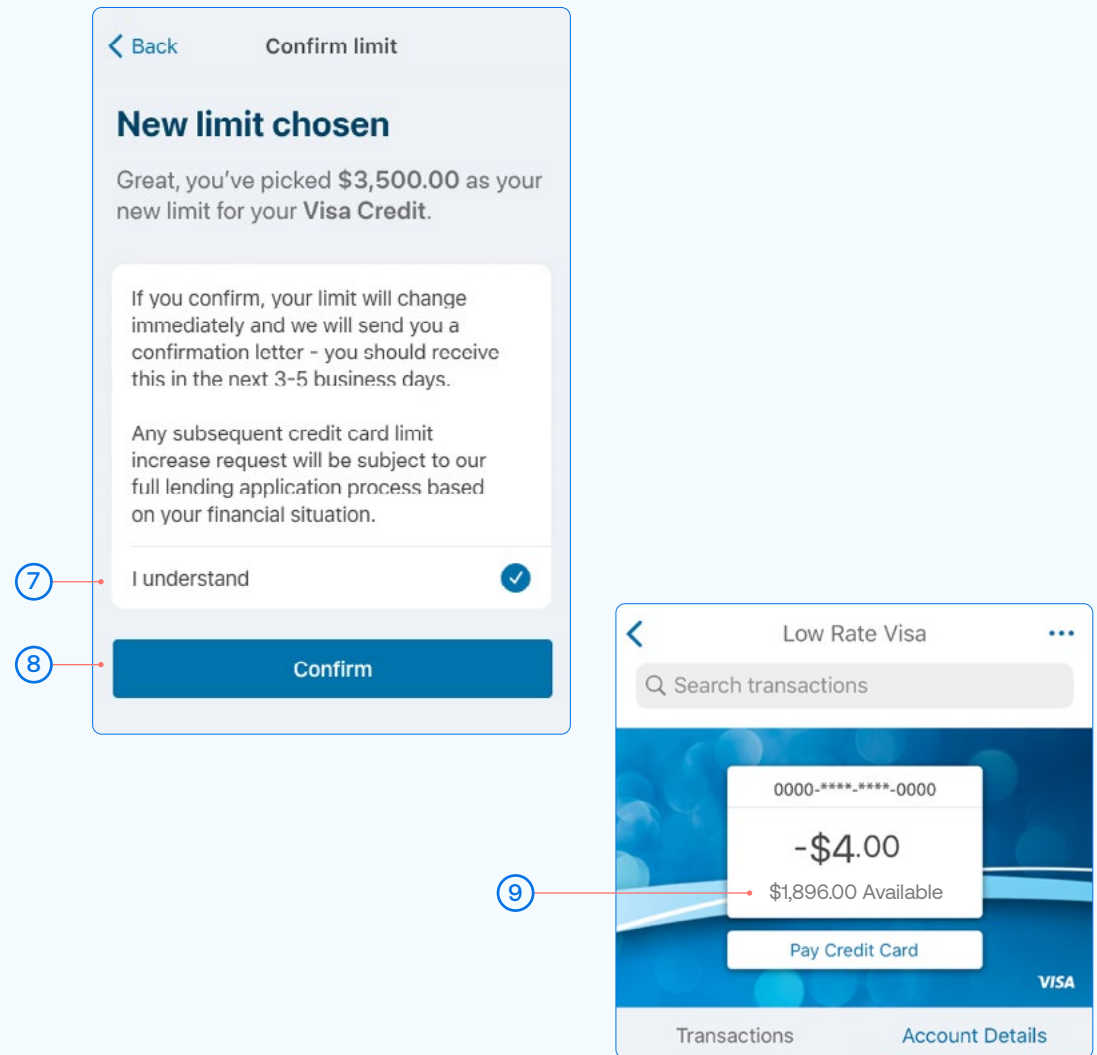
Handy tip: Check to see what the lowest limit for your card is first at anz.co.nz/creditcards. To discuss other options, please call us on 0800 269 296.



Credit card limit decrease

- ⑦ After reading the terms and conditions, select the 'I understand' box to agree and confirm your request.
- ⑧ **Confirm** your request.
- ⑨ Once you've selected **Confirm**, your limit will change immediately and we'll send you a confirmation letter – you should receive this within 3-5 business days.

Any future request to increase your credit card limit will be subject to our full lending application process, including reviewing your financial situation.



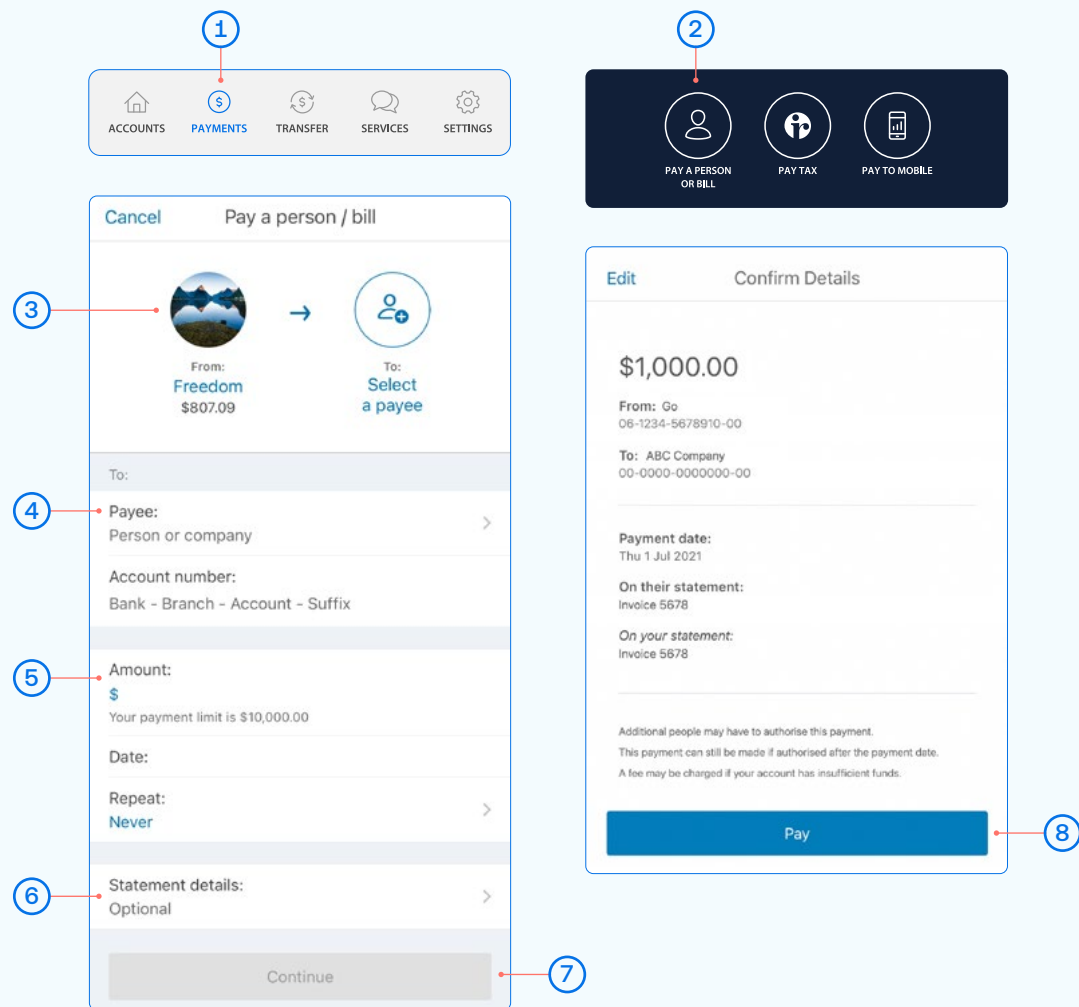
Payments requiring multiple authorisers

- ① Select **Payments** from the bottom of your home screen.
- ② Select **Pay a Person or Bill** or **Pay Tax**.
- ③ Choose the **Account** you want to pay from by selecting an account from the drop-down list.
(See Pay a Person or Bill - page 3, step 3).
- ④ **Select a Payee**, then you can:
 - Select **Find Payee** to choose from your saved payees list or search for an ANZ registered payee.
(The account number will populate automatically).
 - **Set up a new Payee:**
 - Select **Add new** to enter the details of who you are paying, then select **Continue**.
 - After you've paid you'll have the option to **Save** as a new Payee.
- ⑤ Payment details:
 - Enter the **Amount** and tap **Done**.
 - Select a date for the payment to be made. If you don't select a date, it will be paid immediately after final authorisation.
- ⑥ Type in any **statement details** (i.e. invoice number, reference, and/or your name).
- ⑦ Tap **Continue**. A pop-up will appear, advising additional people must authorise the payment.
- ⑧ Check the details are correct. Tap **Pay** to complete payment. If you need to make a change, tap **Edit**.

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.

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



To authorise a payment, follow these simple steps:

- Go to “**Authorise Payments**” under the “**Payments**” menu. Payments waiting for your review will be under “**You need to authorise**”.
- Select the payment to review the details.
- To **Authorise** a payment, tap Authorise and then Authorise again.

The payment will be made when all required people have authorised it. If it is a future-dated payment, you can view it in **Upcoming Payments**. To **Delete** a payment, tap Delete and then Delete again.

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 goMoney home screen.
- 2 Tap **Reserve a 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.

Your home loans

Total of current home loans

\$267,779.14

Home loan fixed rate period expiring soon
Fixed Home Loan (Balance - \$267,779.14)
Fixed rate of 3.05% p.a. expires on 26 Apr 2023
Reserve a fixed rate

Current Home Loan details

\$267,779.14

88563073-1001 | Loan term ends on 16 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.

☒ 6 months **4.55% p.a.**
Online rate
Standard rate 7.20% p.a.

Re-fixing a home loan

- ⑦ Enter your **Email address** so we can send you a Loan Variation Letter.
- ⑧ Choose your total 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, tap **Confirm**.

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

Close Reserve a fixed rate

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 *

⑦

⑧ **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 **Next**

Previous

Agreement to reserve an interest rate

Agreement to reserve an interest rate for you

We agree to hold a specific interest rate and apply it to your loan. We'll apply this rate to your loan, even if interest rates go up or down before your review date.

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

You can download a copy of the agreement from anz.co.nz under home loan agreements.

Confirm ⑩

Previous