



# The ANZ goMoney mobile app 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 and terms and conditions apply to the ANZ goMoney app, Internet Banking, Phone Banking, Voice ID and Pay to Mobile. For details, see our ANZ Electronic Banking Conditions (PDF 138KB).

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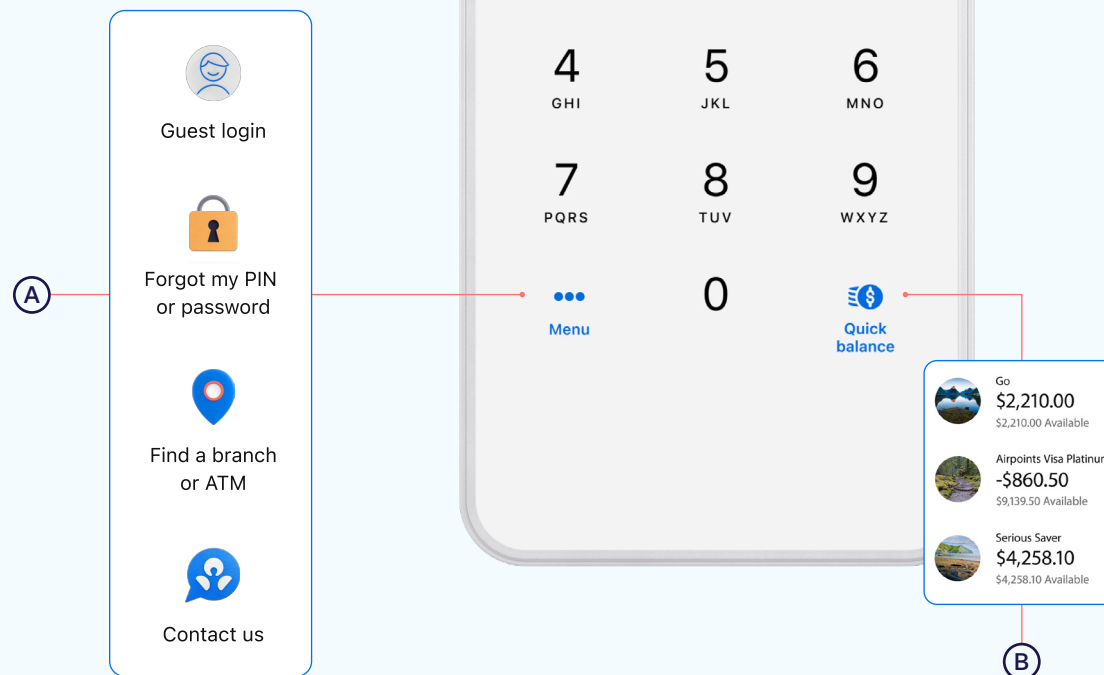
Regular enhancements to ANZ goMoney may result in the screens or steps being different to what's illustrated in this guide. We endeavour to update our guides often, so check [anz.co.nz/guides](http://anz.co.nz/guides) for the latest version.

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

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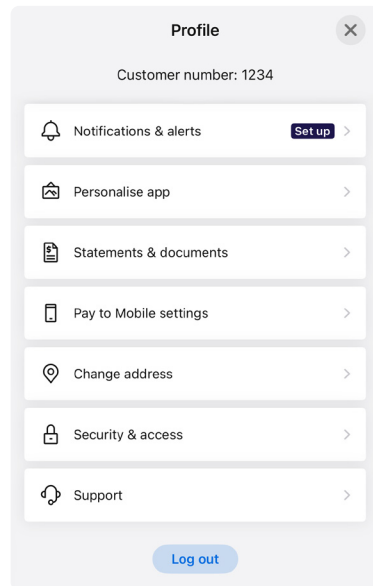
## How to log in

- 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.



## The home screen

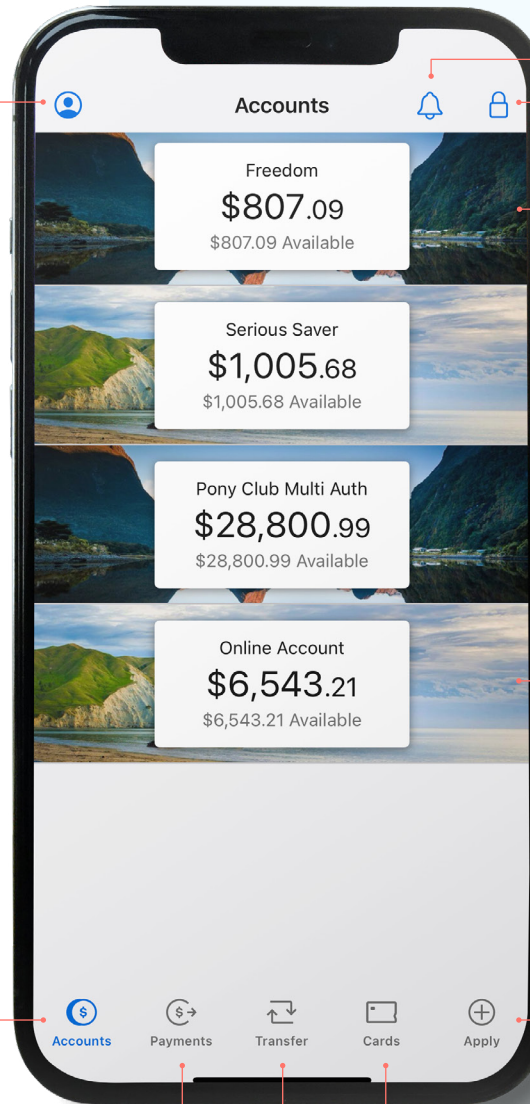
**Your Profile.** View your customer number, manage notifications & personalisation, access statements & documents, update Pay to Mobile settings, change address, security passwords/PINs, find support and more.



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

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 or bill, Pay to Mobile, make an overseas payment, manage your payees, approve a payment, etc.



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

View messages from ANZ.

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

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

**Apply.** Tap here to open new accounts and services.

**Cards.** Tap here to manage cards, set/change card PIN or access dynamic security code and card settings.

## 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 Tap **Select a payee**, then you can:
  - A Select **Find payee** to choose from your saved payees list or search for an ANZ registered payee. (The account number will populate automatically).
  - B Tap **Add new** to add 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. To find out more about Confirmation of Payee, visit [anz.co.nz/confirmationofpayee](http://anz.co.nz/confirmationofpayee)
- 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.

The image shows a sequence of five screenshots from an ANZ mobile app, illustrating the steps to pay a person or bill. The steps are numbered 1 through 5, with letters A and B used for sub-steps.

- Step 1:** The bottom navigation bar shows the 'Payments' icon (a blue circle with a white dollar sign and a right-pointing arrow) highlighted.
- Step 2:** The 'Payments' menu is open, showing 'Pay a person or bill' as the selected option.
- Step 3:** The 'Pay a person / bill' screen is shown. It has a 'From:' section with a plus sign and 'Select an account', and a 'To:' section with a person icon and 'Select a payee'. Below this are fields for 'To:', 'Payee: Select a payee', 'Amount: \$', 'Date:', and 'Statement details: Optional'. A 'Continue' button is at the bottom.
- Step 4:** The 'Find payee' screen is shown. It has a 'Find payee' section with 'John Smith' and '01-1234-1234567-00'. There is an 'Add new' button and a 'Check details' button.
- Step 5:** The final payment details screen is shown. It has 'From: Freedom \$807.09' and 'To: John Smith'. The 'Amount' is \$50, 'Date' is Today, and 'Repeat' is Never. There is a 'Continue' button at the bottom.

## Pay a person or bill

- 6 Type in any **statement details** (i.e. invoice number, reference, and/or your name).
- 7 Toggle on **Save payee** to save the payee's details, then tap **Continue**.
- 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

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](http://anz.co.nz/confirmationofpayee)

The image displays two screenshots from the ANZ mobile app, illustrating the 'Pay a person or bill' process. The left screenshot shows the 'Pay a person / bill' screen. It features a 'From' field with a profile picture of a landscape and the name 'Freedom' with a balance of '\$807.09'. The 'To' field shows a profile picture with initials 'JS' and the name 'John Smith'. Below this, the 'To:' field is populated with 'John Smith' and account number '01-1234-1234567-00', with a green checkmark indicating 'Payee name and account number match'. The 'Amount:' field is set to '\$50' with a note 'Your payment limit is \$50,000.00'. The 'Date:' is 'Today' and 'Repeat:' is 'Never'. The 'Statement details:' field is 'Optional'. The 'Save payee' toggle is turned off. A blue 'Continue' button is at the bottom. Red circles with numbers 6 and 7 point to the 'Statement details' and 'Save payee' fields respectively. The right screenshot shows the 'Statement details' screen. It has a 'Back' button and a 'Done' button. Under 'On their statement', there are fields for 'Particulars:' (Invoice 1234), 'Code:' (Optional), and 'Reference:' (Optional). Below this, the payment amount '\$50.00' is displayed. The 'From:' field shows 'MR T CUSTOMER', 'Freedom', and account number '06-1234-5678910-00'. The 'To:' field shows 'John Smith', account number '01-1234-1234567-00', and a green checkmark for 'Payee name and account number match'. A warning message states: '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.' Below this, the 'Payment date:' is 'Tue 11 Mar 2025'. The 'On their statement:' field is 'Invoice 1234' and the 'On your statement:' field is 'Invoice 1234'. At the bottom, a note says 'This payment will be made immediately.' and a blue 'Pay' button is present. A red circle with the number 8 points to the 'Pay' button. A red arrow points from the 'Statement details' field in the left screenshot to the 'Statement details' section in the right screenshot.

## 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.
- 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 Toggle on **Save payee** to save the payee's details.
- 10 Tap **Continue**. A confirmation pop-up will appear.
- 11 Check the details are correct. If you need to make a change, tap **Edit**. Tap **Pay** to complete 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](https://anz.co.nz/confirmationofpayee)

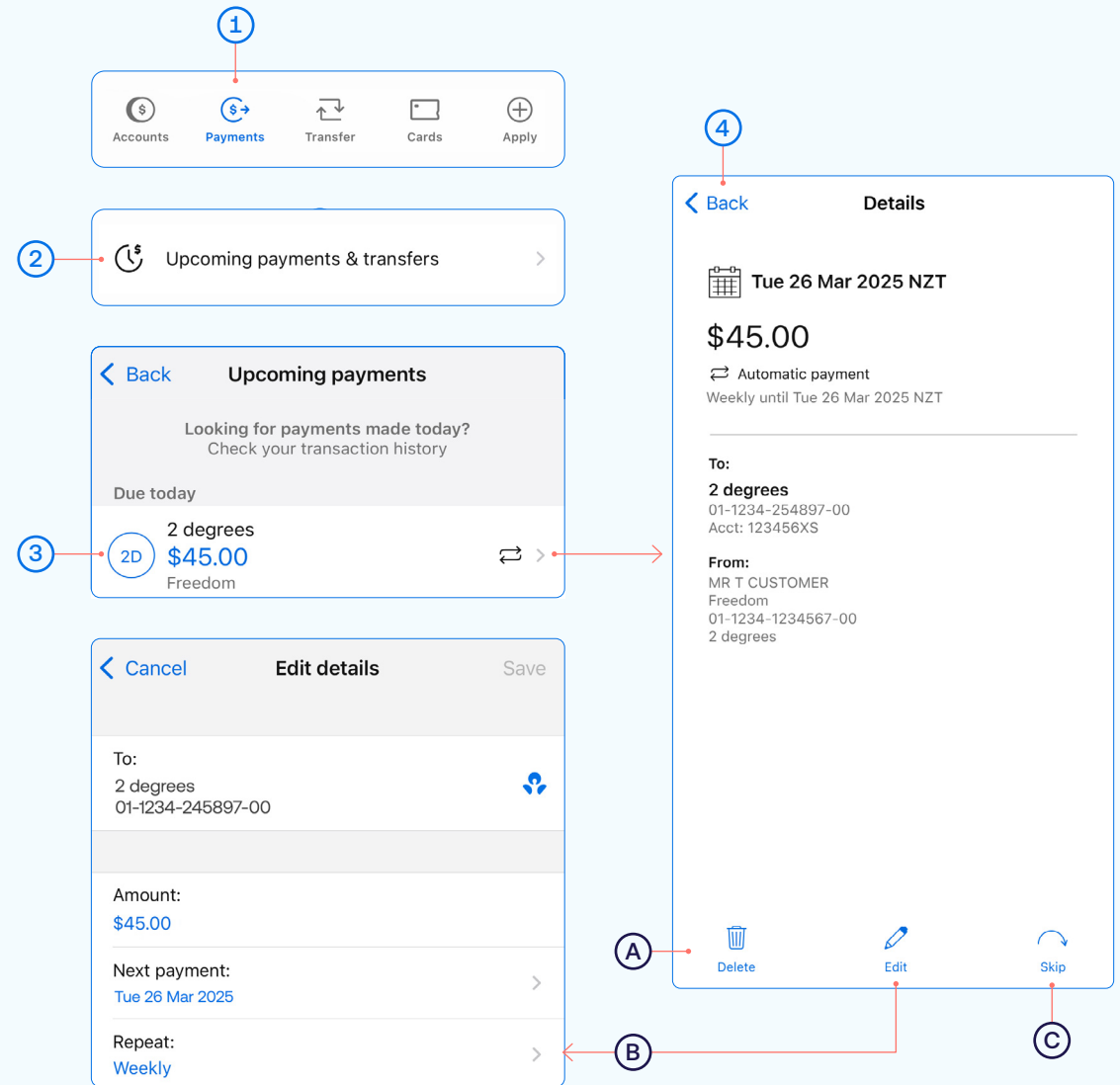
You can also set up automatic payments between your own accounts. This is helpful for things like paying off a credit card or setting aside a regular amount into your savings account.

The image illustrates the process of setting up an automatic payment through a mobile app, with 11 numbered steps corresponding to the instructions on the left.

- Step 1:** The app's home screen shows a bottom navigation bar with icons for Accounts, Payments, Transfer, Cards, and Apply. The 'Payments' icon is highlighted.
- Step 2:** A screen titled 'Pay a person or bill' with a right-pointing arrow.
- Step 3:** A screen titled 'Pay a person / bill' with a 'Cancel' button at the top left. It shows a selection process: 'From: MR T CUSTOMER Freedom \$807.09' and 'To: AC ABC company'.
- Step 4:** A screen for 'Confirmation of payee' showing 'To: ABC company 01-1234-1234567-00'. Below this, it shows 'Amount: \$' with a note 'Your payment limit is \$50,000.00', 'Date: Today', and 'Repeat: Never'.
- Step 5:** A 'Repeat' screen with a list of frequencies: Never, Weekly, Fortnightly (selected with a green checkmark), Every 4 weeks, Monthly, Every 8 weeks, Every 12 weeks, Quarterly, Semi annually, and Annually.
- Step 6:** A confirmation screen showing 'First payment: Mon 3 Mar 2025', 'Repeat: Fortnightly', and 'Until: Further notice'. It also includes a note: 'Your first payment will be made today after 9.30pm NZT. Future payments are made at 4am NZT. A fee may be charged if your account has insufficient funds.' At the bottom is a large blue 'Pay' button.

## Amending an existing automatic payment

- 1 Select **Payments** from the bottom of your home screen.
- 2 Select **Upcoming payments and transfers**.
- 3 Choose the payment you want to amend or delete.
- A To **Delete** a payment, tap delete and then **Delete Payment**.
- B To **Edit**, tap edit, amend any information and click **Save**.
- C 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

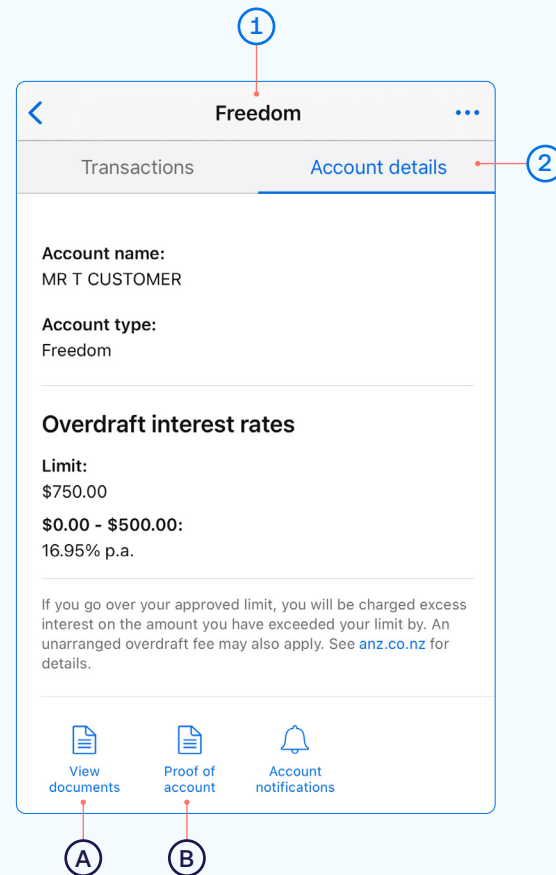
- 1 Select **Transfer** from the bottom of your home screen.
- 2 Choose the **Account** you want to **transfer money from**, by selecting an account from the drop-down list.
- 3 Choose the **Account** you want to **transfer money to**, by selecting an account from the drop-down list.
- 4 Enter the **Amount** 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 is shown with icons for Accounts, Payments, Transfer, Cards, and Apply. The 'Transfer' icon is highlighted with a circled '1'.
- Step 2:** The 'Transfer funds' screen shows a dropdown menu titled 'Which account are you transferring from?'. Three accounts are listed: 'Business Current Account' (\$67,514.51 Available), 'Online Account' (\$6,543.21 Available), and 'Freedom' (\$807.09 Available). The 'Freedom' account is selected, indicated by a circled '2'.
- Step 3:** The 'Transfer funds' screen shows the transfer details. The 'From' account is 'Freedom' (\$807.09) and the 'To' account is 'Serious Saver' (\$1,005.68). The amount is \$50.00. The reference is optional, the date is 'Today', and the repeat option is 'Never'. A circled '3' points to the 'To' account selection area. A circled '4' points to the 'Amount' field, a circled '5' to the 'Reference' field, a circled '6' to the 'Date' field, and a circled '7' to the 'Repeat' field.
- Step 4:** The 'Confirm details' screen shows the transfer amount of \$50.00 and the details for both the 'From' and 'To' accounts. A circled '8' points to the 'Continue' button at the top right. A circled '9' points 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**.
- Ⓐ 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**.
- Ⓒ You can view and download a **tax certificate** under **Profile > Statements & documents**.



### Exporting documents

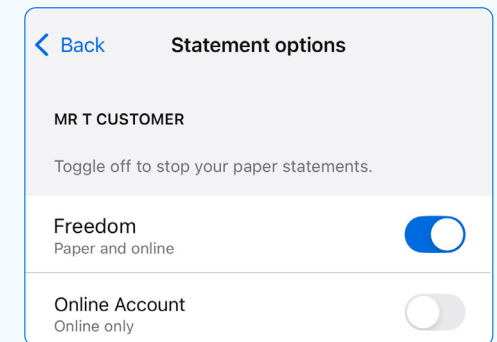
If you want to **email** or **print** a particular document, select the document.



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 **Profile** and then **Statements & 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.

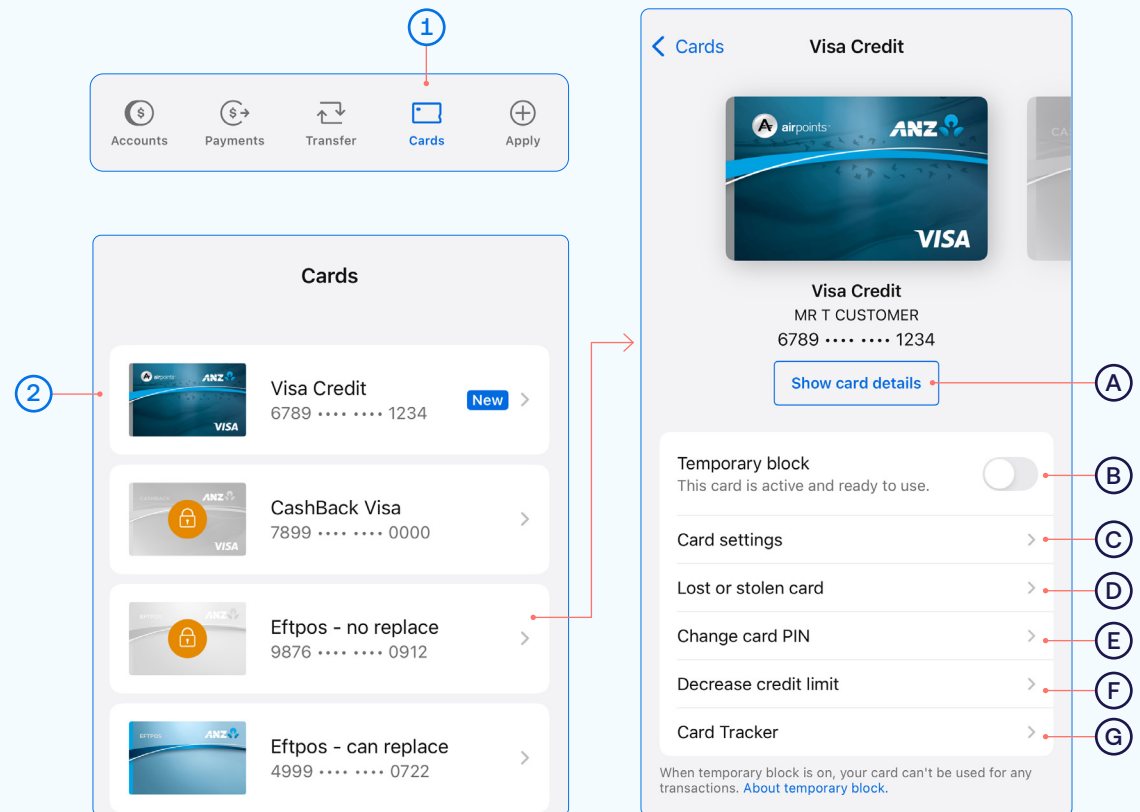
**Paper** means that we will send you a paper statement to your nominated address. Save paper by choosing to switch off your paper statements. You'll still be able to access up to 7 years' worth of account and tax statements online. Some exceptions apply.



## 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 **Cards** from the bottom of your home screen.
  - 2 **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.
- A **Show card details.** Find out how to use your card details and ANZ Dynamic Security Code on page 10.
  - B 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.
  - C 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.
  - D **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.
  - E **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.
  - F **Decrease your credit card limit.** Find out how to decrease your credit card limit on page 11.
  - G Select **Card Tracker** to see where your card details may have been saved.



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

## Using your card details

Your ANZ Visa card details are available within goMoney. 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.

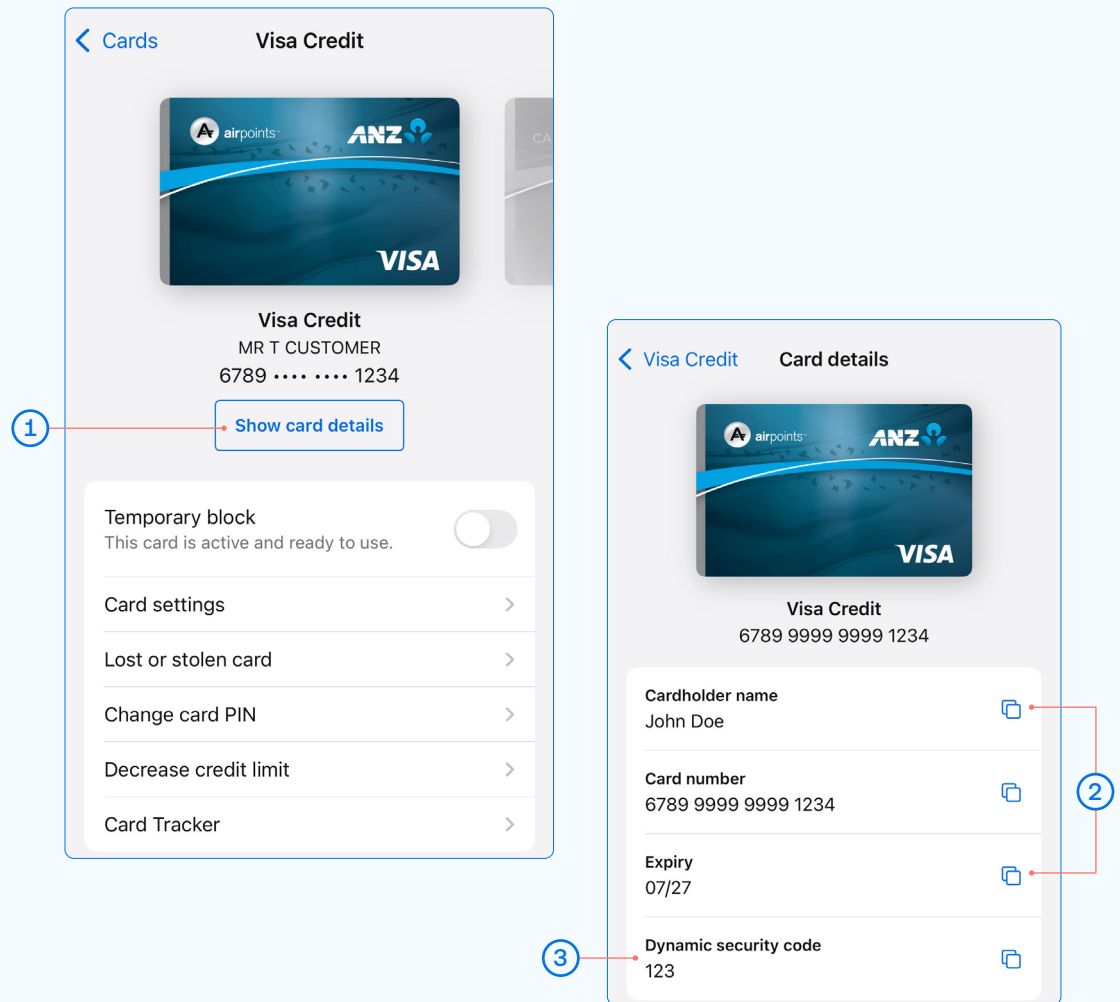
- 1 Select **Cards** from the bottom of your home screen, select your card, then tap **Show card details** to view your card details in app.
- 2 **Copy** your card number, name and expiry date and paste into the website's card details section when shopping online. Simply press the icon on the right for 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 **Cards** from the bottom of your home screen.
- 2 Select the **card** you want to decrease your credit limit for.
- 3 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**.

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

See next page for further steps.

1

Accounts Payments Transfer **Cards** Apply

2

airpoints ANZ VISA Visa Credit 6789 ..... 1234 New >

airpoints ANZ VISA CashBack Visa 7899 ..... 0000 >

airpoints ANZ VISA Eftpos - no replace 9876 ..... 0912 >

3

Temporary block  This card is active and ready to use.

Card settings >

Lost or stolen card >

Change card PIN >

4 Decrease credit limit >

Card Tracker >

When temporary block is on, your card can't be used for any transactions. [About temporary block.](#)

5

Cancel Choose limit

airpoints ANZ VISA

Visa Credit  
MR T CUSTOMER  
6789 ..... 1234

Balance  
\$1,000

Current limit  
\$1,900.00

New limit

4 \$0.00

Access the lowest limit of \$500 by reducing the amount owing.

If you wish to change your credit card type or talk about a different limit, please call us on **0800 269 296**.

5 Continue

**Handy tip:** Check to see what the lowest limit for your card is first at [anz.co.nz/creditcards](http://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.

The image displays two screenshots from a mobile application. The left screenshot, titled 'Confirm limit', shows a 'New limit chosen' screen where the user has selected a new limit of \$1,900.00 for their Visa Credit card. It includes a 'Back' button, a confirmation message, a warning about the immediate limit change and confirmation letter, and a note about the lending application process for future limit increases. At the bottom, there is an 'I understand' checkbox (marked with a blue checkmark) and a large blue 'Confirm' button. The right screenshot, titled 'Credit card limit updated', shows the confirmation screen with a green header, a card image, card details (ANZ Visa Credit, MR T CUSTOMER, 6789 ... 1234), a 'Show card details' button, and a 'Temporary block' toggle switch (currently off). A '9' in a blue circle is positioned above the right screenshot, and a red line connects it to the top of the screen.

7

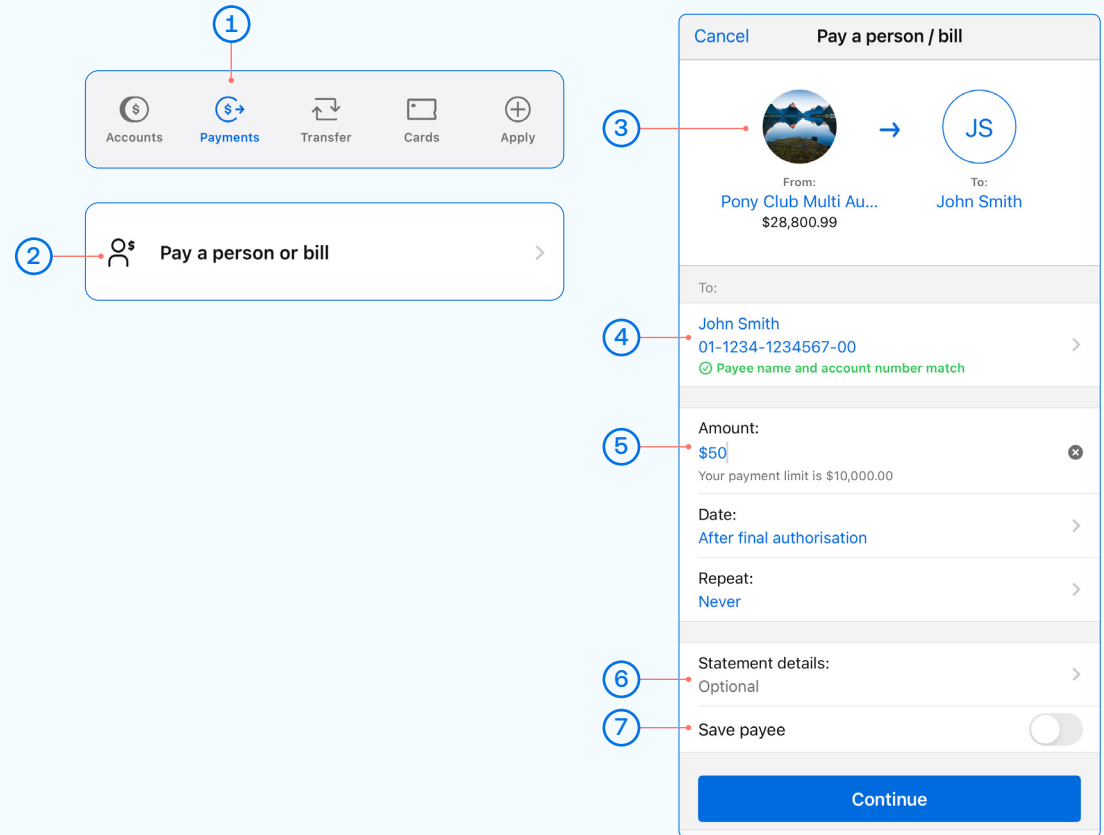
8

9

## Payments requiring multiple authorisers

- 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 Tap **Select a payee**, then you can:
  - A Select **Find payee** to choose from your saved payees list or search for an ANZ registered payee. (The account number will populate automatically).
  - B Tap **Add new** to add 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. To find out more about Confirmation of Payee, visit [anz.co.nz/confirmationofpayee](http://anz.co.nz/confirmationofpayee)
- 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 Toggle on **Save payee** to save the payee's details.

See next page for further steps.



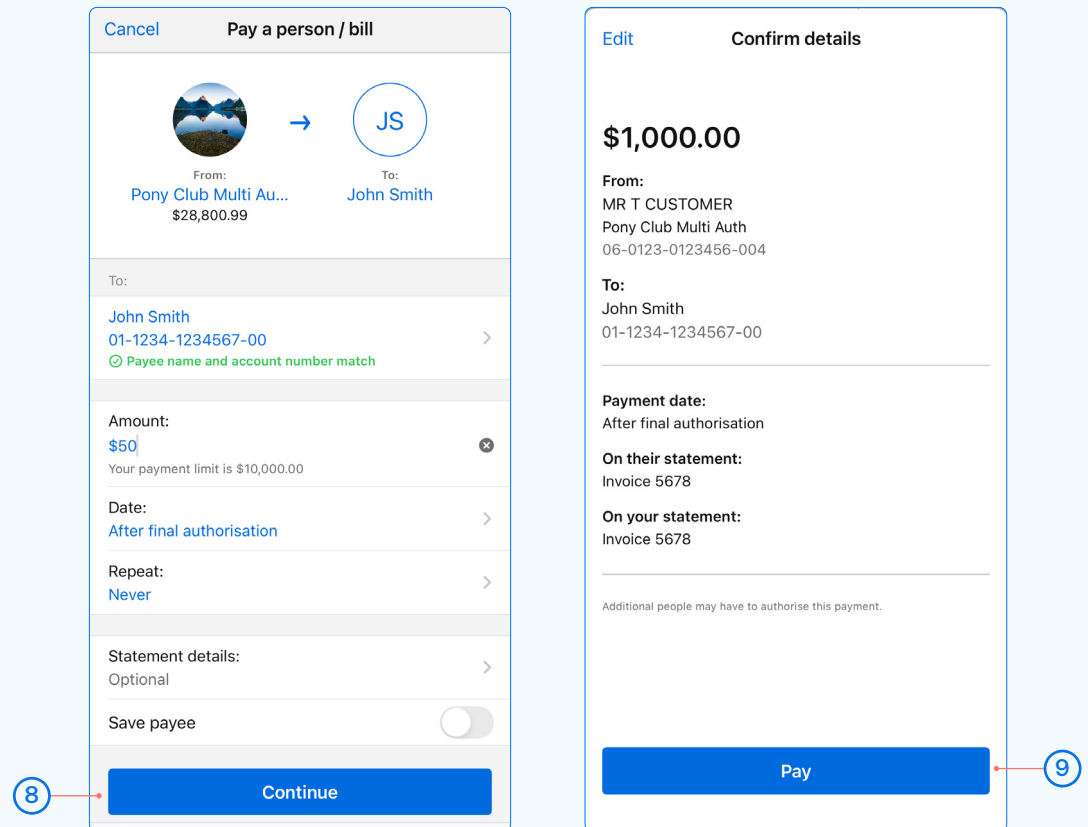
## Payments requiring multiple authorisers

- 8 In iOS, tap **Continue** or in Android, tap **Pay**. A pop-up will appear, advising additional people must authorise the payment.
- 9 Check the payment details. If the details are correct, in iOS, tap **Pay** or in Android, tap **Confirm**.

If you need to make a change, in iOS, select **Edit** or in Android, select **Cancel**.

### Take extra care when 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](https://anz.co.nz/confirmationofpayee)



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.

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](https://anz.co.nz/homeloans)

**Accounts** 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

**10** **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](http://anz.co.nz) under home loan agreements.

**Confirm**

Previous