

ANZ PAYMENT REQUESTS TERMS AND CONDITIONS

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HOW ANZ PAYMENT REQUESTS WORK

With Payment Requests, you can pay for things online straight from your eligible ANZ bank account. It's only offered by approved third parties that have agreed to our security, Payment Requests and service terms and conditions. Check each third party's terms and conditions and privacy policy to make sure you understand their service, and how they use and protect your information.

HERE'S HOW PAYMENT REQUESTS WORK:

- To use Payment Requests, you need to be at least 18 years of age and live in New Zealand.
- To begin the Payment Requests process, enter your mobile number where prompted at the checkout, then open your ANZ goMoney app.
- On iOS devices, tap Payments and then Payment Requests. On Android devices, tap the main menu to find Payment Requests.
- If it's the first time you're paying through an approved third party, you need to tap 'Yes, allow Payment Requests' to let these types of requests be sent to you in goMoney.
- You'll then see the payment details screen. Check the payment information and select the account you want to pay from.
- Tap Approve to process the payment request. Your money will be withdrawn immediately and cannot be stopped. Once the payment has been processed, you'll be able to see it in your account transactions.
- For added security, you need to approve a payment request within seven minutes, otherwise it will expire. No payment will be made and you'll have to return to the checkout to begin the process again.
- There are certain reasons why a request may not appear in goMoney:
 - You need to use a mobile number that you've verified with OnlineCode to match Payment Requests to you. You can register for or check your **Online Code** preferences in ANZ Internet Banking under 'Your settings'. Or you can register for or update **Pay to Mobile** in goMoney under Settings.
 - You're trying to pay for something that costs more than the transaction limit. You'll find the limit on the **ANZ Payment Requests** web page.
 - You need to have an eligible **ANZ everyday account** (e.g. Go, Jumpstart, or Freedom) or an ANZ Flexible Home Loan account with enough funds for the purchase.
 - The request may have expired if it's been more than seven minutes which means you need to begin the process again.
 - You need to have the latest version of ANZ goMoney. Visit the **Apple App Store** or **Google Play Store** to download or update your app.
- You must only use this way to pay in accordance with the **ANZ Electronic Banking Conditions**.

HOW YOUR INFORMATION IS COLLECTED AND SHARED

- When you enter your mobile number at the checkout, it's sent to us along with the request details. This communication is encrypted and we can only see the request and your mobile number – we can't see the item(s) you're paying for.
- We match the mobile number you provide to the mobile number you've verified with OnlineCode or Pay to Mobile.
- Then we create a payment request for the amount specified and send it to your goMoney app for your review and approval.
- As with all payments that take place in goMoney, ANZ's fraud monitoring systems will be applied to your request.
- If you request a refund from a merchant, store or business and they agree to it, we'll share your bank account number with them or the payment service only for the purpose of returning your money.
- No third parties have access to your goMoney app at any time.

HOW YOUR INFORMATION IS KEPT SECURE

- We only work with third parties (merchants, stores, businesses and payment services) that have gone through a due diligence process and have agreed to meet both our security and privacy standards.
- Third parties may be based in, or transfer information to, other countries that do not have the same personal information protections in place as New Zealand.
- A third party can only use the information you provide in accordance with their terms and privacy policy.
- A third party can only use your information for the purpose you agreed to, and is required to keep your personal information only for as long as necessary to provide you with their service.
- To make sure you understand a third party's service and how they collect and use your information and keep it safe, check their terms and conditions and privacy policy.
- You can trust that all communication between a third party and ANZ is secure and encrypted.

If any part of this service is breached or information in this service is lost or compromised, we have internal teams that will work with appropriate specialists, regulators, third parties and impacted individuals. They'll assess the impact of the breach or loss in order to mitigate it and reduce the risk of harm, and to comply with our legal obligations. This process includes understanding what went wrong and what we can do to address it.

IMPORTANT THINGS TO KNOW ABOUT YOUR PAYMENT

- This way of paying has transaction limits in place that can be different to other ways of paying in goMoney. See the **ANZ Payment Requests** web page for details.
- Once you approve a payment request, your money will be withdrawn immediately and cannot be stopped. Once the payment has been processed, you'll be able to see it in your account transactions.
- There is no cost for receiving Payment Requests in goMoney, but fees could apply to the payment transaction. Check for fee information at the checkout before you pay and see **ANZ Fees and Charges** for account fees that can apply to electronic banking services.
- Because Payment Requests are approved in goMoney, our fraud monitoring systems are in place. If we suspect fraudulent activity, we'll refuse your payment in accordance with our **ANZ General Terms and Conditions**.
- If you think a payment request has been created or approved fraudulently, contact us immediately. Call 0800 269 296 (or +64 4 470 3142 from overseas, charges may apply) to report a possible scam or fraud incident.
- We can't reverse a payment request transaction and we can't dispute transactions.
- For refunds and disputes, please contact the merchant, store or business that you made the payment to. If they agree to a refund, we'll share your bank account number with them or the payment service only for the purpose of returning your money.

SERVICE AVAILABILITY

We'll expand the types of accounts that are eligible for Payment Requests in the future, however currently there are certain limitations in place:

- We limit the type of accounts you can select for payments.
- We cannot currently enable other types of accounts.
- At any time, we may stop or pause the ability to use Payment Requests as a way to pay which may result in its removal from goMoney.

PRIVACY

- The information you provide and select in goMoney to approve a payment request is used for that purpose.
- We won't give a third party information outside the scope of what you've agreed to share with them.
- Your personal information will also be collected and used in accordance with the **ANZ Privacy Statement**. Please read the Statement for further detail on how your information is collected, used, shared and kept safe. It includes:
 - Who we can collect information about you from and who we can give it to.
 - How we can use information about you.
 - How we can use information about you on our Digital Platforms.
 - How we work with third parties to provide products, services and information.

CHANGES TO THESE TERMS

We may need to make changes to these terms from time to time. We'll tell you about any changes at least 14 days in advance in any one of these ways:

- Posting messages on the **Changes to ANZ rates, fees and agreements** web page.
- Putting up information in our branches.
- Advertising the changes online, on the radio or on television.
- Emailing or calling you.

SHARE YOUR FEEDBACK

Payment Requests is a new service so we'd love to hear what you think about it and if there are improvements we can make. If you have a question or suggestion, or you'd like to make a complaint, **contact us**.

We appreciate your feedback and will respond as promptly as possible.