

Where to find things in this document

What you need to know about these Conditions of Use.....	1
How to contact us	2
A glossary of the terms we use.....	2
General information about these Conditions of Use	6
Setting up your card.....	6
Using your card.....	7
Using your card overseas.....	9
Using your ANZ Visa Debit card	11
Protecting your card.....	13
Cancelling your card.....	16
Cards you report as lost or stolen.....	16

What you need to know about these Conditions of Use

This document sets out the terms that apply when we provide you with an ANZ EFTPOS card, ANZ Visa Debit card or ANZ Business Visa Debit card. Unless we've specified otherwise in these Conditions of Use, when we refer to 'ANZ Visa Debit card' we mean either an ANZ Visa Debit card or ANZ Business Visa Debit card.

An ANZ EFTPOS card lets you pay for goods or services using the EFTPOS network without using cash. We transfer money from your account to the person selling you the goods or services.

An ANZ Visa Debit card lets you pay for goods or services like an EFTPOS card, but also lets you make contactless transactions, buy goods or services online, over the phone, and overseas.

You must be 13 or over to be eligible for an ANZ Visa Debit card.

ANZ EFTPOS cards are available for 7-12 year olds (with parental permission), or anyone aged 13 or older.

ANZ Business Visa Debit cards are only available if linked to an eligible ANZ Business account. If you or an authorised signatory's ANZ Visa Debit card is linked to an eligible Business account, it will be an ANZ Business Visa Debit card for the purposes of this document. Ask us for details of eligible ANZ Business accounts.

You can use your ANZ EFTPOS card or ANZ Visa Debit card to access your accounts using ATMs.

When you or an authorised signatory sign or use an ANZ EFTPOS or ANZ Visa Debit card you agree that:

- The terms and conditions in this document apply to you and you'll comply with them.
- You're bound by any separate terms and conditions which apply to contactless transactions – such as the ANZ Electronic Banking Conditions, ANZ Google Pay terms and conditions and Apple Pay terms and conditions.
- You will pay any fees we charge to you or any authorised signatory having or using a card.
- You're responsible for transactions you or your authorised signatory does using a card.
- If we say we may, or can, do anything in this document, you agree we can do that.

When we exercise any of the rights we have in these Conditions of Use, we'll comply with any laws, including laws restricting how or when we exercise those rights. We will exercise our rights fairly and reasonably.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. If you have any questions about these Conditions of Use, please ask at any branch, phone us on 0800 269 296, or send us an email from our website.

How to contact us

You can contact us on our website anz.co.nz.

If you have a general enquiry, call 0800 269 296.

If you have a Business Banking enquiry, call 0800 269 249.

See 'When to contact us immediately' on page 14 for how to contact us if your card is lost or stolen.

If you've lost your ANZ EFTPOS card or ANZ Visa Debit card, call 0800 658 044 or +64 9 522 3010 (charges may apply).

Call us immediately on 0800 269 296 or +64 4 470 3142 (charges may apply) if you know or suspect:

- someone knows or might know your PIN, including your ANZ goMoney PIN or if you have a Mobile Wallet, your passcode for your Device.
- someone has used your card without your authority
- the SIM Card for your Device or your Device is lost or stolen, if you have a Mobile Wallet.

You can also visit any ANZ branch – search anz.co.nz/branches to find your nearest branch.

A glossary of the terms we use

Apple Pay

Apple Pay means the mobile payment and digital wallet service created by Apple Inc. that lets you make contactless transactions using a wallet card and a Device.

Authorised signatory

An authorised signatory is someone we've both agreed can access and use your accounts.

ATM

An ATM is an 'automated teller machine' allowing someone to complete basic banking transactions, including withdrawing cash.

Biometric ID

Biometric ID means identity verification using a person's unique physical and other traits, such as voice or facial recognition or fingerprint log-on using Touch ID fingerprint identity sensor.

Card

Unless we've specified otherwise in these Conditions of Use, when we refer to 'card' we mean an ANZ EFTPOS card, ANZ Visa Debit card or an ANZ Business Visa Debit card (including any wallet card).

Card account

A card account is the everyday, savings or business account that is linked to your card. The card account is debited and credited with transactions, fees, charges and interest. You access your card account using your card.

Cleared funds

Cleared funds are money in your account, available for you to use, which won't be reversed or dishonoured for any reason.

Contactless card

A contactless card is a card enabled with contactless technology. You use it to make contactless transactions. Wallet cards are contactless cards.

Contactless terminal

A contactless terminal is an electronic point-of-sale device with contactless technology enabled. It allows you to make contactless transactions.

Contactless transaction

A contactless transaction is a transaction made by presenting a contactless card to a contactless terminal or a contactless ATM. Wallet cards you've set up in Apple Pay, Google Pay or Google Wallet can't be used at contactless ATMs in New Zealand.

Default Wallet card

A Default Wallet card is the wallet card you nominate to use in a Mobile Wallet to make contactless transactions. Contactless transactions using a Mobile Wallet will be debited from the card account for your Default Wallet card, unless you select a different wallet card for that contactless transaction.

Device

A Device is any portable electronic device including a phone or other Device that lets you make contactless transactions using a Mobile Wallet. Check:

- anz.co.nz/applepay to see which Devices are compatible with Apple Pay
- anz.co.nz/googlepay to see which Devices are compatible with Google Pay.

Dishonour

A dishonour includes when either of the following happen:

- When we reverse a payment you've made to someone else from your account, for any reason. For example, you don't have enough money in your account to make a payment, and we reverse the payment.
- When someone else, or their bank, reverses a payment they've made to your account, for any reason. For example, that person doesn't have enough money in their account to make the payment to you, and their bank reverses the payment. The money is then taken out of your account. It generally takes several business days before you'll know a payment will not be dishonoured.

EFTPOS

EFTPOS or 'electronic funds transfer at point of sale' allows you to pay for goods or services without using cash. Money is electronically transferred from your account to the person selling you the goods or services.

Google Pay™

Google Pay means any payment service that lets you make mobile payments using a wallet card and a compatible Device, for example Google Pay or Fitbit Pay. Google Pay is provided by Google Asia Pacific Pte. Ltd ABN 54 341 015 381 and its related bodies corporate and affiliates.

Google Wallet

Google Wallet means the digital wallet for Devices that allows you to store your wallet cards for Google Pay and other items on your Device.

Mobile Wallet

Mobile Wallet means a digital wallet such as Apple Pay, Google Pay or Google Wallet, that lets you make contactless transactions using a wallet card and a Device.

Our website

Our website is anz.co.nz.

Passcode

A passcode is a number you choose and then use to activate your Device.

PIN

This is a 4-digit number or password you choose and then use to access certain services. Its full name is a 'personal identification number'.

Responsibility

When we talk about 'responsibility' or 'responsible' in this document, we mean each of the following:

- The responsibility or liability someone has for debts they owe, or someone else owes.
- The responsibility or liability for someone else's losses or costs.
- The responsibility someone has to do something, or not to do something.

Temporary Block

Temporary block is a feature that you can activate to block transactions on your card.

Uncleared funds

Uncleared funds are money in your account we may allow you to use, but which could be dishonoured, for any reason. For example, a person who has deposited money into your account doesn't have enough money in their account to make that deposit, and their bank dishonours their payment to you. The money is then taken back out of your account.

Visa 3D Secure

A passcode protected authentication system designed to confirm your identity if your Visa Debit card is used online in different than usual circumstances by providing you with a VISA 3D Secure one-time passcode by SMS. You can enter that one-time passcode to continue on and complete your purchase.

Wallet card

A wallet card is a card you have set up in a Mobile Wallet to make contactless transactions.

We

When we talk about 'we', 'us', and 'our' we mean ANZ Bank New Zealand Limited.

You

When we talk about 'you', we mean the person who owns the card account or the person we've provided an ANZ EFTPOS card or ANZ Visa Debit card, as the context requires.

If more than one person:

- 'you' means each person individually, and any two or more of those people
- each person must comply with these Conditions of Use
- each person must pay any amounts we're owed, by themselves or with the others who are responsible for those amounts.

Your accounts

When we refer to 'your accounts', we mean either:

- the accounts held by the owner of the card accounts or
- the accounts we've both agreed an authorised signatory can access and use by themselves.

Your card

When we refer to 'your card' we mean the card we've issued to the owner of the card account or to an authorised signatory.

General information about these Conditions of Use

We can change these Conditions of Use. We can also add, remove, or change, any of our accounts, products, services, or the fees we charge you to access or use them and the limits that apply. We'll let you know what will change and the date the change will take effect.

Information about how we'll tell you about any changes and the notice we'll give you is set out in our ANZ General Terms and Conditions, on our website.

Separate terms and conditions apply, including:

- our ANZ General Terms and Conditions, which apply to the everyday and savings accounts you access using your card. If any terms in our ANZ General Terms and Conditions are inconsistent with terms in these Conditions of Use, the terms in these Conditions of Use will apply
- for ANZ credit cards, the ANZ Credit Card Conditions of Use. If you want to know more about the terms and conditions for ANZ credit cards, call us on 0800 269 296
- our ANZ Electronic Banking Conditions, which apply if you use a Mobile Wallet to make contactless transactions with your ANZ Visa Debit card
- our ANZ with Apple Pay Terms and Conditions, which apply if you use Apple Pay to make contactless transactions
- our ANZ Google Pay Terms and Conditions, which apply if you use Google Pay to make contactless transactions
- our Fees and Charges brochure, which contains information about our fees and charges. These documents are available at anz.co.nz or at any branch.

Setting up your card

You'll need to sign your card when you receive it

When we provide you with a card, you should sign the card immediately. Always keep the card with you or in a safe place.

Your card belongs to ANZ, and you agree to return it to us if we ask you to, or if your accounts are closed.

You'll need to choose a PIN for your card

You'll need to have a PIN for your card. See 'You can help stop unauthorised use of your card by protecting your PIN and your passcode' on page 13 for steps you must take when setting a PIN. You'll need to enter this PIN when you use your card at an ATM

or to buy goods and services using EFTPOS. Choose your PIN using one of three ways:

- Online – When you receive your card simply log in to ANZ Internet Banking and go to 'Your Settings', 'Manage Cards' then 'Manage Card PIN'. In ANZ goMoney go to 'Services', 'Manage Cards', select your card then 'Manage Card PIN'.
- At a branch – When you receive your card, just take it into any ANZ branch with some photo ID. If you apply for a card in the branch, you can also pre-select your PIN at the same time.
- Request one by mail – You can ask us to mail you a PIN when we send your new card. For your security, it will come in a different envelope – remember to destroy it once you've memorised your PIN.

You can change your PIN at any time through ANZ Internet Banking, ANZ goMoney, or by taking your card into any ANZ branch with some photo ID.

We can issue a card to joint account owners or to an authorised signatory

We can issue a card to you and a separate card to each account owner if you've told us on your master account mandate that each account owner can access the account by themselves. The master account mandate is the agreement you signed with ANZ setting out who owns the account and who can access it.

We'll agree to issue an authorised signatory a card, if you've told us on your master account mandate they can access your account by themselves. You're responsible for transactions your authorised signatory does using their card.

You agree that when we provide a card to an account owner or authorised signatory, the terms and conditions in this document apply to you and you'll comply with them.

You can apply for an extra card if you need someone to access your accounts for you

If you need an extra card for someone else to use on your behalf, you can ask us to issue a card to that person. For example, you might need someone else to have a card if you're ill or disabled and need them to access your accounts for you.

We'll only agree to let someone access your account if you've formally appointed them as your agent in writing, you've given us a copy of that appointment, and we're satisfied it's appropriate.

Your agent can use a card to access your accounts and you'll need to make sure they comply with these Conditions of Use. You're responsible for any transactions your agent does using a card to access your account. You'll also be responsible for any fees we charge for your agent having or using a card.

We'll cancel an agent's card when you tell us to in writing, and you've returned the agent's card.

We'll send you replacement cards

We'll send you a new card just before your current one is due to expire. If you lose or damage your current card, or it's stolen, we'll issue you a new card when you ask us to. See 'Cancelling your card' on page 16 for more information.

Using your card

You agree to pay any fees we charge for using your card

You agree to pay any fees we charge for using your card. Our fees are set out on our website and in our Fees and Charges brochure available at any branch. We recommend you check the Fees and Charges brochure to see what is free, and what we can charge you for, before you start using your card.

We can also change any fees we charge for using your card. Information about how we'll tell you about any changes and the notice we'll give you is set out in our ANZ General Terms and Conditions, on our website.

You can access selected accounts using your card at ATMs and using EFTPOS and contactless terminals

You'll be able to access your accounts using your card at selected ATMs, EFTPOS and contactless terminals in New Zealand, and some overseas:

- You'll be able to access most of your everyday, savings or eligible business accounts using your card – we'll let you know which accounts.
- There will be some accounts that you won't be able to access using your card, for example online accounts that you can only access using ANZ Internet Banking.
- When you request your card, you'll need to choose which everyday or savings account we'll take money from when you make contactless transactions, transactions overseas or transactions where your card isn't present; for example, to buy goods or services online from retailers overseas.

ANZ EFTPOS card and ANZ Visa Debit card [Conditions of Use](#)

When you use your card to buy goods or services, you give us authority to take money from your selected accounts and pay this to the merchant. You agree we don't have to seek confirmation from you before completing that transaction.

We also don't need to seek confirmation from you when you use your card to make other transactions at an ATM, like transferring money from one of your accounts to another.

We're not responsible if a merchant won't accept your card or if they won't allow you to withdraw cash using your card.

We're also not responsible if you're not happy with any goods or services you buy using your card.

We can't stop or cancel a transaction you make using your card. The merchant can choose to credit your account instead, for example where you've been charged the wrong amount by a merchant.

You may be able to dispute a transaction on your card

If you have an ANZ Visa Debit card and your purchase is completed through the Visa network (this means that you made your purchase with contactless, online or over the phone), you may be able to dispute and charge back the transaction in accordance with the Visa scheme chargeback rules.

In limited circumstances we can charge back a card transaction; for example, if you haven't received the goods or services you ordered using your card or you have an issue with the goods or services you received; and you haven't been able to resolve this with the merchant directly.

We are unable to dispute a transaction that was made in New Zealand using domestic EFTPOS and you used the 'Cheque' or 'Savings' option.

You'll need to contact us within 60 days of the date the disputed transaction is processed to your account. You'll need to tell us who the merchant was, what goods or services you ordered but didn't receive, or what the issue is with the goods and services you received, when that was, and what steps you've taken to resolve this yourself. Our contact details are:

By phone

0800 269 296 (+64 4 470 3142 if calling from overseas)

By post

ANZ Visa Debit card
Card Operations
Private Bag 39802
Wellington Mail Centre
Lower Hutt 5045

Once we've heard from you, we'll look into your dispute with the merchant, and we'll report to you as soon as we can.

Some limits apply to your transactions

Daily limits apply to the amount you can withdraw from an ATM. Daily limits also apply to the value of goods or services you buy using EFTPOS, over the phone, or online.

These limits are displayed on our website at:

- anz.co.nz/eftposcard
- anz.co.nz/visadebitcard
- anz.co.nz/businessvisadebitcard

We may change these limits from time to time. Information about how we'll tell you about any changes is set out in our ANZ General Terms and Conditions, at anz.co.nz.

These limits include any transactions you make using a wallet card in a Mobile Wallet.

ANZ EFTPOS card and ANZ Visa Debit card [Conditions of Use](#)

For the purpose of these limits, a day is 24 hours from midnight to midnight New Zealand time.

Retailers and non-ANZ ATMs may have lower daily limits than we apply.

You can use your card to make deposits using ATMs

You can use your card to deposit cash (notes only, no coins) to your selected accounts at ANZ 'Smart Deposit' ATMs in New Zealand.

Smart deposit ATMs

We process deposits and withdrawals made through a Smart ATM:

- Immediately on business days.
- Late the next business day if the deposit or withdrawal is made after 7:30pm or on a non-business day.

You can't make deposits to your accounts using an ATM overseas.

ATMs, EFTPOS and contactless terminals are generally available 24 hours a day – but it does depend on the merchant

You can generally use your card at ATMs, 24 hours a day. Overseas ATMs and non-ANZ ATMs may be available at different times. EFTPOS is also generally available 24 hours a day, but availability will depend on the trading hours of that merchant.

Merchants also determine the availability of contactless terminals. The time your ATM, EFTPOS transaction or contactless transaction is processed to your account will depend on the time you completed the transaction with the merchant. Your ATM, EFTPOS transaction or contactless transaction could be processed the next day.

Use good judgement when using an ATM, EFTPOS or contactless terminal

You should always use good judgement when using an ATM, EFTPOS or contactless terminal:

- Be aware of your surroundings. Choose a well-lit area and park close to the ATM.
- Have your card ready before you approach the ATM.
- Count your notes before depositing and insert them into the ATM as a bunch.
- Have someone with you when using an ATM at night, if possible.
- If you see anyone or anything suspicious, leave the area and do your banking another time or at another ATM.
- Take care to make sure no one can see you enter your PIN.
- Take care that your card does not leave your sight when a transaction is being completed by EFTPOS or at a contactless terminal.
- Remember to remove your card (if inserted) from the ATM once you have completed your transaction.
- Please report any problems to any branch.

Using your card overseas

ANZ EFTPOS card

You can use your ANZ EFTPOS card at ATMs and branches overseas if your:

- EFTPOS card has a Plus logo on the back of it – use ATMs displaying the Plus logo.
- EFTPOS card has a Maestro or Cirrus logo, or no logo – use ATMs displaying the Maestro or Cirrus logo.

Check at overseas branches to see if you can use your card to withdraw cash over the counter.

ANZ Visa Debit card

You can use your ANZ Visa Debit card to:

- Buy goods and services using EFTPOS at merchants who display the Plus logo.

ANZ EFTPOS card and ANZ Visa Debit card [Conditions of Use](#)

- Withdraw cash at overseas ATMs displaying the Plus logo.
- Withdraw cash over the counter at some branches overseas.
- Use your card to make transactions overseas where your card isn't present, for example to buy goods or services online from retailers overseas.

You may be able to use your contactless card overseas to make contactless transactions at contactless terminals. Contactless cards may also work at some ATMs overseas. The contactless transaction limit at which a PIN is required will depend on which country you are in. For example, you may need to enter a PIN for a transaction below the NZ\$200 limit that is PIN free in New Zealand, or you may not need a PIN above that limit. We don't set the limits used by overseas merchants or ATMs.

- You can use your card to buy goods or services using EFTPOS at merchants who display the Plus logo.
- You can use your card to withdraw cash over the counter at some branches overseas.

Visa and Mastercard are global businesses offering electronic payment services. Visa currently owns the Plus trademark. Mastercard currently owns the Maestro and Cirrus logo. When you use your card overseas, you must comply with any laws that apply in that country, including those about exchange of different currencies.

See our Fees and Charges brochure for information about fees that may apply overseas, available at anz.co.nz or at any branch.

If you use your card overseas, your transaction will be converted into New Zealand dollars

If you use your card overseas, Visa or Mastercard will convert your transaction into New Zealand dollars:

- Visa or Mastercard choose from wholesale exchange rates available to them when processing the transaction.
- Visa and Mastercard can choose to convert from the currency you bought the item in directly to New Zealand dollars, or from the currency you bought the item in to US dollars and then into New Zealand dollars.
- The date the transaction is processed isn't always the day you made the transaction.
- Because Visa and Mastercard use exchange rates in different ways, the exchange rates used for different transactions processed on the same day may differ.

These rules are set by Visa and Mastercard and they could change. We'll let you know if Visa or Mastercard change these rules.

We charge a currency conversion charge if you use your card overseas

We'll charge you a 'currency conversion charge' on any transactions you make using your card overseas.

We'll show currency conversion charges on your statement, for example:

Edna's Store Florida USA (USD 100.00 @ 0.500) \$205.00
(incl Currency Conversion Charge \$5.00)

We don't charge a currency conversion charge on credit transactions, or overseas refunds to your card

A credit transaction is where someone deposits money onto your card. A refund is where you've bought goods or services using your card, but the person selling them is giving you back the money you've paid.

We don't charge a currency conversion charge on any credit transaction or refund happening overseas using the Visa or Mastercard network.

If a refund happens using the Visa network, we won't refund the currency conversion charge we charged on your original transaction.

If a refund happens using the Mastercard network, we do refund the currency conversion charge we charged on your original transaction.

The original charge and the refund may differ because exchange rates have changed or Mastercard has used different exchange rates.

Overseas ATM owners and non-ANZ branches could charge you a fee

Banks and other financial institutions overseas can charge you fees for using their ATMs or withdrawing cash over the counter. You should be told what the fee is and asked to accept the fee before you can complete your transaction. We'll include this overseas ATM or non-ANZ branch fee on your account statement. To keep fees down, or avoid fees, we recommend using overseas ATMs and non-ANZ branches as little as possible.

Using your ANZ Visa Debit card

You can make contactless transactions using your ANZ Visa Debit card

You can use your ANZ Visa Debit card to make contactless transactions, using contactless technology. ANZ contactless payment technology lets you make transactions without having to swipe your card at contactless terminals.

Contactless terminals and contactless ATMs usually display the following contactless symbol:



Making contactless transactions

Contactless technology works by tapping or holding your contactless card over a contactless terminal or contactless ATM. If you have a Mobile Wallet, you can make contactless transactions by presenting your Device at contactless terminals. Your Mobile Wallet can't be used at contactless ATMs, or to make cash advances, in New Zealand.

In New Zealand, if the contactless transaction is NZ\$200 or less, you won't usually need to enter your PIN at the contactless terminal or sign for the transaction. If the contactless transaction is over NZ\$200, you may need to enter your PIN. For security reasons, some merchants may require you to enter your PIN for contactless transactions. Different requirements may apply overseas. You always need to enter your PIN at contactless ATMs, however.

By using a contactless card to make a contactless transaction, you agree that you're giving us the authority to take that amount from your account and pay it to the merchant. You can't stop or reverse the transaction. You agree that we don't have to check who is making the transaction, or whether they have your authority.

Wallet cards

You can set up a wallet card for your ANZ Visa Debit card in Apple Pay or Google Wallet from ANZ goMoney. See the ANZ Electronic Banking Conditions of Use for more information, available at anz.co.nz or from any branch.

Wallet cards debit the same account as the physical card that the wallet card is linked to. This will be the card account for your default wallet card, unless you select a different wallet card for that contactless transaction.

All transactions for each card and each corresponding wallet card will appear on the same statement.

Any fees and charges we charge for your physical ANZ Visa Debit cards and ANZ accounts will also apply if you use wallet cards. You may incur fees for using a wallet card overseas. See our Fees and Charges brochure for more information, available at anz.co.nz or from any branch.

ANZ will not charge you any additional fees solely for setting up a wallet card in New Zealand.

Your mobile service provider may charge for downloading, updating and using a Mobile Wallet. Your mobile service provider may charge additional fees to access the internet on your Device overseas. You're responsible for any fees your mobile service provider charges you. If you have any concerns about a fee you've been charged by your mobile service provider, you should speak with them directly.

ANZ EFTPOS card and ANZ Visa Debit card [Conditions of Use](#)

If your physical ANZ Visa Debit card is cancelled or blocked for any reason, including a temporary block, we will also cancel or block your wallet card in Apple Pay, Google Pay or Google Wallet.

If you have set up your ANZ Visa Debit card as a wallet card in Apple Pay, you agree to follow the ANZ with Apple Pay Terms and Conditions, available at anz.co.nz or from any branch. In the event of any inconsistency, the ANZ with Apple Pay Terms and Conditions apply. You must also agree to and comply with Apple Inc.'s terms and conditions to use Apple Pay.

If you have set up your ANZ Visa Debit card as a wallet card in Google Wallet, you agree to follow the ANZ Google Pay Terms and Conditions, available at anz.co.nz or from any branch. In the event of any inconsistency, the ANZ Google Pay Terms and Conditions apply. You must also agree to and comply with Google Asia Pacific Pte. Ltd.'s terms and conditions to use Google Pay and Google Wallet.

You can use your ANZ Visa Debit card online

You can use your ANZ Visa Debit card to buy goods or services online using money in your selected everyday, savings or eligible business account. If you have a wallet card for your ANZ Visa Debit card, you can't use your wallet card to buy goods or services online.

You can set up recurring payments on your ANZ Visa Debit card

You can authorise a merchant to regularly charge transactions to your ANZ Visa Debit card (such as direct debits). For example, you may be able to authorise your power company to charge your power bill to your ANZ Visa Debit card each month.

To set up a recurring payment, the merchant will ask you for your card number and expiry date. To cancel this arrangement, you must write to the merchant at least 15 days before the next charge is due. We're not able to cancel the arrangement for you. If you have a wallet card for your ANZ Visa Debit card, you can't use your wallet card to set up recurring payments.

Authorisations on your ANZ Visa Debit card will restrict money available in your account

If you have an ANZ Visa Debit card, a merchant can get an 'authorisation' to check that you have enough money in your account to buy those goods or services. Merchants usually get an authorisation when you will pay for those goods or services later.

Once a merchant gets an authorisation, it restricts the money that's available in your account by the amount of that authorisation. The authorisation can hold this money for up to 3 business days.

For example, you check into a hotel. You'll be staying at the hotel for one night, and your accommodation will cost \$180. The hotel gets an authorisation on your Visa Debit card for this amount. You have \$300 in your everyday account. The authorisation restricts your ability to withdraw the \$180 needed to pay for your accommodation, so you can only access \$120 until you pay for your accommodation or until the end of 3 business days.

Protecting your card

You can help stop unauthorised use of your card by protecting your PIN, passcode, and your VISA 3D Secure one-time passcode

You must do everything you can to protect your PIN, and VISA 3D Secure one-time passcodes. This includes your ANZ goMoney PIN and the passcode for your Device if you have your ANZ Visa Debit card in a Mobile Wallet. You must take the following steps:

- Choose a PIN and passcode that's hard for others to work out. Don't choose sequential numbers, like 3456. Don't base your PIN on information about you that's easy to find, like your birth date or your telephone number.
- Memorise your PIN and your passcode – don't write your PIN or passcode down.
- Always keep your PIN, passcode, or VISA 3D Secure one-time confidential. Don't tell it to others, including your family, employees, or anyone who appears to be in authority, including people who claim to be our staff, or the Police.
- Take all reasonable care when using your PIN and your passcode so no one else sees it. For example, take care no one sees you enter it when using EFTPOS, a contactless terminal or an ATM and don't change your security details in a public place.
- Keep your PINs and passcodes different from your other PINs and passcodes. For example, if you have your ANZ Visa Debit card in a Mobile Wallet, the PIN you set for your card must be different from the passcode you use to unlock your Device.
- Change your PIN and passcode regularly.
- Do not let someone else respond on your behalf to a prompt ANZ sends you confirming that a transaction was authorised.
- Do not respond to a prompt ANZ sends you identifying that a transaction was not authorised when you know it was authorised.

You can help stop unauthorised use of your cards by protecting your cards

You must do everything you can to protect your cards, including taking the following steps:

- Ensure that your cards are protected at all times from misuse or any form of unauthorised use.
- Only you can use your card, including your wallet cards. We may cancel your card if it is used by anyone other than you.
- Ensure that you do not confirm that transactions are authorised, for example by way of a response to any prompt or notification from ANZ, where you did not make or authorise the transaction.

If you have a Mobile Wallet you must protect your Device. See our ANZ Electronic Banking Conditions, available at anz.co.nz or from any branch, for steps you must take to protect your Device, including:

- You must ensure that no one else's biometric ID is registered on your Device.
- You must ensure that you only set-up wallet cards where you are the cardholder.
- You must remove your wallet cards from your Mobile Wallets before you sell or give your Device to someone else. You will be responsible for all transactions on wallet cards that are not removed from your Device before you sell or give it to someone else.

You can only use a Mobile Wallet on your own Device, or a Device you are authorised to use; for example, by your employer. You must not enable a Mobile Wallet on a shared Device.

Temporary Block

You can activate temporary block to block transactions on your card. You can activate temporary block by:

- Using the 'Manage Cards' feature in ANZ goMoney or ANZ Internet Banking
- Calling us on 0800 269 296 or +64 4 470 3142 (charges may apply).

You can remove temporary block at any time using the methods set out above.

Activating temporary block does not report your card as lost or stolen. If your card is lost or stolen, you must report it to us immediately as set out below.

ANZ EFTPOS card and ANZ Visa Debit card [Conditions of Use](#)

When you activate temporary block:

- your card can't be used for any transactions, unless those transactions were authorised or occurred before you activated temporary block but weren't yet processed
- it may take us up to 15 minutes to block all withdrawals on your card at ATMs. This is also the case when you turn-off temporary block
- you will still be able to view balances and deposit money to your account using your card at ATMs
- direct debits you've set up from your ANZ Visa Debit card number won't be made
- you will still be able to make transactions on your accounts, as only your card will be blocked
- any fees will continue to be charged
- any wallet card you have set up in Apple Pay, Google Pay or Google Wallet for your ANZ Visa Debit card will also be blocked
- if your card expires before you remove temporary block, it will be removed from our channels including Internet Banking and goMoney, and won't be reissued.

We rely on third party services to provide temporary block. If those services are disrupted temporary block may be unavailable from time to time.

Temporary block is not available for cards that ANZ has blocked.

When to contact us immediately

You must call us immediately on 0800 269 296, or on +64 4 470 3142 (charges may apply), or contact any branch, if:

- you lose your card or it's stolen, even if you have activated temporary block. Alternatively, you can report your card as lost or stolen using ANZ Internet Banking or ANZ goMoney
- someone else knows, or you suspect someone might know, your PIN or passcode
- you believe someone has used or might have used your card without your authority
- you have a wallet card and:
 - your Device or its SIM card is lost or stolen
 - someone else has or might have used your Mobile Wallet without your authority
 - someone else knows or might know the passcode on your Device
 - you suspect a security breach of your Device or Mobile Wallet. This includes if the mobile service on your Device is suddenly disconnected without your permission.

If you call us, we may need you to come into a branch to confirm what has happened in person. We'll need full information about what has happened in case we need to contact the Police.

Your responsibility for unauthorised use of your card

We've explained in the table below what losses and costs you'll be responsible for if someone uses your card without your authority:

What's happened?	Your responsibility before you report it to us	Your responsibility after you report it to us
You've acted in a way we believe is fraudulent or negligent.	You're responsible for all losses and costs.	You're responsible for all losses and costs.
We believe you contributed to the unauthorised use of your card.	The lower of: <ul style="list-style-type: none"> • The loss existing when you told us. • The maximum amount you could access using your card over that time. 	No responsibility.
You weren't fraudulent or negligent and didn't contribute to the unauthorised use of your card.	No responsibility.	No responsibility.

We'll consider you've contributed to the unauthorised use of your card if you have breached any of:

- these terms and conditions
- the ANZ General Terms and Conditions
- the ANZ Electronic Banking Conditions of Use, if you have a Mobile Wallet
- the ANZ with Apple Pay Terms and Conditions, if you have Apple Pay
- the ANZ Google Pay Terms and Conditions if you have Google Pay or Google Wallet.

If someone uses your wallet card to make a payment you haven't authorised, these conditions of use apply, not our ANZ Electronic Banking Conditions of Use.

You promise to reimburse us for any amount we pay to our customers or third parties as damages for loss they suffer from your misuse of a wallet card, or failure to stop unauthorised use of your wallet card. You don't have to reimburse us to the extent our employees or agents have acted fraudulently or negligently.

You agree that the table under 'Your responsibility for unauthorised use of your card' applies whether or not you have loaded a temporary block on your card.

Our responsibility for unauthorised use of your card

We'll refund the amount of any unauthorised transactions on your card where we agree you didn't contribute to the unauthorised transaction and any of the following happen:

- Someone forged your card.
- We mistakenly issued your card to someone else.
- Our employees or agents acted fraudulently or negligently.
- Faults occur with EFTPOS machines, a contactless terminal, the EFTPOS system, your card, unless those faults are obvious or we made information about those faults public.
- However, we are not responsible for any loss caused by events beyond our control. For example, we're not responsible if you can't use your card because the electricity, internet connection, or phone networks are down. We're not responsible if any third party services we rely on to help us provide our services, such as temporary block, are not available. We're also not responsible for loss caused by third party products or services, including a malfunction of any equipment that supports a Mobile Wallet or temporary block.

We won't refund any transaction where you or a cardholder acted in a way we believe is fraudulent or negligent, or we believe you contributed to the unauthorised use of your card.

To the extent permitted by law, we won't be responsible for any direct or indirect loss or damage:

- to your Device from using or trying to use your Mobile Wallet
- if you can't access or use your Mobile Wallet
- arising from the goods or services which you have purchased using your Mobile Wallet
- if any transaction fails or is declined when you use your Mobile Wallet
- if a transaction is charged to your card, when you have activated temporary block (including any transaction charged to your wallet card in Apple Pay, Google Pay or Google Wallet) if this is caused by a failure of third party services we rely on to provide temporary block.

Canceling your card

To cancel your card, please call us on 0800 269 296 or +64 4 470 3142 (international). You should then cut your card in half through the magnetic strip and dispose safely. If we believe we have a good reason to do so, we can:

- cancel your card
- suspend or cancel your wallet card, without suspending or cancelling your ANZ Visa Debit card or card account.

We can do this at any time and without letting you know first. If we cancel your card we may also cancel your corresponding wallet card. If we cancel your wallet card, we'll remove it from your Mobile Wallet. We can also refuse to renew, return, or replace your card.

If your account is closed, or you don't have authority to use the account, you must call us on 0800 269 296 or +64 4 470 3142 (international) to cancel your card immediately. You should then cut your card in half through the magnetic strip and dispose safely. You're responsible for any transactions made using your card, until we've cancelled all the EFTPOS cards or Visa Debit cards for that account.

If you have a Mobile Wallet, to cancel a wallet card, simply log in to your Mobile Wallet and remove it.

You will need to set up your new ANZ Visa Debit card in your Mobile Wallet when you receive your replacement or reissued physical ANZ Visa Debit card.

You can only cancel the card of another authorised signatory if:

- you're entitled to remove that person as an authorised signatory under the terms of your master account mandate, and
- you ask that person's access to be removed or changed.

Cards you report as lost or stolen

When you report your card as lost or stolen:

- your card can't be used for any transactions, unless those transactions were authorised or occurred before you reported your card as lost or stolen, but weren't yet processed
- it may take us up to 15 minutes to block all withdrawals on your card at ATMs
- direct debits you've set up from your ANZ Visa Debit card number won't be made
- you will still be able to make transactions on your accounts, as only your card will be blocked
- any wallet card you have set up in Apple Pay, Google Pay or Google Wallet will also be cancelled. If you've asked us to replace your card, we'll automatically set up your replacement card as a wallet card in Apple Pay, Google Pay or Google Wallet.

You can ask us to issue you a replacement card. If you're overseas, and you've lost your card, or it's been stolen or damaged, we won't replace your card until you're back in New Zealand – we do this for security reasons and for your protection. If your card is lost, we charge a fee to issue you a new card, but we don't charge to issue you a new wallet card. See our Fees and Charges brochure at anz.co.nz for any fees that may apply.