

1. What you need to know about these conditions

These conditions set out some specific information about the following services (collectively referred to as the electronic banking services):

- ANZ Internet Banking
- ANZ goMoney
- ANZ Phone Banking

These conditions also have information about your responsibilities, privacy, access to electronic banking services and how we tell you about changes.

It is important that you read and understand these conditions before using any of our electronic banking services. By using our electronic banking services, you agree that these conditions apply to you and you'll comply with them.

Other terms and conditions will also apply to your use of our services, such as specific account terms and conditions and the General Terms and Conditions. Copies of these other terms and conditions are available at anz.co.nz or at any branch.

If a particular term in those other terms and conditions is not consistent with a term in these conditions, these conditions will apply for any transactions using the electronic banking services. However, unauthorised use of mobile wallets or wallet cards is not governed by these conditions. See Section 8 for more information.

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

Contents

1. What you need to know about these conditions.....	1
2. A glossary of the terms we use.....	2
3. General information about these conditions, and the services we provide you.....	5
4. How you use your accounts with us.....	6
5. How to find information about making electronic payments.....	10
6. How you use Internet Banking.....	10
7. How you use ANZ's Mobile Banking Apps.....	12
8. How you use mobile wallets.....	17
9. How you use Phone Banking.....	19
10. Content of electronic banking services.....	21



WriteMark
Plain Language Standard

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

ANZ Electronic Banking Conditions

2. A glossary of the terms we use

ANZ's Mobile Banking apps

ANZ's Mobile Banking Apps means goMoney.

Apple Pay

Apple Pay means the mobile payment and digital wallet service created by Apple Inc. that lets you make mobile payments using a wallet card and an eligible mobile device.

Bank Mail

Bank Mail is the electronic messaging service that allows us to communicate with you by email within our secure Internet Banking system.

Biometric identification

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

Business day

Business day is any day except Saturday, Sunday or a New Zealand public holiday.

Cleared funds

Cleared funds are funds in your account, available for you to use, and which won't be reversed or dishonoured, unless the transaction is considered to be fraudulent.

Contactless terminal

Contactless terminal means an electronic point of sale device with contactless technology enabled. It allows you to make mobile payments.

Contactless transactions

Contactless transactions are mobile payments, and transactions made by presenting a wallet card in a mobile wallet to a contactless ATM.

Customer number

Customer number is the number we give you to identify you and your accounts.

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 will be debited from the card account for your default wallet card, unless you select a different wallet card for that contactless transaction.

Electronic payment

Electronic payments are payments you make using Internet Banking, goMoney, or Phone Banking, or payments we make for you electronically, including automatic payments, bill payments, tax payments, and funds transfers. Electronic payments don't include contactless payments and in-app purchases using Apple Pay or Google Pay.

ANZ Electronic Banking Conditions

Eligible card

Eligible card means an ANZ Visa Debit card or a personal ANZ Visa credit card.

Eligible mobile device

An eligible mobile device lets you make contactless transactions using a mobile wallet. For goMoney wallet, eligible mobile device means an Android smartphone that:

- has Android OS software version 4.4 or above.
- is enabled for cellular or wireless internet connection.
- is capable of near field communication.
- meets ANZ security and payment performance standards.

Check:

- anz.co.nz/gomoneywallet to see which devices we have approved for goMoney Wallet
- 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.

goMoney

goMoney means ANZ goMoney, our Mobile Banking App for iPhone, iPad and Android devices. The App lets you do things like check your account balances and make electronic payments, using your mobile device through an internet connection.

goMoney Wallet

goMoney Wallet means the goMoney feature that lets you make contactless transactions using a wallet card and an eligible mobile device.

Google Pay

Google Pay means the mobile payment and digital wallet service that lets you make mobile payments using a wallet card and an eligible mobile device. Google Pay is provided by Google Asia Pacific Pte. Ltd ABN 54 341 015 381 and its related bodies corporate and affiliates.

Internet Banking

Internet Banking means ANZ Internet Banking, our service that lets you do things like check your account balances and make electronic payments, using a computer or other device connected to the internet.

Mobile device

Mobile device is a mobile phone or other mobile telecommunication device that allows you to communicate with us through text message or internet connection, and includes an Apple Watch.

Mobile payment

Mobile payment means a payment made using a wallet card where you perform a transaction by presenting your eligible mobile device to a contactless terminal.

Mobile wallet

Mobile wallet means goMoney Wallet or another mobile wallet such as Apple Pay or Google Pay, that lets you make contactless transactions using a wallet card and an eligible mobile device.

ANZ Electronic Banking Conditions

OnlineCode

OnlineCode is our additional security and identity checking service for Internet Banking and goMoney. This service provides a second layer of security to verify who you are when performing certain actions in Internet Banking and goMoney.

Password

Password is a series of between 8 and 32 characters containing at least one letter and one number that you choose and then use to access certain electronic banking services.

Pay to Mobile

Pay to Mobile is the goMoney service that allows you to make a payment to a person with a New Zealand bank account by using their mobile device number.

Phone Banking

Phone Banking means ANZ Phone Banking, our service that lets you use your telephone and our touchtone menu options to do things like check your account balances, hear past transactions, and make electronic payments.

PIN

PIN is a number of between 4 and 7 digits (depending on the electronic banking service) that you choose and then use to access certain electronic banking services. If you have a mobile wallet, it includes your goMoney PIN and your wallet card PIN.

Responsibility or responsible

Responsibility or responsible means 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 do something.

Uncleared funds

Uncleared funds are funds in your account we may allow you to use, but which could be dishonoured, for any reason. For example, if 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.

Voice ID

Voice ID means verifying identity using the unique biometric characteristics in your voice.

Wallet card

Wallet card means a card you have set up in a mobile wallet to make contactless transactions.

We, us, and our

We, us, and our means ANZ Bank New Zealand Limited and any companies owned by, or related to, us. It also includes Australia and New Zealand Banking Group Limited.

You

You means the person we've provided any accounts, products, or services to.

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.
- each person must pay any amounts we're owed, by themselves or with the others who are responsible for those amounts.

3. General information about these conditions, and the services we provide you

We can change these conditions

We can change or upgrade any electronic banking service. We can also change these conditions or our fees at any time. We'll let you know what's happening at least 14 days before we make any changes in any one of the following ways:

- Writing to you, sending you an email or a fax, or calling you by telephone.
- Posting messages in the electronic banking services.
- Putting up information in our branches or on our website.
- Advertising the changes, for example in newspapers, or on radio or television.

We can charge you fees relating to electronic banking services

See our Service Charges brochure or anz.co.nz for the fees and charges that apply to our electronic banking services.

You agree we can take our fees and charges from your nominated account. You are responsible for all charges charged by an internet service provider, mobile or telephone operator when you access any electronic banking service.

Your personal information

Our privacy statement is in our General Terms and Conditions. You agree that the statement also applies to any information you give us when using the electronic banking services. You can ask for a copy of our General Terms and Conditions at any of our branches or view it at anz.co.nz.

Our Helpdesk is available for you

Please visit www.anz.co.nz/contact for information on how to contact us for Helpdesk support.

If you are registered for Internet Banking, you can contact us through Bank Mail.

The Helpdesk will not give you advice on your mobile device, or data connections, network charges to your mobile device and/or its associated accounts.

How you can give us your feedback, and what to do if there is a problem

Tell us immediately if either of the following apply:

- you think there is an error on your bank statement or online account information.
- you have any questions or complaints.

You will need to give us the following information:

- your name
- your account number and customer number
- any details you can about the suspected mistake, or the nature of your question, including the amount of money involved.

We may ask for more information from you to help us in our enquiries. We will make every effort to answer your questions or resolve your complaints quickly and fairly. Where we find that an error occurred, we will promptly correct the error (to the extent possible) and repay any interest or fees we may have charged you as a result of the error.

We will correct any errors made on your statement or online account information.

Please call our Customer Service Team on 0800 560 555 or talk to a staff member at any branch if you don't think your enquiry has been properly dealt with.

ANZ Electronic Banking Conditions

When terms in these conditions may be invalid

If a New Zealand Court decides that any of the terms in these conditions are unlawful, we will remove the term(s) in question and the remaining terms will be enforceable.

We reserve our right to exercise our rights

Even if we don't immediately exercise a right we have under these conditions, we can still exercise that right in future.

Governing law

New Zealand law applies to these conditions.

The Consumer Guarantees Act 1993 will apply if you're a consumer

Unless you're using the electronic banking services for the purpose of a business, the guarantees given to consumers under the Consumer Guarantees Act 1993 will apply.

4. How you use your accounts with us

Your access to accounts and availability of electronic banking services

You can access and operate all your selected accounts through the electronic banking services where either:

- you are the only account holder and signatory.
- you have the authority to operate the account alone where there is more than one signatory to the account.

Our electronic banking services are generally available 24 hours, 365 days a year, except for downtime to allow for maintenance of the system. As we also rely on third parties to make the electronic banking services available (like software providers, network service providers, and internet service providers), there may be other times when the electronic banking services are limited or unavailable.

We can suspend or terminate your access to electronic banking services, or any functionality within our electronic banking services, without telling you at any time.

You can stop using any electronic banking service at any time by letting us know that you no longer wish to use the service.

How we act on instructions

You accept that our authority to process instructions on your accounts comes from the use of your customer number, password, PIN, OnlineCode, Voice ID, or successful log-on to goMoney using fingerprint, face or other Biometric identification or another security feature that might apply. Our authority also comes from a transmission of a contactless transaction. You agree that we have that authority whether or not you have actually given authority for the instruction. You agree that we may do any of the following things:

- act on an instruction received through the electronic banking services without checking your identity.
- delay acting on an instruction.
- ask you for more information before acting on an instruction.

You agree that you will only use our electronic banking services to carry out your banking transactions and enquiries available through the electronic banking service.

You may not be able to cancel or change instructions once issued. Please contact us on 0800 269 296, or ask at any of our branches if you have any queries about cancelling or changing instructions.

How to help protect yourself and your information

Your ANZ card, password(s), PIN(s), customer number, Voice ID and any Biometric identification stored on your mobile device to log-on to goMoney, are the key to accessing your accounts electronically (including by phone or mobile device).

ANZ Electronic Banking Conditions

The security of your card, password, PINs, mobile device, biometric identification and customer number is very important. You must memorise your password and PINs.

If you enable fingerprint, face or other Biometric identification access to log-on to goMoney, anyone whose fingerprint, face or other Biometric identification is stored on your mobile device will be able to access your mobile wallets and goMoney. You must not have fingerprint, face or other Biometric identification access enabled in goMoney Settings if someone else's fingerprint, face or other Biometric identification is stored on your mobile device.

You must not record your voice identification phrases used for Voice ID, such as your passphrase. You must not let someone else record their voiceprint against your customer number. You agree that you will be responsible for actions on your accounts following successful identification using Voice ID, in accordance with these conditions.

For more information and advice on how to protect yourself and your information when using electronic banking services see www.anz.co.nz/secure.

How to help protect your PINs, passwords and biometric identification

You must follow our advice to help protect your PINs, passwords and biometric identification:

- Tell us immediately if you suspect that your PIN or password has become known to anyone.
- Change your PINs and passwords regularly and immediately when ANZ asks you to.
- Change your PINs and passwords after any spyware or viruses have been removed from the computer you use.
- Keep your PINs and passwords memorised and not written down (even if disguised).
- Keep your PINs and passwords for our electronic banking services different from your other PINs and passwords and don't use the same PIN or password for more than one electronic banking service.
- Don't tell anyone your PIN or password. This includes family members or anyone who appears to be in a position of authority, including our staff or the police.
- Don't let anyone see your PIN or password – for example, when you enter your PIN or password into a computer, mobile phone, EFTPOS or an ATM.
- Keep your PINs and passwords hard to guess – don't choose a PIN or password based on information about you that's easy to find, like your birth date or telephone number and don't choose a PIN or password that's easy to work out, like 1111 or 3456.
- Never enter your PIN or password on a third party website or mobile application or a webpage accessed by a link from an email, even if the email appears to be from ANZ.
- Never have fingerprint, face or other Biometric identification access enabled in goMoney settings if someone else's fingerprint, face or other Biometric identification is stored on your mobile device.
- Never record your voice identification phrases used for Voice ID, such as your passphrase.
- Never let someone else record their voiceprint against your customer number.

How you can help stop unauthorised use of your accounts

You must immediately change your password or PIN and call us on 0800 269 296 or from overseas call +64 4 470 3142 (calling charges may apply) if:

- Someone might know your password or PIN.
- You think someone has accessed your information and accounts without your authority.
- Your mobile device or its SIM card has been lost or stolen.

Please visit www.anz.co.nz/contact for how to contact us if your card has been lost or stolen or you think someone has been using your card.

How you use OnlineCode

OnlineCode gives extra security when you carry out certain actions using Internet Banking and goMoney. If you have a mobile device you must register for OnlineCode when you register for Internet Banking.

ANZ Electronic Banking Conditions

OnlineCode is an authentication process. It works by sending a unique 'single use' code to your mobile device when you start an action that OnlineCode applies to. Where OnlineCode applies, we will only allow you to proceed or process transactions if you enter the OnlineCode sent to your mobile device.

Each OnlineCode usually works for the length of your Internet Banking and goMoney session. However to complete some actions online you must enter a second OnlineCode.

You must use OnlineCode for Internet Banking and goMoney, when required, to authorise certain actions. These actions might change from time to time and might include, for example:

- Making electronic payments over a certain amount.
- Sending money overseas.
- Registering for goMoney.
- Adding a new mobile device on goMoney.
- Resetting your PIN on goMoney.

Pay to Mobile recipients not registered for goMoney must enter an OnlineCode to claim their payment.

You must always keep the OnlineCode confidential and not allow anyone else to have access to the code.

In providing OnlineCode, we rely on mobile phone network providers to deliver OnlineCode messages. That means we cannot promise that OnlineCode will be available. It also means the coverage of the network you use, including if you are overseas, may affect your ability to receive OnlineCode messages.

When we will reimburse you

We will reimburse you for direct losses you incur that are caused by any of the following:

- our employees or agents acting fraudulently or negligently.
- any forged, faulty, expired or cancelled part of an electronic banking service.
- an unauthorised transaction where it is clear you have not contributed to the loss.

When we will not reimburse you

We will not reimburse you for any losses you incur that are caused by any of the following:

- Any loss or damage to your mobile device resulting from your access or use, or attempted access or use, of Internet Banking or goMoney (including downloading any applications).
- Any loss or damage resulting from an inability of your mobile device to access Internet Banking or goMoney.
- Any information, content or data you give us.
- Any loss caused by the disclosure of your PIN as a result of your use of a mobile device, a telephone which is part of a PABX system or a cordless phone in using Phone Banking or if a Phone Banking instruction you make using a cordless phone is corrupted.
- Any loss or damage you or any other person may suffer because of action we have taken or not taken on any Bank Mail message from you.
- Any loss you suffer in connection with any failed or declined transactions.

We will not reimburse you for any loss or damage you or any other person may suffer in connection with situations outside of our control, including:

- Where you can't use our electronic banking services because of a power or communication line failure.
- Failure to connect to the internet.
- A malfunction of any equipment (including telecommunications equipment) that supports our electronic banking services.
- Loss caused by any third party products or services.

We will do our best to make sure you have continuous access to the electronic banking services. However, we are not responsible for any loss you suffer because you cannot use the electronic banking services, or due to delays or errors in processing your instructions caused by a third party.

ANZ Electronic Banking Conditions

Your responsibility for unauthorised use of our electronic banking services

The table below explains what losses you'll be responsible for if someone accesses your accounts using our electronic banking services without your authority:

What's happened	Your responsibility before you tell us	Your responsibility after you tell us
<p>You become aware of a breach of security or unauthorised access to your accounts. You tell us as soon as you become aware of the problem and you haven't either:</p> <ul style="list-style-type: none"> Acted fraudulently or negligently. Contributed to the unauthorised transactions. 	No responsibility	No responsibility
<p>You breached our conditions.</p> <p>For example:</p> <ul style="list-style-type: none"> You selected a PIN/password we believe is unsuitable. You didn't reasonably safeguard your PIN/password. You kept your PIN/password written down. You have given someone else access to your accounts using our electronic banking services. You have left a computer unattended when logged on to Internet Banking. You have used a computer or device that doesn't have an up-to-date operating system installed for Internet Banking or goMoney; or that doesn't have up-to-date anti-virus software installed for Internet Banking. You didn't promptly tell us that someone else has accessed your accounts using our electronic banking services. You have enabled fingerprint, face or other Biometric identification access to goMoney on your mobile device, and someone else's fingerprint, face or other Biometric identification was stored on your mobile device and used to access goMoney. You have recorded your voice identification phrases, such as your passphrase, or let someone else record their voiceprint against your customer number. 	<p>You're responsible for the lower of:</p> <ul style="list-style-type: none"> the actual loss at the time you told us the balance that would have been available to withdraw (including any credit facility) between the time the unauthorised transactions were made and the time you told us. 	No responsibility
<p>You've allowed your account to be used fraudulently or to process unauthorised transactions.</p>	<p>You may be responsible for some or all of the losses, regardless of the balance available in your account.</p>	<p>You may be responsible for some or all of the losses, regardless of the balance available in your account.</p>
<p>You've acted fraudulently or negligently.</p>	<p>You're responsible for all losses, regardless of the balance available in your account.</p>	<p>You're responsible for all losses, regardless of the balance available in your account.</p>

ANZ Electronic Banking Conditions

Your responsibility for any misuse or failure to stop unauthorised use of electronic banking services

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 the electronic banking services, or your failure to stop unauthorised use of the electronic banking services.

5. How to find information about making electronic payments

Electronic payments are payments you make using Internet Banking, goMoney, or Phone Banking, or payments we make for you electronically. You can set electronic payments to go on the same date or a future date. See our 'General Terms and Conditions' on our website for information about electronic payments, including how and when we make them, what happens if you don't have enough money in your account for an electronic payment, and stopping electronic payments. See also our 'Fees and Charges' booklet for information on the fees we charge for making electronic payments or if your payment fails.

6. How you use Internet Banking

Your eligibility to register for Internet Banking

To register for Internet Banking, you must be at least 13 years old (unless we agree otherwise) and hold an eligible account with us at the time you register.

How to register and access your accounts

To access your nominated accounts using Internet Banking, register at anz.co.nz by using your customer number or by going into a branch.

Business customers can access and complete transactions on all accounts where they are the authorised signatory and have been authorised by the account owner to act alone.

We may restrict the accounts you can select for use with Internet Banking. We may also restrict your use of Internet Banking on a nominated account. For instance, we may put transaction limits on any type of electronic payment for a nominated account. Contact us if you would like to discuss changing these limits.

How you can help stop unauthorised access to your accounts through Internet Banking

You must follow our advice about processes and safeguards when using Internet Banking, to help prevent unauthorised access to your account(s).

Don't let unauthorised people or systems access your information

- Don't let anyone see you enter your customer number or password.
- Don't change your security details in a public place.
- Ensure your browser is set so that it does not save your password/details or autocomplete your login.
- Take all reasonable steps to prevent unauthorised use of your computer and always log off your Internet Banking session when you have finished or before you leave your computer unattended.
- Don't let anyone else access your accounts through our electronic banking services.
- Keep information we send you private.
- Let us know immediately if you change your mobile number.

See 'How to help protect your PINs, passwords and biometric identification' on page 7 for steps you must take for your password.

ANZ Electronic Banking Conditions

Make sure you can trust the computer you use and the links you follow

- Don't click on links in emails; instead, enter www.anz.co.nz directly into your browser address bar.
- Ensure there is a security symbol in your browser.
- Don't enter your login details onto a third party website or mobile application.
- Don't use public computers, like those in internet cafes, for Internet Banking as these computers may not be safe or unsecured public Wi-Fi hotspots that don't require a password for your Internet Banking.
- Ensure your computer has anti-virus software installed and regularly updated and that the operating system on your computer is regularly updated.

Granting third parties access to Internet Banking

Sometimes, other companies or organisations request access to your Internet Banking. This could be to provide you services like paying a fine or an airfare. Or, it could be an easy way for them to get access to your account information for credit approval.

You must not give anyone else access to your Internet Banking. This includes not logging in to Internet Banking from other websites or mobile applications.

See 'Your responsibility for unauthorised use of our electronic banking services' for information about what losses you'll be responsible for if you allow someone to access your accounts using our electronic banking services.

How you can use Bank Mail

You can use Bank Mail to make general account or other enquiries or to request services from us. You must make sure the information in your Bank Mail messages is correct. We may send you information about other facilities, products and services using Bank Mail, unless you tell us not to.

We are not responsible for third party software

We are not responsible for third party software used in conjunction with Internet Banking or goMoney.

We are not responsible for any Internet Banking module included in accounting software used to access Internet Banking. If you access Internet Banking through accounting software that includes an Internet Banking module, you agree that the Internet Banking module in the accounting software has been acquired by you for your business purposes. You also agree that the provisions of the Consumer Guarantees Act 1993 do not apply to your use of the Internet Banking module.

You must make sure the information you send to Internet Banking using an Internet Banking module is correct.

Data collection in Internet Banking

By using Internet Banking, you agree that we may collect and store your ANZ customer number, information about your activity within Internet Banking, and information relating to your computer. This includes your browser version, operating system and IP address.

We use identifying information so that we can give you information about other accounts, products or services we or third parties offer. The identifying information we use includes your customer number, cookies, and unique identifiers associated with your device, and other digital tracking tools. The information we offer you can include things like options for increasing your credit limit that you're eligible for, or that we believe may be relevant to you.

We can also use identifying information according to our ANZ Privacy Statement. For example, it helps us to understand what might be relevant to you so we can deliver more tailored content online.

We use the information about your computer and information about your activity within Internet Banking for security purposes, to monitor and manage compatibility issues or required upgrades, to track and monitor computer usage, for customer support and to further develop Internet Banking.

We can combine information we collect about you in Internet Banking with other information about you according to our ANZ Privacy Statement, contained in the ANZ General Terms and Conditions. This is available at anz.co.nz or from any branch.

ANZ Electronic Banking Conditions

Your IP address is the identifier for your computer when you are using the internet. As part of our security for ANZ Internet Banking, we use this information when we attempt to detect and prevent fraudulent transactions in Internet Banking. We store your IP address for security, audit and reporting purposes. Your IP address will not be used by us or released to any third party except in the case of security, inappropriate behaviour or fraud issues, such as unauthorised access to your, or our computer systems or fraudulent transactions.

We use Adobe Analytics software to help us measure the performance of Internet Banking. This measures Internet Banking statistics, such as number of page views, the number of unique visitors, time spent on Internet Banking, timing of visits and types of devices used to access Internet Banking. We use this information to carry out statistical analyses of aggregate user behaviour. The analysis is provided to us by Adobe Analytics for security purposes, and to help us better understand usage of Internet Banking. We do not make any information about your transactions or accounts available to Adobe Analytics. For more information about Adobe Analytics see the links below:

[Privacy information for Adobe hosted services](#)

[Adobe – opt out of selecting cookies information](#)

[Adobe Analytics website](#)

We use Application Performance Monitoring (APM) technologies to monitor the performance of the browser during visits to Internet Banking. APM is also used to identify any issues or defects. This helps ANZ to be proactive in continuously improving our customer experience.

We use cookies, unique identifiers associated with your device, and other digital tracking tools to help us provide you with a better and more customised service and a more effective experience in Internet Banking. A cookie is a small text file that can be stored on your computer, tablet or phone when you visit a website. A web server sends you a cookie and your browser accepts it. The browser then returns the cookie to the web server next time you visit that particular website. We can also share these cookies and digital tracking tools with non-ANZ websites according to the ANZ Privacy Statement.

Any personal information collected through Internet Banking will be treated according to the ANZ Privacy Statement, contained in the ANZ General Terms and Conditions, available at any branch or at anz.co.nz.

If you do not consent to the collection of the information outlined in this section through Internet Banking, you should stop using ANZ Internet Banking.

See the ANZ Website Security and Privacy Statement, available at anz.co.nz, for information about security and privacy on the ANZ Website.

7. How you use ANZ's Mobile Banking Apps

Your eligibility to register for goMoney

To register for goMoney, you must:

- be at least 13 years old (unless we agree otherwise)
- be an ANZ New Zealand customer
- be registered for Internet Banking and, unless you are exempt from OnlineCode, be registered for OnlineCode (and have a valid Internet Banking password and customer number)
- have a mobile device that is enabled for cellular or wireless internet connection. See anz.co.nz/banking-with-anz/ways-to-bank/gomoney/ for minimum iOS and Android software versions required; and
- be authorised to use and incur charges on your mobile device account in relation to goMoney.

How to register and access your accounts on goMoney

You can register for goMoney by downloading the goMoney app from the App Store (for iOS) or the Google Play Store (for Android), setting up a four digit PIN and entering your activation code when you receive it from us. You can use either your goMoney PIN or your Internet Banking logon details to access goMoney.

ANZ Electronic Banking Conditions

If you have a mobile device with fingerprint, face or other Biometric identification capability, you can enable fingerprint, face or other Biometric identification access in goMoney Settings and use your fingerprint or face to access goMoney on your mobile device. A fingerprint or face access option will only appear in goMoney Settings if you have an eligible mobile device and minimum software version.

If you enable fingerprint, face or other Biometric identification access in goMoney Settings, any person whose fingerprint, face or other Biometric identification is stored on your mobile device will be able to access your goMoney account. You must not have fingerprint, face or other Biometric identification access enabled in goMoney Settings if someone else's fingerprint, face or other Biometric identification is stored on your mobile device.

You agree that you will be responsible for actions on your accounts following successful fingerprint, face or other Biometric identification logon to goMoney, in accordance with these conditions.

Your access to accounts and availability of goMoney

We can limit the type of accounts you can access. We can also set transaction limits on any payment you make from a particular account. Contact us if you would like to discuss changing these limits.

At anytime, we may suspend or terminate your use of goMoney (including any features within goMoney).

You may be unable to use goMoney, including goMoney Wallet, if your mobile device hasn't recently been connected to the internet.

How we can use your mobile device number

If you have given us your mobile device number, we may send text messages to your nominated mobile device number unless you tell us otherwise.

How you can help stop unauthorised access to your accounts through goMoney

You must call us toll free immediately on 0800 269 296 if:

- If your mobile device or the SIM card for your mobile device is lost or stolen
- you suspect a security breach of your mobile device or mobile wallet. This includes if the mobile service on your mobile device is suddenly disconnected without your permission.

To help prevent unauthorised access to your account(s), you must follow our advice about processes and safeguards when using goMoney. You must also protect your mobile device.

Don't let unauthorised people or systems access your information

Protect the security of your mobile device:

- Take all reasonable steps to prevent unauthorised use of your mobile device such as keeping your mobile device secure and not leaving it unattended, locking your mobile device when it's not in use, and not leaving your mobile device logged on to our electronic banking services.
- Notify us immediately if either your mobile device or its SIM card is lost or stolen.
- Remove your wallet cards from your mobile wallets before you sell or give your mobile device to someone else.
- Don't have fingerprint, face or other Biometric identification access enabled on your mobile device or in your goMoney Settings if someone else's fingerprint, face or other Biometric identification is stored on your mobile device.

Protect the security of your information:

- Don't let anyone see you enter your customer number, password or PIN or any information about your accounts.
- Don't change your security details in a public place.
- Keep information we send you private.
- Ensure the operating system on your mobile device is regularly updated.
- Don't let anyone else access your accounts through our electronic banking services, including any mobile wallet.
- Don't let anyone else register for goMoney using your customer number and Internet Banking password.

ANZ Electronic Banking Conditions

- Only set up wallet cards where you are either the cardholder or an additional cardholder.
- Only use a mobile wallet on your own mobile device, or on a mobile device you are authorised to use, for example, by your employer. You must not enable any wallet cards on a shared mobile device.

See 'How to help protect your PINs, passwords and biometric identification' on page 7 for steps you must take for your PINs and biometric identification.

Make sure you can trust the mobile device you use and the links you follow

- Only install applications on your mobile device from either the Apple App Store or the Google Play Store.
- Only use goMoney to carry out your banking.
- Don't do anything fraudulent or malicious to the goMoney application or software (for example, don't copy, modify, adversely affect, reverse engineer, hack into or insert malicious codes into the goMoney application or software).
- Don't override the software lockdown on your mobile device.
- Don't enable or allow jailbreaking (for iPhone) or rooting (for Android) on your mobile device.
- Avoid public Wi-Fi hotspots that are unsecured and don't require a password.

Viewing your goMoney account balance on an Apple Watch

To view your goMoney account balances on your Apple Watch, you must:

- have an iPhone 5 or above, running iOS software version 8.2 or above, that is enabled for cellular or wireless internet connection; and
- have an Apple Watch.

How to use Pay to Mobile

You can use Pay to Mobile to send a payment to a person with a New Zealand bank account ('Pay to Mobile recipient') by providing us with the Pay to Mobile recipient's mobile phone number.

The payment amount will be taken from your nominated account when we receive the Pay to Mobile request.

You must register your mobile device number with us in order to make and receive Pay to Mobile payments. You must only use a mobile device number that has been allocated to you by your mobile service provider.

If your mobile device number is registered to another customer number, your Pay to Mobile payments may not be successful.

For Pay to Mobile recipients registered for goMoney we will send them a text message telling them your payment has been made to their nominated ANZ account. You cannot delete or cancel these Pay to Mobile payments.

For Pay to Mobile recipients not registered for goMoney, we will send them a text message telling them that a Pay to Mobile payment is available for them to claim at our Pay to Mobile claim payment website (<https://collect.anz.co.nz/collect/>).

For the Pay to Mobile recipient to claim the Pay to Mobile payment you must do all of the following things:

- advise the Pay to Mobile recipient that you have provided us with their mobile device number for the purpose of telling them of the Pay to Mobile payment.
- make sure the details provided by you in the Pay to Mobile payment request are correct or your Pay to Mobile payment may be unsuccessful or may be paid to an unintended account. We do not check that the details provided by you are correct.
- deal with the Pay to Mobile recipient directly if they wish to dispute the amount or payment of the Pay to Mobile payment.

Once the Pay to Mobile recipient has entered the payment details into the claim site, we'll send them an OnlineCode to complete their claim for a Pay to Mobile payment. The Pay to Mobile recipient must successfully claim the Pay to Mobile payment within seven days after they receive the text message from us telling them that the Pay to Mobile payment is available for them to claim. If the Pay to Mobile recipient does not successfully claim the Pay to Mobile payment within this timeframe the funds will be returned to your account (without interest), and the Pay to Mobile recipient will be unable to claim the Pay to Mobile payment.

ANZ Electronic Banking Conditions

Data collection in goMoney

By using goMoney, you agree that we may collect and store your ANZ customer number, activity within goMoney, mobile phone number, and information relating to your mobile device. This includes your app version, device type and model, operating system, IP address and security information related to your mobile device.

We use your customer number to identify you so that we can communicate with you on a very limited basis (such as displaying credit limit increase options that you're eligible for, or advising you of a compatibility issue). We use the information about your mobile device and activity within goMoney for security purposes, to monitor and manage compatibility issues or required upgrades, to track and monitor mobile device usage, for customer support and to further develop goMoney.

We can also use any personal information we collect through goMoney in accordance with our ANZ Privacy Statement, contained in the ANZ General Terms and Conditions, available at any branch or at anz.co.nz.

We use third party analytics website measurement software to help us measure the performance of goMoney. Third party analytics is used to anonymously aggregate goMoney statistics, such as number of page views, the number of unique visitors, time spent on goMoney, timing of visits and types of devices used to access goMoney. This information is used to carry out statistical analyses of aggregate user behaviour. The analysis is provided to us by the third party for security purposes and to help us better understand usage of goMoney. We do not make any personal information or information about your transactions or accounts available to the third party.

For further information about the analytics we use see: <http://www.google.com/analytics/>, and for details of the third party analytics privacy policy, see: <http://www.google.com/policies/privacy/>.

We use Application Performance Monitoring (APM) technologies to monitor the performance of the browser during visits to goMoney. APM is also used to identify any issues or defects. This helps ANZ to be proactive in continuously improving our customer experience.

Some features within goMoney require your permission to access certain information on your mobile device. These include:

- Pay to Mobile – which requires permission to access your contacts list. In Android devices this permission is called 'Contacts/Calendar'.
- Find a Branch or ATM – which requires permission to access your location.
- Personalising your account images – which requires permission to access your photos. In Android devices this permission is called 'Photos/Media/Files', and also allows caching of a map when using our Find a Branch or ATM.

If you have an Android mobile device, we also require you to give us permission to access your phone. This permission is called 'Device ID and Call Information' on Android devices with operating systems less than 6.0. This permission enables goMoney to work properly. It also lets us access the status of your mobile device if you have goMoney Wallet. This is required to confirm your mobile device is compatible with goMoney Wallet and for security reasons, to ensure transactions are made from your mobile device. This permission is treated differently depending on the operating system on your Android mobile device, as explained below.

On Android mobile devices the timing of when these permissions appear, and the descriptions of these permissions, are controlled by Google Play:

- if your operating system is less than Android 6.0, you will be asked to accept these permissions when you download goMoney. In that case, you must accept these permissions in order to download goMoney, whether or not you intend to use the features in goMoney referred to above;
- if your operating system is Android 6.0 or above, you will be asked to accept these permissions the first time you use specific features in goMoney.

For example, if your mobile device has Android operating system 6.0 or above you will only be required to accept the 'Phone' permission if you use goMoney Wallet; and you will have to accept the 'Phone' permission the first time you use goMoney Wallet, rather than when you download goMoney from the Google Play store. However, if your mobile device has a lower operating system than Android 6.0, this permission will be described as 'Device ID and call information' and you must accept this permission when you download goMoney from the Google Play store, whether or not you use goMoney Wallet.

ANZ Electronic Banking Conditions

If you have an Apple mobile device, these settings are controlled by Apple. Under the Apple settings, you must agree to accept these permissions and give ANZ access to the relevant information above the first time that you use the relevant feature in goMoney.

Google Play and Apple control how the permissions appear on your mobile device. For this reason, sometimes the permissions appear broader than the actual information goMoney accesses on your device. For example, on Android devices using operating system 6.0 or above, the permission to access your phone appears as 'Allow goMoney NZ to make and manage phone calls.' However ANZ only accesses the status of your phone for the reasons described above for goMoney Wallet.

goMoney will only access the above information on your mobile device if you use the features outlined above. By using these features in goMoney you agree that we can access this information on your mobile device. Accepting these permissions does not enable your contacts, location or photos to be accessed outside your device.

For more information about how ANZ treats any personal information collected through goMoney see the ANZ Privacy Statement, contained in the ANZ General Terms and Conditions, available at any branch or at anz.co.nz.

If you do not consent to the collection of the information outlined in this section through goMoney, you should stop using goMoney, or the relevant feature in goMoney, as applicable.

You may be charged fees for using goMoney

You may incur charges from your mobile service provider for downloading, updating and using goMoney. Your mobile service provider may charge additional fees to access the internet on your mobile 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.

How the Apple Inc. software licence applies to your use of goMoney (for iPhone users)

You acknowledge that these conditions are between us and you, and not Apple Inc. You are given a non-transferable license to use goMoney on your mobile device in accordance with these conditions and the Apple Usage Rules in the Apple Store Terms of Service.

Subject to these conditions, we are solely responsible for goMoney, and Apple Inc is not responsible for goMoney in any way. To the maximum extent permitted by law, Apple has no warranty obligations whatsoever with respect to goMoney. You agree that we, and not Apple Inc, are responsible for the following things:

- addressing any claims by you or a third party in relation to goMoney, including but not limited to product liability claims, claims that goMoney fails to conform to legal or regulatory requirements or consumer protection claims.
- investigating any claim that goMoney breaches third party intellectual property rights, and for defending, settling or discharging such claim.
- maintenance and support services for goMoney.

You warrant that you are not located in a country that is subject to a US Government embargo or is designated by the US Government as a 'terrorist supporting' country, and you are not listed on any US Government list of prohibited or restricted parties.

You must comply with all third party service providers' terms of use (for example, software providers and network service providers) when using goMoney.

You agree that Apple Inc and its subsidiaries are third party beneficiaries of these conditions and that Apple Inc. has the right to (and will be deemed to have accepted the right) to enforce these conditions against you as a third party beneficiary.

iPhone, iPad and Apple Watch are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay is a trademark of Apple Inc. The App Store is a service mark of Apple Inc.

ANZ Electronic Banking Conditions

How the Google Inc. software licence applies to your use of goMoney (for Android users)

You acknowledge that these conditions are between us and you, and not Google Inc. You are given a non-transferable license to use goMoney on your mobile device in accordance with these conditions, subject to the terms of service and policies applicable to your use of Google Play.

You warrant that you are not located in a country that is subject to a US Government embargo or is designated by the US Government as a 'terrorist supporting' country, and you are not listed on any US Government list of prohibited or restricted parties.

You must comply with all third party service providers' terms of use (for example, software providers and network service providers) when using goMoney.

8. How you use Mobile Wallets

Using goMoney Wallet

To be eligible to use goMoney Wallet, you must:

- have an eligible mobile device
- be registered for goMoney
- have an eligible card.

We can change these requirements from time to time if we tell you first.

If you don't have an eligible mobile device, the goMoney Wallet feature will not appear as an option in the goMoney navigation menu.

You must select which cards you would like to use as wallet cards from the list of eligible cards in goMoney Wallet, and choose your default wallet card. You can use goMoney Wallet to make contactless transactions.

Contactless transactions on your wallet card will be billed to the same card account as the physical card that the wallet card is linked to. This will be your default wallet card account unless you select a different wallet card for that contactless transaction. For credit cards you have chosen to be wallet cards, the same credit limit will apply across your wallet card and the physical credit card it is linked to.

You must follow our advice to help protect your wallet card PIN and the PIN on your mobile device. See 'How to help protect your PINs, passwords and biometric identification' on page 7 for steps you must take to protect these PINs. In New Zealand, you will need to enter your wallet card PIN on the contactless terminal for any mobile payment over NZ\$80. For security reasons, some merchants may require you to enter your wallet card PIN for mobile payments under NZ\$80. You always need to enter your PIN at contactless ATMs.

Your wallet cards will have a different card number to your physical cards. This helps you identify contactless transactions on your account statements. Card numbers for wallet cards in goMoney Wallet are identified in goMoney but are partially obscured to make them more secure. This means they can only be used in goMoney Wallet.

You can access goMoney Wallet in the goMoney navigation menu at any time to change your goMoney wallet settings, add a new eligible card or change your default wallet card.

You may be able to use your wallet card overseas to make mobile payments at contactless terminals. The transaction limits at which a PIN is required will depend on which country you are in. We do not set these limits used by overseas ATMs. Wallet cards may work at some ATMs overseas. If your physical card linked to your wallet card is cancelled or stopped for any reason, we may cancel, or stop you from making, transactions using your wallet card.

You must protect your mobile device if you have goMoney Wallet. See 'How you can help stop unauthorised access to your accounts through goMoney,' 'Don't let unauthorised people or systems access your information' and 'Make sure you can trust the mobile device you use and the links you follow' on pages 13 and 14 for processes and safeguards you must take.

ANZ Electronic Banking Conditions

For additional terms and conditions on your wallet card, see the ANZ Credit Card Conditions of Use and the ANZ EFTPOS card and ANZ Visa Debit card Conditions of Use, available at anz.co.nz or at any branch.

See the data collection in goMoney paragraphs in Section 7 'How you use ANZ's Mobile Banking Apps' above, for information about data collection and goMoney Wallet.

Unauthorised transactions on goMoney Wallet

If someone uses your goMoney Wallet or wallet card to make a contactless transaction you haven't authorised, then the ANZ Credit Card Conditions of Use and the ANZ EFTPOS card and ANZ Visa Debit card Conditions of Use apply, as applicable, not these Electronic Banking Conditions. Copies of the conditions are available at anz.co.nz or at any branch. The table headed 'Your responsibility for unauthorised use of our electronic banking services' in these Electronic Banking Conditions does not apply to unauthorised use of a goMoney Wallet or wallet cards.

You may be charged fees for using goMoney Wallet

You may incur charges from your mobile service provider for downloading, updating and using goMoney Wallet. Your mobile service provider may charge additional fees to access the internet on your mobile 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.

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

ANZ will not charge you any additional fees solely for setting up goMoney Wallet in New Zealand.

Using Apple Pay

See anz.co.nz/ApplePay for:

- Information about the types of devices that are eligible mobile devices for Apple Pay
- Instructions on how to add and remove eligible cards from Apple Pay

For the terms and conditions that apply to Apple Pay, including about fees and charges, please also see the following documents, available at anz.co.nz or from any branch:

- ANZ with Apple Pay Terms and Conditions
- ANZ Credit Card Conditions of Use
- ANZ EFTPOS Card and ANZ Visa Debit Card Conditions of Use.

You must protect your mobile device if you have Apple Pay. See 'How you can help stop unauthorised access to your accounts through goMoney', 'Don't let unauthorised people or systems access your information' and 'Make sure you can trust the mobile device you use and the links you follow' on page 14 for processes and safeguards you must take.

See our ANZ with Apple Pay Terms and Conditions for information about data collection and privacy with Apple Pay.

Using Google Pay

See anz.co.nz/GooglePay for:

- Information about the types of devices that are eligible mobile devices for Google Pay
- Instructions on how to add and remove eligible cards from Google Pay.

For the terms and conditions that apply to Google Pay, including about fees and charges, please also see the following documents, available at anz.co.nz or from any branch:

- ANZ Google Pay Terms and Conditions
- ANZ Credit Card Conditions of Use
- ANZ EFTPOS Card and ANZ Visa Debit Card Conditions of Use.

ANZ Electronic Banking Conditions

You must protect your mobile device if you have Google Pay. See 'How you can help stop unauthorised access to your accounts through goMoney', 'Don't let unauthorised people or systems access your information' and 'Make sure you can trust the mobile device you use and the links you follow' on page 14 for processes and safeguards you must take.

Any person who has access to your Android Device will be able to make transactions using an ANZ Card registered in Google Pay – even if that person is not able to unlock your Android Device. Your Android device using Google Pay is limited to three transactions before that device will need to be unlocked, using the pattern, passcode, or Biometric ID, to continue making payments.

See our ANZ Google Pay Terms and Conditions for information about data collection and privacy with Google Pay.

9. How you use Phone Banking

Your eligibility to register for Phone Banking

To register for Phone Banking, you must be at least 13 years old (unless we agree otherwise) and hold an eligible account with us at the time you register.

How to register and access your accounts

You can register for Phone Banking by calling 0800 269 296. To use Phone Banking you'll need your customer number and PIN and can also choose to use Voice ID. You can select a PIN and enrol for Voice ID when you register for Phone Banking.

Availability of Phone Banking

Phone Banking is available 24 hours, 365 days a year, unless we need to upgrade or repair our Phone Banking system. However, we can restrict some Phone Banking services. Phone Banking can also be affected by the reliability and availability of other services like software providers and network service providers.

Your access to accounts

You can access all your selected accounts through Phone Banking if either:

- You're the only account holder.
- There's more than one account holder, but you can use the account alone.

We can limit the maximum number of accounts and the type of accounts that you can access. We can also set transaction limits on any payment you make from a particular account.

We may apply any of the following restrictions to your Phone Banking access:

- limit the number of accounts accessible using Phone Banking.
- limit the types of accounts which you can nominate for use on Phone Banking.
- impose conditions on your use of Phone Banking on a nominated account. For example, we may impose transaction limits for certain electronic payments on a nominated account.
- restrict access to Phone Banking at high volume call periods.

You may be charged toll charges for using Phone Banking

You can access Phone Banking toll free in New Zealand by calling 0800 103 123 from a landline or mobile phone.

You can access Phone Banking from outside New Zealand by calling +64 4 472 7123. If you do, you're responsible for all international toll charges.

ANZ Electronic Banking Conditions

Your instructions may be corrupted when using Phone Banking

If you use a cordless phone to call Phone Banking, any instructions you give can be corrupted if someone else is using a cordless phone nearby. For example, if a neighbour uses a cordless phone with the same frequency, your instructions could be duplicated or not received. If you think this has happened, contact us immediately.

Your access details may be unintentionally disclosed

If you use certain types of cordless or mobile phones, a temporary record of all numbers you dialled is saved in the phone's call log. Some companies and offices, including hotels and motels, automatically record all numbers dialled through their PABX phone system for invoicing purposes. Check the phone you use and clear your call records if possible. If you believe someone accessed your PIN or customer number, change your PIN and contact us immediately.

We record your calls with us

We can monitor or record your phone calls with ANZ. We do this mainly to try and improve our service. But we can also:

- use information we collect during those calls.
- give that information to other people or organisations.

For more information, see the ANZ General Terms and Conditions, available at anz.co.nz or at any branch.

How we accept instructions through Phone Banking

If you agree, we can use Voice ID to identify you when you use Phone Banking. When you enrol for Voice ID, we will create secure voice prints for you by recording you speaking certain identification phrases. You agree that we can then use your voice prints to identify you on your calls with ANZ. You also agree that we can rely on your instructions to us once we have identified you using Voice ID, without taking any further steps to identify you. You must not:

- record your voice identification phrases, such as your passphrase
- let someone else record their voiceprint against your customer number.

You agree that you will be responsible for actions on your accounts following successful identification using Voice ID under these conditions.

If Voice ID or your customer number or PIN is used, we can do one of the following things:

- act on the instruction without checking the identity of the person calling
- ask you for further information before acting on an instruction
- delay acting on an instruction.

You agree you'll only use Phone Banking to carry out your banking transactions and enquiries available through Phone Banking.

How you can help stop unauthorised access to your accounts through Phone Banking

To help prevent unauthorised access to your account(s) through your use of Phone Banking, you must do all of the following things:

- Take all reasonable steps to prevent unauthorised use of your mobile device when using Phone Banking, such as locking your mobile device when it's not in use.
- Don't leave your mobile device unattended.
- Change your PIN regularly.
- Contact us immediately if you lose your mobile device or it's stolen.

See 'How to help protect your PINs, passwords and biometric identification' on page 7 for steps you must take for your PINs and biometric identification.

10. Content of electronic banking services

We've made every effort to ensure that the information contained in our electronic banking services is complete, accurate and as up-to-date as possible. However, all information contained in our electronic banking services is subject to change.

Our electronic banking services contain some information provided to ANZ by third parties. We are not responsible for the accuracy of information from third parties.

To check that information is up to date, please call us on 0800 269 296 or visit any branch.

By using our electronic banking services, you acknowledge that our electronic banking services contain proprietary content, information and material owned by ANZ and its licensors, which is protected by applicable intellectual property and other laws. By using our electronic banking services, you agree that you will not make any unauthorised use of any of our proprietary content, information or material provided or made available through our electronic banking services.