

1. What you need to know about these conditions of use

These conditions of use 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 of use 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 of use before using any of our electronic banking services. By using our electronic banking services, you agree that these conditions of use 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 of use, these conditions of use will apply for any transactions using the electronic banking services. However, unauthorised use of goMoney Wallet or wallet cards is not governed by these conditions of use and is governed by the ANZ Credit Card Conditions of Use and the ANZ EFTPOS card and ANZ Visa Debit card Conditions of Use, as applicable.

As part of our commitment to you, this document meets the WriteMark Plain English 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.

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2. A glossary of the terms we use

ANZ's Mobile Banking Apps

ANZ's Mobile Banking Apps means goMoney.

Bank Mail

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

Business day

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

Cleared funds

Cleared funds are money 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 do contactless transactions.

Contactless transaction

Contactless transaction means a transaction made using a wallet card where you pay for goods or services by presenting your eligible mobile device to a contactless terminal.

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 goMoney 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 payment is any payment made electronically using the electronic banking services, including an online payment, a tax payment, an automatic payment, a one-off payment or transfers between your accounts, but does not include a contactless transaction.

Eligible mobile device

An 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.

You can use your eligible mobile device to do contactless transactions using goMoney Wallet. Check anz.co.nz/gomoneywallet to see which devices we have approved for goMoney Wallet.

ANZ Electronic Banking **Conditions of Use**

Eligible card

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

goMoney

goMoney means ANZ goMoney, our Mobile Banking App for iPhone, iPad and Android devices, that lets you connect to us using your mobile device through an internet connection to make certain electronic transactions and enquiries, such as funds transfers, payments, and account balances.

goMoney Wallet

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

Internet Banking

Internet Banking means ANZ Internet Banking, our service that lets you use a computer or mobile device to connect to us through an internet connection to get account balances, make electronic payments, and other enquiries.

Mobile device

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

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 a touchtone phone (landline or mobile phone) to check account balances, make electronic payments, and make other enquiries by using the menu options.

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 goMoney Wallet, it includes your goMoney PIN and your wallet card PIN.

ANZ Electronic Banking **Conditions of Use**

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 money 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.

Wallet card

Wallet card means a card you have selected to use in goMoney Wallet to do contactless transactions. Wallet cards can only be used in goMoney Wallet.

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 of use
- 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 of use, and the services we provide you

We can change these conditions of use

We can change or upgrade any electronic banking service. We can also change these conditions of use 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.

ANZ Electronic Banking **Conditions of Use**

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.

When terms in these conditions of use may be invalid

If a New Zealand Court decides that any of the terms in these conditions of use 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 of use, we can still exercise that right in future.

Governing law

New Zealand law applies to these conditions of use.

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.

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, successful fingerprint log-on to goMoney using Touch ID fingerprint identity sensor or other security feature that might apply. Our authority also comes from a transmission of a contactless transaction using goMoney Wallet. 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, and any fingerprints stored on your iPhone if you use Touch ID to log-in to goMoney, are the key to accessing your accounts electronically (including by phone or mobile device).

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

If you enable Touch ID in goMoney Settings, anyone whose fingerprint is stored on your iPhone will be able to access your goMoney account. You must not have Touch ID enabled in goMoney Settings if someone else's fingerprint is stored on your iPhone.

For more information and advice on how to protect yourself and your information when using electronic banking services see <http://www.anz.co.nz/personal/ways-bank/protect-banking/>.

ANZ Electronic Banking **Conditions of Use**

How to help protect your PINs and passwords

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

- 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.

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 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 must 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.

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.

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.

ANZ Electronic Banking **Conditions of Use**

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.

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. 	<p>No responsibility</p>	<p>No responsibility</p>
<p>You breached our conditions of use. 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 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 Internet Banking. You have enabled Touch ID for goMoney on your iPhone, and someone else's fingerprint was stored on your iPhone and used to access goMoney. 	<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. 	<p>No responsibility</p>
<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>

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 make electronic payments

Electronic payments are a range of payments you make electronically, or we make on your behalf, including on Internet Banking, goMoney or Phone Banking:

- Bill payments are one-off payments you're making for a set amount to a particular person or organisation using Phone Banking, Internet Banking or goMoney.
- Automatic payments are regular electronic payments for a set amount you've asked us to make to someone else or to another one of your accounts with us.
- Online payments are one-off electronic payments you're making for a set amount to a particular person or organisation using Internet Banking or goMoney. This doesn't include payments using ANZ goMoney Wallet, which are governed by the ANZ Credit Card Conditions of Use and the ANZ EFTPOS card and ANZ Visa Debit card Conditions of Use, as applicable.
- Direct debits are regular electronic payments you allow another person or organisation to take from your account. The amount taken from your account each time can change. For example, if the direct debit is to pay your phone bill each month, the amount taken by your phone company will change, depending on your phone bill for that month.
- Tax payments are electronic payments you're making to the Department of Inland Revenue.
- Electronic transfers of money between your accounts.
- An 'ANZ-ANZ electronic payment' is an electronic payment made to another ANZ bank account. This does not include electronic payments using the 'Pay a group or several payees' option in Internet Banking.

Whether you can make electronic payments will depend on the type of account you have. Electronic payments can't be made from every type of account.

What happens when you create or authorise an electronic payment

When you create or authorise an electronic payment, you agree to let us take an amount from your account and pay it to someone else or yourself on the payment date you've selected or allowed. You also agree to let us take any fees we charge for making that payment from your account. See our Fees and Charges booklet for information about our fees.

We can put limits on the number of transactions you can make, and the amount of electronic payments you can make from your accounts or a particular account. We can also change these limits without telling you first. Contact us if you would like to discuss changing these limits or your access for any electronic payment type by calling 0800 269 296, or ask at any branch.

You need to know we don't check every electronic payment before it is made. The systems used are generally automated. We don't check if the information you've given us is correct. You should check these carefully yourself to make sure they are correct.

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We can refuse to make an electronic payment in some situations

We can refuse to make an electronic payment if any of the following happens:

- you don't have enough money in the account you're paying from to make the payment, or that money is uncleared funds
- the payment amount is over any transaction limit for that account
- a technical failure stops us processing the payment. This could be in our systems or in the systems used by the banking industry
- the information you've given us isn't complete or correct
- we believe the payment involves some form of fraud, money laundering, or other criminal conduct by you, an authorised signatory, or someone else
- we've received a Court order that stops us processing the payment.

How and when we'll process your electronic payment

We can choose the order we'll make electronic payments (except for online payments) and other withdrawals you make from your account, like cheques.

We aim to make your ANZ–ANZ electronic payments immediately. You must have enough money in your account at the time you make the payment.

We aim to process all other electronic payments (except automatic payments):

- On the same business day if you make them before 10pm on that day.
- On the next business day if you make them after 10pm on a business day, or if you've set it for a non-business day.

We aim to process automatic payments:

- On the same business day if you make them before 8pm on the same day.
- On the next business day if you make them after 8pm on a business day, or if you've set them for a non-business day.

If you make an electronic payment after 10pm on a business day or at any time on a non-business day, your electronic payment may be debited immediately, and your electronic payment will be processed overnight on the next business day. This includes future dated payments where the payment date is the next business day and ANZ-ANZ payments.

For us to make all other electronic payments on your behalf, you must have enough money in your account at 10pm on the business day we process the payment.

If you don't meet these requirements, we can dishonour your electronic payment and charge you a fee. We may also decide to honour a payment or request to withdraw money that puts your account into overdraft. This is called an 'unarranged overdraft'. If we choose to make these payments or not dishonour any payments, we're lending you the money you don't have and you must repay it when we ask you to. We can also charge you interest and a fee if we do this. See our Fees and Charges booklet for information about our fees.

Remember, deposits to your account could be dishonoured. If you need the money from a deposit (whether it be from ANZ or from another bank) to make your electronic payment, don't make the electronic payment on the same day the deposit was made. Instead, wait until that deposit has become cleared funds. We can also dishonour electronic payments and charge you a fee in any of the situations included under "We can refuse to make an electronic payment in some situations," "We can refuse to let you use your accounts," "We can refuse to let you do certain transactions on your account" and "We can close your accounts" in our General Terms and Conditions, available at anz.co.nz or at any branch.

ANZ Electronic Banking [Conditions of Use](#)

What happens if you have a problem with your electronic payment

If we make a mistake when processing your electronic payment, we'll try to put it right. We'll also refund you any fees you've paid for the electronic payment.

However, we won't generally be responsible for any losses or costs you or anyone else incur if any of the following happen:

- we make an electronic payment using information you've given us that's wrong
- we refuse or fail to make, or delay, an electronic payment for any reason
- we process your electronic payment incorrectly, for any reason
- we can't use the service that makes the electronic payments, for any reason.

We can also choose to cancel your electronic payment or reduce the amount paid, without telling you beforehand. For example, we can cancel your payment or reduce the amount paid:

- if we are required to do so by law
- if we need to manage payments for your account in cases of dishonours or system malfunctions and technical failures
- where payment has been made to or from a party we prohibit payments to or from (we call these parties 'sanctioned parties')
- where we consider that such a payment could be fraudulent.

If we don't process your electronic payment, for any reason, you'll have to arrange to pay that money another way.

You can only stop, cancel, or change an electronic payment before we've processed it.

If you make an electronic payment by mistake, the owner of the account it has been paid to will need to agree to return the money to you. We'll try to help you recover the payment.

We don't have to get involved in any dispute between you and any person or organisation receiving your electronic payment, or the person or organisation you've allowed to take a direct debit from your account.

How you create an online payment or bill payment

You can set up an online payment with Internet Banking and goMoney using 'Pay a person or a bill' or 'Pay a group or several payees' options under the 'Pay & Transfer' menu. You can set up a bill payment with Phone Banking using the 'Pay a person or bill' option under the 'Payments' menu.

You can create an online payment or bill payment to be made on the same day or to be paid on a future date.

If you don't have enough money in your account to make the online payment or bill payment three days after the payment date, we'll cancel the payment and charge you a fee. See our Fees and Charges booklet for information about our fees.

We'll make online payments and bill payments due on the same day in the order you entered them. We can charge you a fee for making these payments for you. See our Fees and Charges booklet for information about our fees.

Our General Terms and Conditions apply to automatic payments and direct debit authorities

For terms and conditions that apply to automatic payments or direct debits, please see our General Terms and Conditions.

How you make an ANZ-ANZ electronic payment to or from a foreign currency account

You can make an ANZ-ANZ electronic payment to or from your foreign currency account if you are over 18 years old.

We'll convert any ANZ-ANZ electronic payment into the same currency as the receiving account if you pay in a different currency. We'll use the exchange rate agreed with us at the time you submitted your payment request.

You cannot make an ANZ-ANZ electronic payment to or from your foreign currency account if we do not have access to the payment currency, or if we have imposed a limit on that currency.

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How you create electronic payments

For more information on how to set up and operate electronic payments see the following:

- For Internet Banking, the Internet Banking Help section at anz.co.nz.
- For goMoney, the goMoney Help section at anz.co.nz.

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, password or PIN.
- 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 and Passwords' on page 7 for steps you must take for your PINs.

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.
- 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.

ANZ Electronic Banking **Conditions of Use**

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.

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/personal/ways-bank/gomoney/ for minimum iOS and Android software versions required. Different functionality may apply depending on the version of the software on your Android device; 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.

If you have an iPhone with Touch ID capability, you can enable Touch ID in goMoney Settings and use your fingerprint to access goMoney on your iPhone. Touch ID will only appear in goMoney Settings if you have an eligible iPhone and minimum software version.

If you enable Touch ID in goMoney Settings, any person whose fingerprint is stored on your iPhone will be able to access your goMoney account. You must not have Touch ID enabled in goMoney Settings if someone else's fingerprint is stored on your iPhone.

You agree that you will be responsible for actions on your accounts following successful fingerprint logon to goMoney through Touch ID, in accordance with these conditions of use.

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.

ANZ Electronic Banking **Conditions of Use**

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

If your mobile device is lost or stolen, you must call us toll free immediately on 0800 269 296.

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 your mobile device is lost or stolen.
- Delete goMoney from your mobile device before you sell or give your mobile device to someone else. You will be responsible for all transactions on wallet cards that are not removed from your mobile device before you sell it or give it to someone else.
- Don't have Touch ID enabled in your goMoney Settings if someone else's fingerprint is stored on your iPhone.

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 goMoney Wallet.
- Don't let anyone else register for goMoney using your customer number and Internet Banking password.

See 'How to help protect your PINs and Passwords' on page 7 for steps you must take for your PINs.

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 Android Wear Watch

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

- have an Android phone or tablet running Android OS software version 4.3 or above that is enabled for cellular or wireless internet connection; and
- have an Android watch running Android Wear software.

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

- give them the collection code you receive from us when you request the payment
- keep the collection code confidential and not allow anyone other than the Pay to Mobile recipient to have access to the code
- 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.

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.

Data collection

You agree that ANZ may collect and store your ANZ customer number and your 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 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 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/>.

ANZ Electronic Banking **Conditions of Use**

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 “Photos/Media/Files”, and also allows caching of a map when using our ANZ Branch and ATM finder.
- ANZ Branch and ATM finder – 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 “Contacts/Calendar”.

If you have an Android mobile device, we also require you to give us permission to access your phone status. 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.

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. 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.

Your eligibility for goMoney Wallet

For goMoney Wallet, you must:

- have an eligible mobile device running Android OS software version 4.4 or above, that is enabled for cellular or wireless internet connection, that is capable of near- field communication and that meets ANZ security standards
- 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 settings.

ANZ Electronic Banking **Conditions of Use**

Using goMoney Wallet

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 do contactless transactions at any contactless terminal in New Zealand.

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. See “How to help protect your PINs and Passwords” on page 7 for steps you must take to protect your wallet card PIN. In New Zealand, you will need to enter your wallet card PIN on the contactless terminal for any contactless transaction over NZD 80. For security reasons, some merchants may require you to enter your wallet card PIN for contactless transactions under NZD 80.

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

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

You may be able to use your wallet card overseas to do contactless transactions 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 doing, 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 page 15 for processes and safeguards you must take.

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.

Unauthorised transactions on goMoney Wallet

If someone uses your goMoney Wallet or wallet card to do 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 of Use. Copies of the conditions of use 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 of Use does not apply to unauthorised use of a goMoney Wallet or wallet cards.

You may be charged fees for using goMoney and goMoney Wallet

You may incur charges from your mobile service provider for downloading, updating and using goMoney (including 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.

ANZ Electronic Banking **Conditions of Use**

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

You acknowledge that these conditions of use 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 of use and the Apple Usage Rules in the Apple Store Terms of Service.

Subject to these conditions of use, 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 of use and that Apple Inc. has the right to (and will be deemed to have accepted the right) to enforce these conditions of use against you as a third party beneficiary.

iPhone and Apple Watch are trademarks of Apple Inc., registered in the U.S. and other countries. Touch ID and the App Store are trademarks of Apple Inc.

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

You acknowledge that these conditions of use 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 of use, 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 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. You can select a PIN 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.

[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.

ANZ Electronic Banking **Conditions of Use**

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 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.

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 and Passwords' on page 7 for steps you must take for your PINs.

9. 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.