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What you need to know about these Conditions of Use

This document sets out the terms that apply when we provide you with an ANZ EFTPOS Card or ANZ Visa Debit Card.

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

An ANZ Visa Debit Card lets you pay for goods or services like an EFTPOS Card, but also lets you make contactless transactions, buy goods or services online, over the phone, and overseas. You must be 16 or over to be eligible for an ANZ Visa Debit Card.

You can also use your EFTPOS Card or Visa Debit Card to access your accounts using ATMs.

When you sign or use your EFTPOS or Visa Debit Card you agree to the following:

- You agree that the terms and conditions in this document apply to you and you'll comply with them.
- If we say we may, or can, do anything in this document, you agree we can do that.

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



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.

How to contact us

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

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

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

If you've lost your ANZ EFTPOS Card or ANZ Visa Debit Card, call 0800 650 535 or +64 4 470 5019 collect from overseas.

Call us immediately on 0800 269 296 or +64 4 470 3142 collect from overseas if you know or suspect:

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

You can also contact any ANZ branch – visit locate.anz.com/anz/newzealand to find your nearest branch.

A glossary of the terms we use

Apple Pay

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

Authorised signatory

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

ATM

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

Biometric ID

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

Card

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

Card account

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

Cleared funds

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

ANZ EFTPOS card and ANZ Visa Debit card **Conditions of Use**

Contactless card

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

Contactless terminal

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

Contactless transaction

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

Default wallet card

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

Dishonour

A dishonour includes when either of the following happen:

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

EFTPOS

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

goMoney Wallet

goMoney Wallet is the ANZ goMoney feature that lets you make contactless transactions using a wallet card and a mobile device.

Mobile device

A mobile device is a phone or other mobile telecommunications device that lets you make contactless transactions using a mobile wallet.

For ANZ goMoney Wallet, 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 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 EFTPOS card and ANZ Visa Debit card **Conditions of Use**

Mobile Wallet

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

Our website

Our website is anz.co.nz.

Passcode

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

PIN

A PIN or 'personal identification number' is a 4-digit number you choose and then use to access certain services.

Responsibility

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

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

Temporary Block

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

Uncleared funds

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

Wallet card

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

We

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

You

When we talk about 'you', we mean the person we've provided an ANZ EFTPOS Card or ANZ Visa Debit Card.

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.

General information about these Conditions of Use

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

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

Separate terms and conditions apply, including:

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

Setting up your card

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

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

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

You'll need to choose a PIN for your card

You'll need to have a PIN for your card. See 'You can help stop unauthorised use of your card by protecting your PIN and your passcode' on page 11 for steps you must take when setting a PIN. You'll need to enter this PIN when you use your card at an ATM or to buy goods and services using EFTPOS. Choose your PIN using one of three ways:

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

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

If you have goMoney Wallet for your ANZ Visa Debit Card, you must set a PIN for your wallet card when you set it up in goMoney Wallet. See 'You can make contactless transactions on your ANZ Visa Debit Card' on page 10 for more information about wallet cards.

ANZ EFTPOS card and ANZ Visa Debit card **Conditions of Use**

You can ask us to issue a card to joint account owners or to an authorised signatory

You can ask us to issue a card to you and a separate card to an authorised signatory.

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

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

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

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

We'll only agree to let someone access your account if you've formally appointed them as your agent in writing, you've given us a copy of that appointment, and we're satisfied it's appropriate. Your agent can use a card to access your accounts and you'll need to make sure they comply with these Conditions of Use. You're responsible for any transactions your agent does using a card to access your account.

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

We'll send you replacement cards

We'll send you a new card just before your current one is due to expire. If you lose or damage your current card, or it's stolen, we'll issue you a new card when you ask us to. In these cases, we charge a fee to issue you a new card, and for security reasons we won't replace it when you're overseas. If we replace your physical ANZ Visa Debit Card, we may automatically replace your wallet card for you. We do not charge a fee to replace a wallet card. See 'Cancelling your card' on page 14 for more information.

Using your card

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

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

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

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

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

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

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

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

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

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

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

If you have an ANZ Visa Debit Card, we may be able to charge back the transaction and may be able to give you a refund. We can only do this if you haven't received the goods or services you ordered using your card, and you haven't been able to resolve this with the merchant directly. You'll need to write to us within 60 days of the date the disputed transaction is processed to your account. You'll need to tell us who the merchant was, what goods or services you ordered but didn't receive, when that was, and what steps you've taken to resolve this yourself. Our contact details are:

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

Once we've received your letter, we'll look into your complaint with the merchant, and we'll report to you as soon as we can.

[Some limits apply to your transactions](#)

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

For your ANZ EFTPOS Card:

- ATMs: You can withdraw up to NZ\$2,000 per day in cash in New Zealand and overseas.
- EFTPOS: You can buy goods and services up to NZ\$3,000 per day from an account, in New Zealand and overseas.

For your ANZ Visa Debit Card:

- ATMs: You can withdraw up to NZ\$2,000 per day in cash in New Zealand and up to NZ\$3,000 per day in cash overseas.
- EFTPOS: You can buy goods or services in New Zealand up to NZ\$5,000 per day and overseas up to NZ\$10,000 per day from an account.

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

These limits may change. A day is 24 hours from midnight to midnight New Zealand time.

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

[You can use your card to make deposits using ATMs](#)

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

Smart deposit ATMs

Cash deposits: Once we've verified the deposit, any cash you deposit will be cleared funds.

Cheque deposits: Any cheques you deposit will be uncleared funds until they are presented and cleared.

ANZ EFTPOS card and ANZ Visa Debit card **Conditions of Use**

Envelope deposits

The ATM will give you an envelope and a deposit receipt. Put your cash (notes only) or cheques and the deposit receipt in the envelope and put the envelope back in to the ATM in the marked slot.

We open and check every deposit. If the amount in the envelope doesn't match the amount entered on the ATM screen, we'll correct the deposit to reflect the amount in the envelope and will let you know we've done this.

We're responsible for holding your deposit when the ATM has accepted the deposit envelope, but we're not responsible for the amount you've deposited until we've checked it.

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

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

You can generally use your card at ATMs, 24 hours a day. Overseas ATMs and non-ANZ ATMs may be available at different times. EFTPOS is also generally available 24 hours a day, but availability will depend on the trading hours of that merchant. Merchants also determine the availability of contactless terminals. The time your ATM, EFTPOS transaction or contactless transaction is processed to your account will depend on the time you completed the transaction with the merchant. Your ATM, EFTPOS transaction or contactless transaction could be processed the next day.

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

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

- Be aware of your surroundings. Choose a well-lit area and park close to the ATM.
- Have your card ready before you approach the ATM.
- Complete your deposit forms before your approach the ATM.
- Have someone with you when using an ATM at night, if possible.
- If you see anyone or anything suspicious, you should leave the area and do your banking another time or at another ATM.
- Take care to make sure no one can see you enter your PIN.
- Take care that your card does not leave your sight when a transaction is being completed by EFTPOS or at a contactless terminal.
- Please report any problems to any branch.

Using your card overseas

You can use your card overseas

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

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

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

You can also use your ANZ Visa Debit Card overseas:

- You can use your card at overseas ATMs displaying the Plus logo.
- You can use your card to make transactions overseas where your card isn't present, for example to buy goods or services online from retailers overseas.

ANZ EFTPOS card and ANZ Visa Debit card **Conditions of Use**

- You may be able to use your contactless card overseas to make contactless transactions at contactless terminals. Contactless cards may also work at some ATMs overseas. The transaction limits at which a PIN is required will depend on which country you are in. For example, you may need to enter a PIN for a transaction below the NZ\$80 limit that is PIN free in New Zealand, or you may not need a PIN above that limit. We don't set these limits used by overseas ATMs.
- You can use your card to buy goods or services using EFTPOS at merchants who display the Plus logo.
- You can use your card to withdraw cash over the counter at some branches overseas.

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

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

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

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

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

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

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

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

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

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

We can charge a currency conversion charge on some credit transactions, or refunds to your card overseas

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

We currently charge a currency conversion charge on any credit transaction happening overseas using the Visa network. If a refund happens using the Visa network, we won't refund the currency conversion charge we charged on your original transaction.

We don't currently charge a currency conversion charge on any credit transaction happening overseas using the MasterCard network. If a refund happens using the MasterCard network, we do refund the currency conversion charge we charged on your original transaction. The original charge and the refund may differ because exchange rates have changed or MasterCard has used different exchange rates.

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

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

Using your ANZ Visa Debit Card

You can make contactless transactions using your ANZ Visa Debit Card

You can use your ANZ Visa Debit Card to make contactless transactions, using contactless technology. ANZ contactless payment technology lets you make transactions without having to swipe your card at contactless terminals. Contactless terminals and contactless ATMs usually display the following contactless symbol:



Making contactless transactions

Contactless technology works by tapping or holding your contactless card over a contactless terminal or contactless ATM. If you have a mobile wallet, you can make contactless transactions by presenting your mobile device to:

- contactless terminals
- contactless ATMs if you have a wallet card in goMoney Wallet. This includes making cash advances. Wallet cards in Apple Pay can't be used at contactless ATMs, or to make cash advances, in New Zealand.

In New Zealand, if the contactless transaction is NZ\$80 or less, you won't usually need to enter your PIN or sign for the transaction. If the contactless transaction is over NZ\$80, you'll need to enter your PIN in the normal way. For security reasons, some merchants may require you to enter your PIN for contactless transactions of NZ\$80 or less. Different limits may apply overseas. You always need to enter your PIN at contactless ATMs, however.

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

Wallet cards

You can set up a wallet card for your ANZ Visa Debit Card from the list of eligible cards shown in the goMoney Wallet feature of ANZ goMoney. See the ANZ Electronic Banking Conditions of Use for more information, available at anz.co.nz or from any branch.

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

Card numbers for wallet cards in goMoney Wallet are identified in ANZ goMoney but are partially obscured to make them more secure. This means they can only be used in goMoney Wallet. Your wallet cards you've set up in goMoney Wallet may not work if you attempt to make a contactless transaction when your mobile device has not recently been connected to the internet.

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

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

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

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

Your mobile service provider may charge for downloading, updating and using a mobile wallet. Your mobile service provider may charge additional fees to access the internet on your 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.

If your physical ANZ Visa Debit Card is cancelled or blocked for any reason, including a temporary block:

- we will also cancel or block your wallet card in Apple Pay
- we may also cancel or block your wallet card in goMoney Wallet.

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

We've set out the terms and conditions that apply to using goMoney Wallet, in our ANZ Electronic Banking Conditions of Use. You can find our ANZ Electronic Banking Conditions of Use at anz.co.nz or at any branch.

[You can use your ANZ Visa Debit Card online](#)

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

[You can set up recurring payments on your ANZ Visa Debit Card](#)

You can authorise a merchant to regularly charge transactions to your ANZ Visa Debit Card. For example, you may be able to authorise your power company to charge your power bill to your ANZ Visa Debit Card each month.

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

[Authorisations on your ANZ Visa Debit Card will restrict money available in your account](#)

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

Once a merchant gets an authorisation, it restricts the money that's available in your account by the amount of that authorisation. The authorisation can hold this money for up to 5 business days.

For example, you check into a hotel. You'll be staying at the hotel for one night, and your accommodation will cost \$180. The hotel gets an authorisation on your Visa Debit Card for this amount. You have \$300 in your everyday account. The authorisation restricts your ability to withdraw the \$180 needed to pay for your accommodation, so you can only access \$120 until you pay for your accommodation or until the end of 5 business days.

Protecting your card

[You can help stop unauthorised use of your card by protecting your PIN and your passcode](#)

You must do everything you can to protect your PIN, including your ANZ goMoney PIN, your wallet card PIN and the passcode for your mobile device if you have goMoney Wallet for your ANZ Visa Debit Card. You must take the following steps:

- Choose a PIN and passcode that's hard for others to work out. Don't choose sequential numbers, like 3456. Don't base your PIN on information about you that's easy to find, like your birth date or your telephone number.
- Memorise your PIN and your passcode – don't write your PIN or passcode down.

ANZ EFTPOS card and ANZ Visa Debit card **Conditions of Use**

- Always keep your PIN and your passcode confidential. Don't tell it to others, including your family or anyone who appears to be in authority, including people who claim to be our staff, or the Police.
- Take all reasonable care when using your PIN and your passcode so no one else sees it. For example, take care no one sees you enter it when using EFTPOS, a contactless terminal or an ATM and don't change your security details in a public place.
- Keep your PINs and passcodes different from your other PINs and passcodes. For example, if you have goMoney Wallet for your ANZ Visa Debit Card, the PIN you set for your wallet card must be different from the passcode you use to unlock your mobile device.
- Change your PIN and passcode regularly.

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

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

- Ensure that your cards are protected at all times from misuse or any form of unauthorised use.
- Only you can use your card, including your wallet cards. We may cancel your card if it is used by anyone other than you.

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

- You must ensure that no one else's biometric ID is registered on your mobile device.
- You must ensure that you only set-up wallet cards where you are the cardholder.

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

We will disable goMoney Wallet and cancel your wallet cards if required, after you let us know about possible unauthorised transactions.

Temporary Block

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

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

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

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

When you activate temporary block:

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

ANZ EFTPOS card and ANZ Visa Debit card **Conditions of Use**

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

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

When to call us immediately

You must call us immediately on 0800 650 535, 24 hours, seven days a week, or on +64 4 470 5019 collect from overseas, or contact any branch, if:

- you lose your card or it's stolen, even if you have activated temporary block
- someone else knows, or you suspect someone might know, your PIN or passcode
- you believe someone has used or might have used your card without your authority
- you have a wallet card and:
 - your mobile device or its SIM card is lost or stolen
 - someone else has or might have used your mobile wallet without your authority
 - someone else knows or might know the passcode on your mobile device
 - 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.

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

If you're overseas, and you've lost your card, or it's been stolen or damaged, we won't replace your card until you're back in New Zealand – we do this for security reasons and for your protection.

Your responsibility for unauthorised use of your card

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

What's happened?	Your responsibility before you tell us	Your responsibility after you tell us
You've acted in a way we believe is fraudulent or negligent.	You're responsible for all losses and costs.	You're responsible for all losses and costs.
We believe you contributed to the unauthorised use of your card.	The lower of: <ul style="list-style-type: none">• The loss existing when you told us.• The maximum amount you could access using your card over that time.	No responsibility.
You weren't fraudulent or negligent and didn't contribute to the unauthorised use of your card.	Up to \$50 for EFTPOS. Nil for Visa Debit.	No responsibility.

ANZ EFTPOS card and ANZ Visa Debit card **Conditions of Use**

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

- these terms and conditions
- the ANZ General Terms and Conditions
- the ANZ Electronic Banking Conditions of Use, if you have a mobile wallet
- the ANZ with Apple Pay Terms and Conditions, if you have Apple Pay.

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

You promise to reimburse us for any amount we pay to our customers or third parties as damages for loss they suffer from your misuse of goMoney Wallet, or failure to stop unauthorised use of your goMoney Wallet.

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

Our responsibility for unauthorised use of your card

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

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

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

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

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

Cancelling your card

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

- cancel your card
- suspend or cancel your wallet card, without suspending or cancelling your ANZ Visa Debit Card or card account
- suspend or cancel your access to your goMoney Wallet.

We can do this at any time and without letting you know first. If we cancel your card we may also cancel your corresponding wallet card. If we cancel your wallet card, we'll remove it from your mobile wallet. And, if we cancel your access to goMoney Wallet, we'll remove goMoney Wallet from your ANZ goMoney application. We can also refuse to renew, return, or replace your card. We can charge you for the issue or reissue of a card.

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

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

Any wallet card linked to a cancelled physical ANZ Visa Debit Card will be removed from your mobile wallet. You will need to set up your new ANZ Visa Debit Card in your mobile wallet when you receive your replacement or reissued physical ANZ Visa Debit Card.

You must remove your wallet cards from your mobile wallets 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 or give it to someone else.