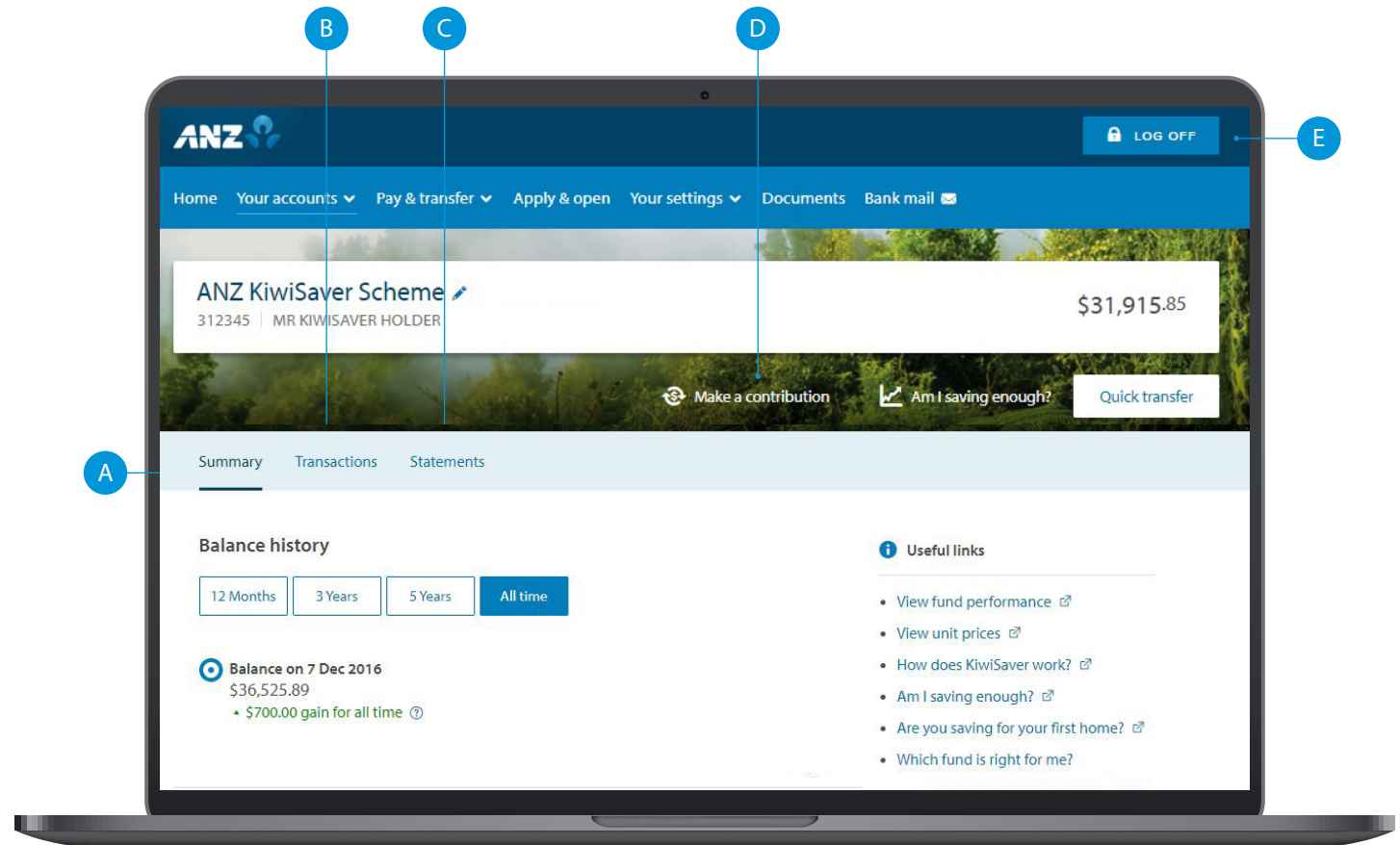


THE ANZ INTERNET BANKING GUIDE: KIWISAVER

- A Summary tab.** See a snapshot of your account over the past year, your investment performance, information about the funds you're invested in, and the personal details associated with your KiwiSaver account.
- B Transactions tab.** View, download, and print off a list of your KiwiSaver account transactions over a certain time period.
- C Statements tab.** View, download and print off your annual KiwiSaver account statements.
- D Make a contribution.** Transfer money or setup an automated payment from a nominated ANZ account into your KiwiSaver account.
- E Log off when you're finished.** Don't worry if you forget, you'll automatically be logged out after 3 minutes of inactivity.

KIWISAVER ACCOUNT DETAILS



If you ever get stuck or need extra help, we're only a phone call away on 0800 269 296.



Eligibility criteria, terms and conditions apply to ANZ Internet Banking. See our Electronic Banking Conditions at anz.co.nz/terms for more information. Please note, the account information in this guide is for example purposes only.

HOW TO SWITCH FUNDS

- 1 Select the **Summary** tab.
- 2 Scroll down to the **Fund details** section, and under the fund details you're invested in select **Change fund**. A new screen will open up.
- 3 Select if you'd like to use the Fund Chooser Tool to help you choose a fund. Select **Next** to continue.

Continued on the next page.

1

Summary Transactions Statements

Fund details

You're in Lifetimes

[Learn more about Lifetimes](#)

Growth Fund

About this fund

Potential for:

- higher yearly returns
- larger ups and downs in your balance

You can opt out of Lifetimes any time by choosing a fund.

2

• Change fund

Account details

Investor number	12345678
Account type	ANZ KiwiSaver Scheme
Account nickname	KiwiSaver Change account nickname
Account holder	MR KIWISAVER HOLDER 123 SAMPLE ST SUBURB CITY, 0000 NEW ZEALAND

IRD number	11-222-333
Contribution rate	Change your contribution rate
Prescribed investor rate	17.5% change
Time in KiwiSaver	8 years and 7 months

3

Let's get started

Would you like some help choosing a fund?

Answer a few questions in the ANZ Fund Chooser Tool and we'll recommend a fund for you. You can change your fund at any time.

☐ Yes ☐ No

Back

Next



Talk to an ANZ Investment Adviser

If you'd like to speak to a financial adviser about your financial situation or goals, please call **0800 269 238**, Mon-Fri, 8.30am-5pm. See our [financial advice provider statement](#) for information about our financial advice services.

HOW TO SWITCH FUNDS

- 4 Here you'll see two options. Choose from the available funds yourself or select our Lifetimes option.
- 5 If you have selected multiple funds, you will be prompted to speak with a financial adviser. Select **Okay** to proceed
- 6 Select **Continue** to review your request.

Continued on the next page.

4

Let's get started

How would you like to invest your money?

☐ Choose the Lifetimes option Current
Lifetimes moves your money through different funds as you get older

☒ Choose my own
View all our KiwiSaver funds

Past performance of our funds

The graph shows how \$1,000 invested in the ANZ KiwiSaver Scheme has performed (after fees and tax at the highest PIR - 28%). It's important to remember that past returns do not guarantee future performance.

Compare funds

Line graph text description

Which fund would you like to invest in?

☐ High Growth Fund
Minimum suggested investment time 9 years
Show details

☐ Growth Fund Current
Minimum suggested investment time 7 years
Show details

☒ Balanced Growth Fund
Minimum suggested investment time 6 years
Potential for:
• moderate to high returns
• moderate to large ups and downs in value
Fees (max. annual fund charge) 0.98%
Risk Rating
Lower risk
1 2 3 4
Potentially lower returns

☐ Balanced Fund
Minimum suggested investment time 5 years

☐ Conservative Balanced Fund
Minimum suggested investment time 5 years

☐ Conservative Fund
Minimum suggested investment time 4 years
Show details

☐ Cash Fund
Minimum suggested investment time No minimum
Show details

5

You've chosen multiple funds

Our funds already invest in a mix of assets. Before you split your KiwiSaver balance we recommend you speak to a financial adviser.

Call 0800 269 238 for a free, no-obligation chat with an ANZ Investment Adviser.

6

HOW TO SWITCH FUNDS

- 7 If you have selected multiple funds, enter the percentage of your balance for each fund.
- 8 Select **Continue** to review your request.
- 9 Select **Confirm**.

7

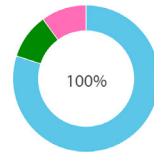
8

9

Allocate balance and contributions

Tell us what percentage of your KiwiSaver balance you want to split between each selected fund. We'll also split your future contributions to match.

Balance: \$3,467.91



Balanced Growth Fund

Fees (max. annual fund charge): 0.98%

80 %

Australasian Property Fund

Fees (max. annual fund charge): 1.03%

10 %

Sustainable International Share Fund

Fees (max. annual fund charge): 0.95%

10 %

Balance and contributions allocated:

100%

Continue

Previous

Review and confirm

From:

Growth Fund

Fees (max. annual fund charge): 1.03%

To:

Balanced Growth Fund

Fees (max. annual fund charge): 0.98%

Prescribed Investor Rate (PIR) ⓘ

17.5%

If the PIR we have recorded for you is incorrect, you'll need to call our team on **0800 736 034** to update it.

Is my PIR correct? ▾

Important information

By confirming these details you:

- authorise us to switch both your current balance and future contributions to the above fund(s)
- confirm that you have taken into account your investment timeframe and the risk rating of the fund(s)

You can change your fund choice at any time. For more information on our funds, visit our website ⓘ.

☐ I understand the above important information

Confirm

Previous

HOW TO CHANGE YOUR PRESCRIBED INVESTOR RATE (PIR)

- 1 Select the **Summary** tab.
- 2 In the **Prescribed investor rate** section, select **change**.
- 3 You'll be presented with an overview of the current tax details we hold for you. Select **Update tax details** to make a change.
- 4 If your address is correct, select **Yes, this is correct**. If your address is incorrect select **No, this is incorrect** and update your address.

Continued on the next page.

1

Summary Transactions Statements

Account details

Investor number	12345678
Account type	ANZ KiwiSaver Scheme
Account nickname	KiwiSaver Change account nickname
Account holder	MR KIWISAVER HOLDER 123 SAMPLE ST SUBURB CITY, 0000 NEW ZEALAND

IRD number	11-222-333
Contribution rate	Change your contribution rate
Prescribed investor rate	17.5% change

2

Tax details

New Zealand tax details

IRD number	11-222-333
Tax rate	17.5%
Prescribed Investor Rate (PIR)	28%

Foreign tax details

Country	United States
Tax Identification Number (TIN)	123456
Country	Germany
Tax Identification Number (TIN)	I have applied for a TIN and receipt

3

[Update tax details](#)

4

Before you start

Is this your correct residential address?

123 Sample St
Suburb
City, 0000
New Zealand

[Yes, this is correct](#) [No, this is incorrect](#)

You will need to update your address details before you proceed.

Why do I need to provide this information? Visit our website to [learn more](#).

[Update address](#) [Return to tax details](#)

HOW TO CHANGE YOUR PRESCRIBED INVESTOR RATE (PIR)

- 5 Check that your details are correct and update them if you need to.
- 6 Select your correct Prescribed Investor Rate (PIR). If you're unsure what it is, we can help you [work out your PIR](#).
- 7 Select **Continue**.
- 8 If everything looks correct on the confirmation page, tick the declaration box and select **Confirm**.

Once you've confirmed the update, you'll see a confirmation message letting you know when the updates will be completed.

Update your tax details

New Zealand has laws that mean ANZ must collect tax residency information about our customers. It's important that you provide your tax residency information to ensure your information is reported correctly to Inland Revenue.

Are you a New Zealand tax resident? *

5 Is this your correct IRD number? *

11-222-333

[What is my IRD number?](#)

What is your tax rate? *

[What is my tax rate?](#)

6 What is your Prescribed Investor Rate (PIR)? *

[What is my PIR?](#)

Please select your rate

- 10.5%
- 17.5%
- 28%
- I don't know

er than New Zealand? *

7

Please confirm your tax details

New Zealand tax details

IRD number	11-222-333
Tax rate	33%
Prescribed Investor Rate (PIR)	28%

Foreign tax details

Not a tax resident of any foreign countries.

Declaration

As an account holder, you confirm and declare that:

- The information you provided to ANZ is true and complete.
- You'll provide any extra information we need about your tax residency, if asked.
- You'll contact us if any of the information you have provided changes.

☐ You have authority to provide this information and that it is true and complete.

8 [Edit tax details](#)

HOW TO CHANGE YOUR CONTRIBUTION RATE

- 1 Select the **Summary** tab.
- 2 Scroll down to **Contribution rate**, and select **Change your contribution rate**.
- 3 On the next screen you can **Choose your new contribution rate**. Then select **Continue** to review your request.
- 4 You'll then be asked to confirm your contribution rate change.
 - To confirm the change, select **Confirm**.
 - To change the rate, select **Edit rate**.
- 5 Your KiwiSaver contribution rate change request has now been submitted.

Note, once your employer receives the request from Inland Revenue, they should apply the new rate to your next pay.

1

Summary Transactions Statements

Account details

Investor number 12345678

Account type ANZ KiwiSaver Scheme

Account nickname KiwiSaver [Change account nickname](#)

Account holder MR KIWISAVER HOLDER
123 SAMPLE ST
SUBURB
CITY, 0000
NEW ZEALAND

IRD number 11-222-333

Contribution rate [Change your contribution rate](#)

Prescribed investor rate 17.5% [change](#)

2

Change your KiwiSaver contribution rate

When you select a contribution rate below, we'll provide this to Inland Revenue who will let your employer know. Your employer will deduct this percentage from your pay.

If you're self-employed, a contractor, or not working, then this section is not applicable. Instead, you can make voluntary contributions at any time.

Choose a new contribution rate *

☐ 3%

☒ 4%

☐ 6%

☐ 8%

☐ 10%

[Continue](#) [Cancel](#)

3

Confirm change of contribution rate

If you're not sure or you have any questions, please give us a call on 0800 736 034, or +64 9 356 4000 if you are calling from overseas (you will need to cover the cost of the call).

Contribution rate details

KiwiSaver scheme ANZ KiwiSaver Scheme

Contribution rate 4%

[Confirm](#) [Edit rate](#)

4

5

✓ **Your request to change your contribution rate has been submitted**

Once your employer has received the request from Inland Revenue, they should apply the rate to your next pay.

Submitted contribution rate details

KiwiSaver scheme ANZ KiwiSaver Scheme

Contribution rate 4%

[Return to account details](#)

HOW TO DOWNLOAD YOUR KIWISAVER ACCOUNT STATEMENT OR TAX CERTIFICATE

- 1 Select **Documents**.
- 2 In the Document type drop down menu select **Statement** or **Tax Certificate**.
- 3 If you selected Statement, in the Account drop down menu select **ANZ KiwiSaver Scheme**.
- 4 Select the **Date** range (i.e. Last 12 months).
- 5 Click **Search**.
- 6 You can either:
 - **View**. By clicking this, a new browser tab will open with a PDF version of the KiwiSaver Account Statement or Tax Certificate.
 - **Download**. By clicking this, a PDF version will download. To open, click on it and from there you can save a copy, print or attach it to an email.

Note, you'll need Adobe Reader to view PDF files. You can download Adobe Reader free of charge.

The screenshot shows the ANZ online banking interface. At the top is a dark blue header with the ANZ logo on the left and 'ONLINECODE' and 'LOG OFF' on the right. Below this is a lighter blue navigation bar with links: Home, Your accounts, Pay & transfer, Apply & open, Your settings, Documents (highlighted), and Bank mail. The main content area is titled 'Document Library' and includes the subtitle 'View and download copies of your electronic documents'. It features a search filter section with three dropdown menus: 'Document type' (set to 'Statement'), 'Account' (set to 'ANZ KiwiSaver Scheme'), and 'Date' (set to 'Last 12 months'). A 'Search' button is to the right of these filters. Below the filters, the text 'Showing Statements for Personal for Last 6 months' is displayed, followed by 'View or download your documents as PDFs below'. A table shows one result: a checkbox, a PDF icon, the date 'Mar 31, 2021', the document type 'Statement', the account number '000000', and links for 'View' and 'Download' (2 pages). A note at the bottom states: 'You need Adobe Reader to view PDF files. You can download Adobe Reader free of charge.'

1

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HOW TO DOWNLOAD YOUR TRANSACTIONS LIST FOR A DEFINED PERIOD

- 1 Select the **Transactions** tab.
- 2 Select **Export**.
- 3 Select a **date range** or a specific Start and End date you want to see transactions for.
- 4 Select **File format**. Here you can choose:
 - a. PDF – Portable Document Format
 - b. CSV – Comma Separated Values
 - c. TSV – Tab Separated Values Excel
- 5 To download the transactions, select **Export**.
- 6 Click on the file to open it. From there you can save a copy, print or attach it to an email.

Note, you'll need Adobe Reader to view PDF files. You can download Adobe Reader free of charge.

The screenshot shows the ANZ KiwiSaver Scheme online portal. The top navigation bar includes links for Home, Your accounts, Pay & transfer, Apply & open, Your settings, Documents, and Bank mail. The main header displays the ANZ logo and the account name 'ANZ KiwiSaver Scheme' with a balance of \$2,885.38. Below the header, there are tabs for Summary, Transactions, and Statements. The Transactions tab is selected, and the 'Export' button is highlighted. The 'Export' button is located in the top right corner of the Transactions section. The 'Date range' section shows 'KiwiSaver Year 2021' selected, with 'Start date' as 01/07/2020 and 'End date' as 30/06/2021. The 'File format' section shows 'PDF Document' selected. The 'Export' button is located in the top right corner of the Transactions section. Below the 'Export' button, there is a table showing transactions from KiwiSaver Year 2022. The table has columns for Date, Details, Contributions, and Withdrawals. The table lists four transactions: 10 Mar 2022 Employer Contributions (\$167.75), 10 Mar 2022 Employee Contributions (\$248.27), 24 Mar 2022 Employer Contributions (\$167.75), and 24 Mar 2022 Employee Contributions (\$248.27). The table also includes a 'Totals for period' row showing Contributions of \$832.04 and Withdrawals of \$0.00, resulting in a Difference of \$832.04.

Date	Details	Contributions	Withdrawals
10 Mar 2022	Employer Contributions	\$167.75	
10 Mar 2022	Employee Contributions	\$248.27	
24 Mar 2022	Employer Contributions	\$167.75	
24 Mar 2022	Employee Contributions	\$248.27	
Totals for period		\$832.04	
Contributions		\$832.04	
Withdrawals		\$0.00	
Difference		\$832.04	