



The ANZ Internet Banking guide

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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.

Regular enhancements to ANZ Internet Banking may result in the screens or steps being different to what's illustrated in this guide. We endeavour to update our guides often, so check anz.co.nz/guides for the latest version.

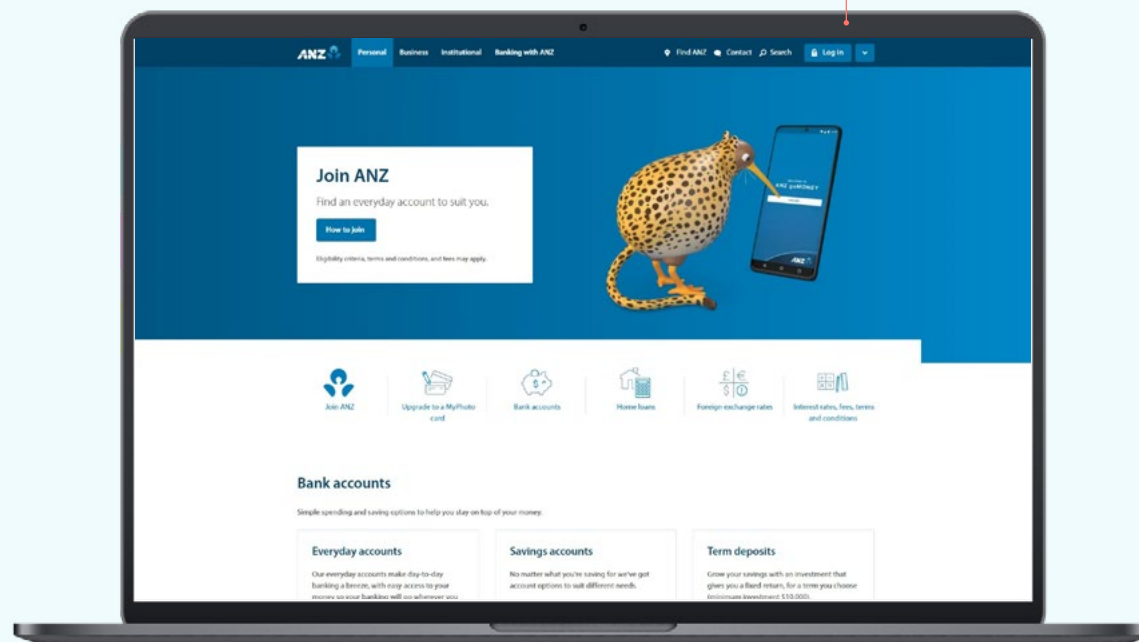
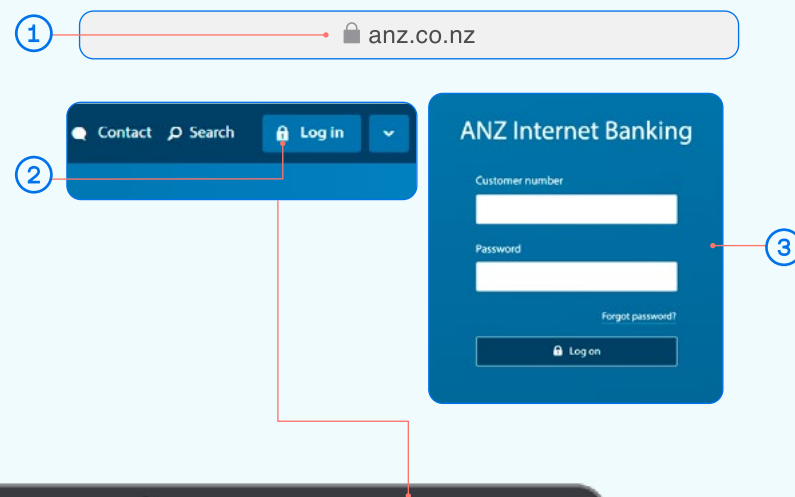
Please note, the account information, rates and fees in this guide are for example purposes only.

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How to log in

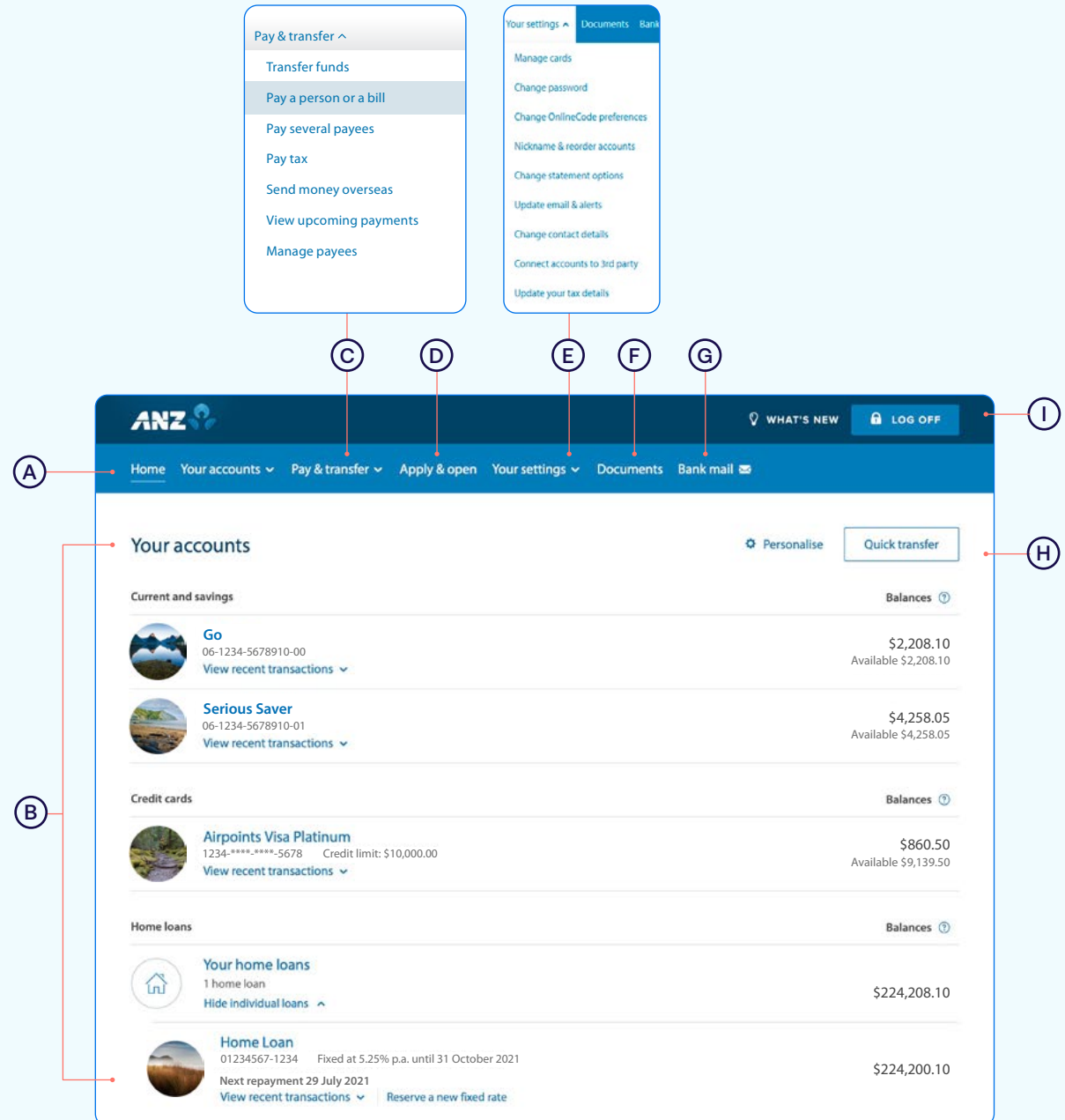
- 1 Go to **anz.co.nz** – remember, never click on a link in an email or text message to access Internet Banking.
- 2 Select **Log in** from the top right-hand side.
- 3 Enter your **Customer number** and **Password**, click **Log on**.

If you don't know your customer number, it can usually be found on the back of your EFTPOS or ANZ Visa Debit card.



Homepage

- A** If you get stuck and can't find your way back to the home screen, click **Home**.
- B** **Your accounts.** Click on an account or loan to view transactions, statements and details.
You can also click **View recent transactions** to see your last five transactions on an account.
- C** **Pay & transfer.** Click here to move money between accounts (including credit cards), pay a person or bill, set up automatic payments, pay tax, or view upcoming payments.
- D** **Apply & open.** Click here to open an everyday or savings account (individual customers only) or to apply for a credit card, home loan, personal loan or a joint everyday or savings account.
You can also request a Visa Debit card for a particular account.
Eligibility criteria and terms and conditions apply.
- E** **Your settings.** Click here to manage your cards (i.e. set/change a card PIN), passwords, contact details and statement options. You can also choose to turn off paper statements. Some exceptions apply.
- F** **Documents.** Click here to view or download your various account documents. Use the three dropdowns to select what you need: type, account, time period.
- G** **Bank mail.** Send and receive confidential account information about your banking by sending us a message.
- H** **Quick transfer.** Quickly transfer money between your accounts or pay money to your credit card or KiwiSaver account.
- I** **Log off** when you're finished. If you forget, you'll automatically be logged out after ten minutes of inactivity.



Pay a person or bill

- 1 Select **Pay & transfer**.
- 2 Select **Pay a person or bill**.
- 3 Select which **Account** you want to pay from (e.g. Go account).
- 4 Enter a **Payee**. You can:
 - A **Select an existing Payee** from your list of saved Payees or search for an ANZ registered payee.
 - B **Set up a new Payee**. Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
- 5 Enter the **Amount** you want to pay.
- 6 Enter the **Date** you want the payment made using the pop up calendar.
- 7 Enter the **Details** that will show on your statement and theirs (e.g. reference and particulars).
- 8 Remember, if this is a new payment and you're going to be paying this person or bill again in the future, tick the **Save this payee** check box. This will make it easier next time, by searching for the Payee name.
- 9 Select **Continue**.
- 10 Review the payment including who you're paying and how much you're paying them.

Take care entering payment details. Confirmation of Payee lets you check if account names and numbers match before you pay. Be alert to scams - verify who you're paying and why. You can still pay the wrong person or amount and there's no guarantee you'll get the money back if you make a mistake. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee
- 11 If everything looks correct, select **Confirm**.
If you'd like to change something, click **Change details**.

The screenshot shows the ANZ mobile app interface for paying a person or bill. The interface is divided into several sections, with numbered callouts (1-11) indicating key steps and elements:

- 1:** The 'Pay & transfer' menu option in the top navigation bar.
- 2:** The 'Pay a person or bill' option in the dropdown menu.
- 3:** The 'From' dropdown menu showing 'Joint Spending - Go'.
- 4:** The 'To' field showing 'John Smith' and a 'Change payee' link. A callout box (A) shows a list of saved payees, with 'ABC Company' selected. Another callout box (B) shows the 'Pay a person or bill' form with a 'Check details' button.
- 5:** The 'Amount' field showing '\$ 50'.
- 6:** The 'Payment date' field showing '30/04/2025' and a 'Payment made immediately' option.
- 7:** The 'Particulars' field for 'Your statement details' and 'Their statement details'.
- 8:** The 'Save this payee' checkbox at the bottom of the form.
- 9:** The 'Continue' button at the bottom of the form.
- 10:** The 'Confirm your immediate payment of \$50.00' screen, showing the payment details and a 'Confirm' button.
- 11:** The 'Change details' button on the confirmation screen.

If you need your transfer limit increased, please contact us on 0800 269 296.

Transfer money between accounts including paying a credit card

- 1 Select **Pay & transfer**.
- 2 Select **Transfer funds**.
- 3 Select which **Account** you want to **transfer money from** by clicking on the drop down box (e.g. Go).
- 4 Select which **Account** you want to **transfer money to** by clicking on the drop down box (e.g. Serious Saver or an ANZ credit card).
- 5 Enter the **Amount** you want transferred.
- 6 Enter the **Date** you want it transferred.
- 7 Enter the **Details** to appear on your statement (e.g. 'Holiday savings').
- 8 Select **Review & confirm**.
- 9 Review the details including the accounts and amount.
- 10 If everything looks correct, select **Confirm your transfer**. If you'd like to change something, click **Change details** to amend.

The screenshot shows the ANZ 'Transfer funds' page. The interface includes a navigation bar with 'Home', 'Your accounts', 'Pay & transfer', 'Apply & open', 'Your settings', 'Documents', and 'Bank mail'. The main content area is titled 'Transfer funds' and has a progress indicator for '1. Details', '2. Review details', and '3. Done'. A dropdown menu on the left lists options: 'Pay & transfer ^', 'Transfer funds', 'Pay a person or a bill', 'Pay several payees', 'Pay tax', 'Send money overseas', 'View upcoming payments', and 'Manage payees'. The 'From' section shows the 'Go' account selected, with account number 06-1234-5678910-00, available funds of \$2,208.10, and an account balance of \$2,208.10. The 'To' section shows the 'Serious Saver' account selected, with account number 06-1234-5678910-01, available funds of \$4,258.05, and an account balance of \$4,258.05. The 'Transfer details' section includes an 'Amount*' of \$100.00, a checkbox for 'Make this an automatic payment', a date of '29/07/2021' with a calendar icon and 'Immediately' frequency, and a statement detail of 'Holiday savings' with a '36' character limit. At the bottom, there are 'Review & confirm' and 'Cancel' buttons. A summary box at the bottom right shows the transfer from 'Go' to 'Serious Saver' for \$100.00, with statement details 'Holiday savings' and 'When: Immediately'. A 'Notes for this page' section provides information about cash advances and credit card rewards.

Set up an automatic payment

- 1 Select **Pay & transfer**.
- 2 Select **Pay a person or bill**.
- 3 Select which **Account** you want to pay from (e.g. Go account).
- 4 Enter a **Payee**. You can:
 - A **Select an existing Payee** from your list of saved Payees or search for an ANZ registered payee.
 - B **Set up a new Payee**. Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
- 5 Enter the **Amount** you want to pay.
- 6 Enter the **Date** you want the first payment made.
- 7 Check the box to **Make this an automatic payment**.
- 8 Select the **Frequency** you want the payment made.
- 9 Select when you want the payment made until.
 - Until further notice** means this payment will be automatically paid until you change or stop it.
 - Until a date** means this payment will be automatically paid until the date you've chosen.
- 10 Enter the **Details** that will show on your statement and theirs (e.g. reference and particulars).
- 11 Select **Continue**.
- 12 Review the details including the accounts, amount and frequency of payment.

Take care entering payment details. Confirmation of Payee lets you check if account names and numbers match before you pay. Be alert to scams - verify who you're paying and why. You can still pay the wrong person or amount and there's no guarantee you'll get the money back if you make a mistake. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee
- 13 If everything looks correct, select **Confirm & schedule**.
If you'd like to change something, click **Change details** to amend.

The screenshot shows the ANZ online banking interface for setting up an automatic payment. The process is guided by numbered callouts (1-13) and lettered boxes (A, B).

- 1:** Select **Pay & transfer** from the top navigation menu.
- 2:** Select **Pay a person or bill** from the sub-menu.
- 3:** Select the **From** account (e.g., Business Current Account).
- 4:** Enter the **To** payee (e.g., John Smith).
- A:** Select an existing payee from the list (e.g., ABC Company).
- 5:** Enter the **Amount** (e.g., \$ 50.00).
- 6:** Enter the **Date** for the first payment (e.g., 30/04/2025).
- 7:** Check the box to **Make this an automatic payment**.
- 8:** Select the **Frequency** (e.g., Fortnightly).
- 9:** Select when you want the payment made until (e.g., Until further notice).
- 10:** Enter the **Details** (Particulars and Code) for your statement and theirs.
- 11:** Select **Continue**.
- 12:** Review the details including the accounts, amount and frequency of payment.
- 13:** Select **Confirm & schedule**.

Amending an existing automatic payment

- 1 Select **Pay & transfer**.
 - 2 Select **View upcoming payments**.
 - 3 Choose the payment you want to amend or delete.
- A To **Edit** a payment, click edit and Review & confirm.
 - B To **Delete** a payment, click delete and then again in the next screen.
 - C To **Skip** a payment, click skip and Confirm & schedule.

Once you've amended the automatic payment, you can see your updated list of scheduled payments under **View upcoming payments**.

The screenshots illustrate the steps to amend an automatic payment:

- Step 1:** The user navigates to the **Pay & transfer** menu.
- Step 2:** The user selects **View upcoming payments**.
- Step 3:** The user views the **Upcoming Payments** list. A payment of \$50.00 is due today (28 Nov 2023) to ABC Company. The user can **Edit**, **Delete**, or **Skip** this payment.

The **Edit payment** screen shows the following details:

- From:** Go Account (06-1234-5678910-00)
- To:** ABC Company (00-0000-00000000-00)
- Amount:** \$50.00
- Next payment date:** 29/07/2021
- Frequency:** Fortnightly
- Repeat payment:** Until further notice

The **Delete this payment?** dialog asks: "Are you sure you want to delete this automatic payment of \$50.00 scheduled for Thursday 29 July 2023?" with **Delete** and **Cancel** options.

Access documents (Statements, Tax Certificates and Proof of Account)

To access **Statements** or **Tax Certificates**:

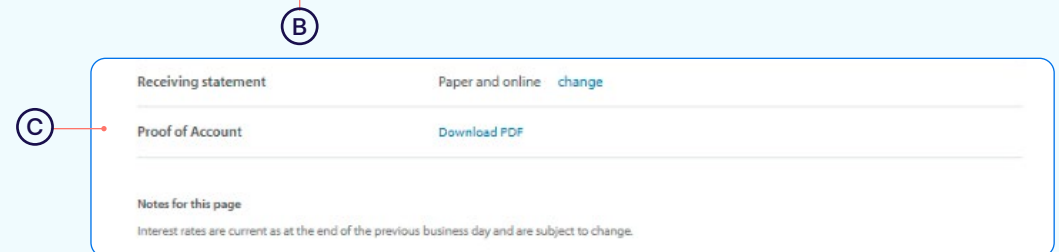
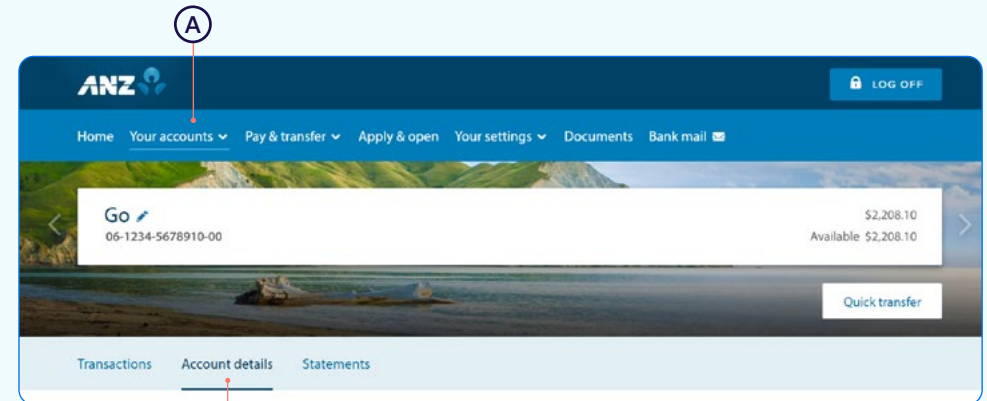
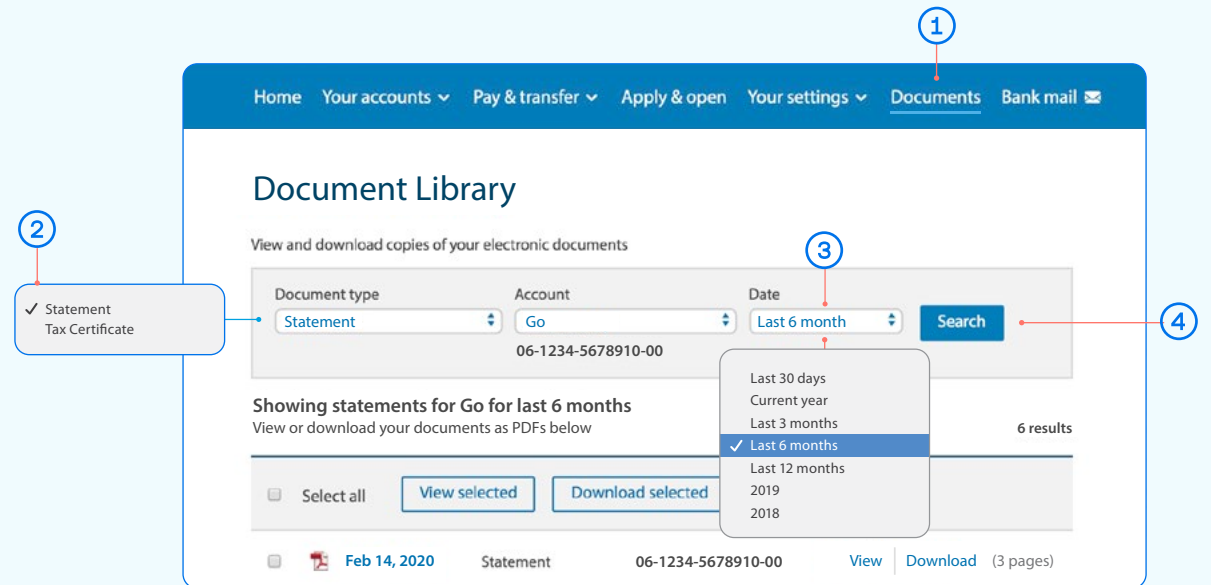
- 1 Select **Documents**.
- 2 Select **Document type - Statement** and which account (e.g. Go).
- 3 Select **Date** range (e.g. Last 30 days).
- 4 Click **Search**. Now you can view or download the document.

To access a **Proof of Account** document:

- A Select the account from **Your accounts** in the top navigation.
- B Click **Account details**.
- C Scroll down until you see **Proof of Account** document, click it to open.

You can either:

- **View**. By clicking this, a new browser tab will open with a PDF version of the account statement.
- **Download**. By clicking this, a PDF version will download and show at the bottom of your screen. To open, click on it and from there you can save a copy, print the document or attach it to an email.



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

Manage cards

This is a helpful section if you've lost or had your card stolen, or you want to change or set your debit or personal credit card PIN. You can also place a temporary block on your card.

- ① Select **Your settings**.
- ② Select **Manage cards**.
- ③ Select the card you want to manage.
- Ⓐ When a **Temporary block** is on, your card can't be used for any transactions. Any direct debits you've setup from this card won't be made. Any card fees will continue to be charged.

Of course you can remove this temporary block at any time by selecting **Off**.

- Ⓑ **Lost or stolen card**. If your EFTPOS, Visa Debit or personal credit card has been lost or stolen, this is where you can report it. You can also order a replacement card.
- Ⓒ **Manage card PIN**. This is where you can create or change a PIN for a particular card. Simply select 'Manage card PIN', ensure you read the guidelines and enter a PIN of your choice. It will prompt you to re-enter your selected PIN to confirm it's correct.

The screenshot shows the ANZ 'Manage cards' page. A settings menu is open on the left, with 'Manage cards' selected. The main area shows two cards: 'Visa Debit' and 'Low Rate Visa'. For the 'Low Rate Visa' card, the 'Temporary block' is currently 'Off'. Below the card information are links for 'Lost or stolen card' and 'Manage card PIN'. Two callout boxes provide more detail: 'Manage your PIN' shows fields for 'Enter a new 4 digit number' and 'Re-enter a new 4 digit number', with 'Confirm' and 'Cancel' buttons. 'Lost or stolen card' shows a dropdown for 'Select a card' (set to 'Low Rate Visa') and buttons for 'I lost my card' and 'My card was stolen'.

Handy tip: If you've received a replacement card, the PIN will be the same as you previously selected.

Payments requiring multiple authorisers

- 1 Select **Pay & transfer**.
- A If you have Customer Select set up, switch to the right profile before selecting Pay & transfer.
- 2 Select **Pay a person or bill**.
- A If you're making a transfer from an account that requires more than one person to authorise, select **Multi authorisation transfer**.
- 3 Select which **Account** you want to pay from (e.g. Go Account). You'll see a note advising "This payment may require other people to authorise it".
- 4 Enter a **Payee**. You can:
 - A **Select an existing Payee** from your list of saved Payees or search for an ANZ registered payee.
 - B **Set up a new Payee**. Enter the payee name and account number and select **Check details**. This will check if the name entered matches the account number using Confirmation of Payee.
- 5 Enter the **Amount** you want to pay.
- 6 Select a date for the payment to be made. If you don't select a date, it will be paid after final authorisation.
- 7 Enter the **Details** that will show on your statement and theirs (e.g. reference and particulars).
- 8 Remember, if this is a new payment and you're going to be paying this person or bill again in the future, tick the **Save this Payee** check box. This will make it easier next time, by searching for the Payee name.
- 9 Select **Continue**.

See next page for further steps.

The screenshot shows the ANZ mobile app interface for making a payment. The main screen is titled 'Pay a person or bill' and includes fields for 'From' (Go Account), 'To' (John Smith), 'Account number', 'Amount' (\$1000), and 'Payment date' (30/04/2025). A dropdown menu for 'To' is open, showing 'Someone on your list' with 'ABC Company' selected. A callout box labeled '4A' lists other payees: Adam Jones, Genesis Energy, Mum, Sarah Walker, and Spark New Zealand. A callout box labeled '4B' shows a sub-screen for 'Pay a person or bill' with a 'Check details' button. A callout box labeled '2A' shows a dropdown menu with options like 'Transfer funds', 'Multi authorisation transfer', and 'Pay a person or bill'. A callout box labeled '8' points to the 'Save this payee' checkbox. The 'Continue' button is at the bottom left.

When you create a payment, only you can check if the payee's details match using the Confirmation of Payee service. Authorisers cannot do this.

Payments requiring multiple authorisers

- 10 Review the payment including who you're paying and how much you're paying them.
- 11 To confirm the payment, select **Confirm**. If you'd like to change something, click **Change details** to amend.

Take care entering payment details.

Confirmation of Payee lets you check if account names and numbers match before you pay. Be alert to scams - verify who you're paying and why. You can still pay the wrong person or amount and there's no guarantee you'll get the money back if you make a mistake. To find out more about Confirmation of Payee, visit anz.co.nz/confirmationofpayee

Create payment 10

From **Go**
06 1234 5678901 00
Available \$4,567.89

To **John Smith**
06-1234-5678901-00
Payee name and account number match

This check won't identify all mistakes or scam activity. If in doubt, pause and consider cancelling as we may not be able to get your money back.

Amount **\$1,000.00**

Payment date **Wed 30 Apr 2025**
Additional people may have to authorise this payment before it can be made.
This payment can still be made if authorised after the payment date.

| Your details | Particulars | Code | Reference |
|---------------|-------------|------|-----------|
| Their details | Particulars | Code | Reference |

Confirm **Change details**

Things you need to know

- This payment will be made immediately after the final authorisation.

11

Re-fixing a home loan

When your fixed home loan rate is coming up for renewal, you can lock in a new rate up to 60 days before your current rate expires. You can request to fix the rate on your floating loan at any time (if applicable).

- 1 Select the home loan that's coming up for expiry from your Internet Banking homepage.
- 2 Click **Reserve a new fixed rate**.
- 3 Here are the details of your current loan.
- 4 Choose what fixed rate period you'd prefer.
- 5 Based on the fixed rate period you selected, you'll see our best rates we can offer you.
- 6 Choose a new rate (or go back a step to see the rates for a different period).

See next page for further steps.

2 Reserve a new fixed rate

4 What fixed rate period are you thinking of?

6 months to 2 years 3 years +

5 Based on your selection we can offer you these online rates.

Choose a new fixed rate for your Home Loan.

6 6 months 4.55% p.a. Online rate Standard rate 7.20% p.a.

1 year 4.45% p.a. Online rate Standard rate 7.14% p.a.

18 months 4.85% p.a. Online rate Standard rate 7.09% p.a.

2 years 5.20% p.a. Online rate Standard rate 7.05% p.a.

If you don't re-fix the interest rate on your existing loan, it will automatically change to our ANZ Home Loan floating interest rate on the date your existing rate expires.

You can check the current ANZ Home Loan floating interest rate on anz.co.nz/homeloans.

Re-fixing a home loan

- 7 Enter your **Email address** so we can send you a Loan Variation Letter.
- 8 Choose your repayment options.
- 9 Once you've selected your repayment options, click **Next**.
- 10 Review your new rate, home loan terms and conditions, and the Agreement to reserve an interest rate.

Once you've read and accepted the terms, click **Confirm**.

Your new home loan rate is now reserved and will take effect once your current rate expires.

Contact details

Within **3 working days** we'll send a loan variation letter confirming these details to your email address and post a copy to any other borrowers.

Email address *

7

Fixed rate changes

New interest rate
4.55% p.a. 6 months fixed rate
Fixed until 25 Oct 2023

8 **Repayment options**

Keep your loan term the same
\$1,589.88 monthly
Your scheduled repayments may change. Current loan term ends on 16 Jul 2045.

Choose your own repayment amount
The new repayment amount must be greater than \$1,589.88

9

Yes, I have read and accepted the Reserved Rate Agreement and have authority from all borrowers. *

You can download a copy of the [Reserved Rate Agreement](#) for your records.

10