

1. These terms and conditions apply to any “ANZ Equivalent Products” issued by ANZ Bank New Zealand Limited (“ANZ”) to you in the circumstances described in any of the following documents issued by UDC Finance Limited (“UDC”):
 - (a) the “Notice of Meeting and other relevant information for Holders” dated 25 May 2017 (“**Notice of Meeting**”);
 - (b) the “Product Disclosure Statement for Secured Term and Secured Call Deposits” dated 25 May 2017; and
 - (c) any product disclosure statement for Secured Term and Secured Call Deposits issued after 25 May 2017.
2. These terms and conditions are binding on ANZ and you, as the holder of the ANZ Equivalent Product. For the avoidance of doubt, UDC is not a party to these terms and conditions and UDC does not have any obligations under these terms and conditions.
3. Subject to paragraph 4 below, the terms and conditions that apply to the ANZ Equivalent Products are as set out in the following standard ANZ terms and conditions:
 - (a) General Terms and Conditions;
 - (b) ANZ Electronic Banking Conditions; and
 - (c) Fees and Charges,
 each of which is attached to these terms and conditions.
4. Set out below are amendments to ANZ’s:
 - (a) General Terms and Conditions; and
 - (b) Fees and Charges,
 that will apply to the ANZ Equivalent Products. The amendments only apply to the extent expressly stated and do not impliedly amend or disapply any other part of the standard ANZ terms and conditions. In the event of any uncertainty, ANZ has the sole discretion to determine whether a standard ANZ term and condition has been amended. **These amendments will only apply to any ANZ Equivalent Product that is issued to you immediately following repayment of UDC’s Secured Investments (as defined in the Notice of Meeting). If any ANZ Equivalent Product matures or is otherwise terminated and you reinvest in another ANZ product (including an ANZ Term Deposit), it will be issued on ANZ’s standard terms and conditions at that time.**

Provision	Amendment
General Terms and Conditions	
Page 10, How you use your accounts with us, Your master account mandate set out who can use your accounts.	You will not be required to sign a master account mandate when your ANZ Equivalent Products are issued. The account operating authorities you gave UDC will apply to your ANZ Equivalent Product.
Page 23, What terms apply to ANZ Term Deposits, You have a cooling-off period when you open or reinvest a Term Deposit.	If you cancel your Term Deposit during the cooling-off period, we’ll repay you the money you invested in your ANZ Term Deposit. We’ll also pay you interest that you earned during that period.
Page 23, What terms apply to ANZ Term Deposits, What happens if you make an early withdrawal from your Term Deposit.	If we let you withdraw some or all of your money early, or if we close your Term Deposit, we may reduce the returns that you get on your Term Deposit as long as the reduction is no more than the maximum reduction that could have applied to a UDC Term Investment.
Fees and Charges	
Page 3, Savings accounts.	Any manual withdrawal fees incurred on your Online Account during the period ending 12 months after the date the Online Account was opened will be waived.
Page 4, Term Deposits and Foreign Currency Term Deposits.	No fees are charged for Term Deposits, however we may reduce your return on your Term Deposit if we agree to let you make an early withdrawal as long as the reduction is no more than the maximum reduction that could have applied to a UDC Term Investment. For more information see our ANZ General Terms & Conditions, as amended by these ANZ Equivalent Product Terms and Conditions.

What you need to know about these terms and conditions

This booklet sets out the terms and conditions that apply to the accounts, products, or services we provide. It includes information about how you can use your accounts.

When you receive or use any account, product or service from us you agree to the following:

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

When we exercise any of the rights we have under these terms and conditions, 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.

Our fees are set out in our Fees and Charges booklet. We recommend you check the Fees and Charges booklet to see what is free, and what we can charge you for, before you start using any account, product, or service.

How to contact us

You can contact us at anz.co.nz or at any branch.

For other enquiries:

- General enquiries, call 0800 269 296.
- Business Banking enquiries, call 0800 269 249.
- Customer feedback line, call 0800 560 555.
- Lost your ANZ EFTPOS or ANZ Visa Debit card, call 0800 650 535, or +64 4 470 5019 collect from overseas.
- Lost your credit card, call 0800 658 044, or +64 9 522 3010 collect from overseas.
- Lost a cheque or cheque book, call 0800 269 296.

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

A glossary of the terms we use

ANZ Group

The 'ANZ Group' includes ANZ Bank New Zealand Limited, Australia and New Zealand Banking Group Limited and any companies owned by, or related to, those companies. The companies may be located in New Zealand or overseas, including Australia, China, India, Fiji, or the Philippines.

ATM

A machine allowing someone to complete basic banking transactions, including withdrawing money. Its full name is an automatic teller machine.

Authorised signatory

An 'authorised signatory' is someone we've both agreed can access and use your accounts. We may have specific requirements about who can be an authorised signatory – we'll let you know if these apply.

Business day

'Business days' are any days except Saturdays, Sundays, or New Zealand public holidays.

Cleared funds

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

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 loan 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 a direct debit payment to you, and their bank reverses the direct debit. The money is then taken out of your account.

EFTPOS

The 'EFTPOS' system 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. Its full name is 'electronic funds transfer at point of sale'.

Electronic Payment

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

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goMoney

ANZ goMoney, is our mobile banking app for iPhone, iPad and Android devices, that lets you do things like check your account balances and make electronic payments, using your mobile device through an internet connection.

Internet Banking

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

Month

When we talk about 'month' we mean a calendar month.

Our website

'Our website' is anz.co.nz.

Phone Banking

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

PIN

This is a 4-digit number (4-7 digit for ANZ Phone Banking) or password you choose and then use to access certain services. Its full name is a 'personal identification number'.

Responsibility

When we talk about 'responsibility' or 'responsible' in this booklet, 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.

Set-off

'Set-off' is a right that may arise if you owe us money and we also owe you money, or you have a claim against us. In some situations, set-off could result in the money one party owes the other being reduced.

Uncleared funds

'Uncleared funds' are funds in your account we may allow you to use, but which could be dishonoured, for any reason. For example, a person who has deposited a cheque 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.

We

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

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You

When we talk about 'you', we mean 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 terms and conditions.
- 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 terms and conditions, and the accounts, products, or services we provide you

Other terms and conditions can apply to the accounts, products, or services you receive from us:

- Different accounts have different features. For example, those features may include how you can use those accounts or how much you must deposit. Those features are set out in brochures or other advertising material for that account, or on our website. These features apply as well as these terms and conditions.
- Certain customers or specific accounts, products, or services, can have different or extra terms and conditions. If special terms apply to you or your accounts, products, or services, and they are inconsistent with a term in this booklet, then the special term will apply.
- Our 'Electronic Banking Conditions' apply if using Internet Banking, goMoney, Phone Banking, or a mobile wallet. If a term in our Electronic Banking Conditions isn't consistent with a term in this booklet, then the term in our Electronic Banking Conditions applies instead.
- Our 'ANZ EFTPOS card and ANZ Visa Debit Card Conditions of Use' apply if using an ANZ EFTPOS or an ANZ Visa Debit card. If a term in our ANZ EFTPOS card and ANZ Visa Debit card Conditions of Use isn't consistent with a term in this booklet, the term in the other booklet applies instead.
- Separate terms and conditions apply to same day cleared payments and international payments. Same day cleared payments are payments where we send notices confirming when payments are sent and received. International payments are payments being made to someone overseas and include payments like international money transfers or bank drafts. If you want to know more about these services, contact any branch.

Some compulsory laws also apply to your accounts, products, or services. We'll comply with any obligations we have under those laws.

We can change these terms and conditions

We can change these terms and conditions. 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. We'll let you know at least 14 days before we make the change. We can choose to contact you in one of the following ways:

- We can choose to write to you, send you an email or a fax, or call you by phone to explain any changes.
- We can choose to put up information about any changes in branches or on our website.
- We can choose to advertise any changes, for example in newspapers, or on radio or television.

We can change an interest rate without telling you first. Some other terms may change because of a change in the law or a practice affecting everyone who provides or receives the same type of account, product, or service. We'll try and tell you about these changes before they happen but it might not always be possible for us to do. We can suspend or end your access to Internet Banking, goMoney, or Phone Banking, or any functionality in those services, without telling you at any time.

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New Zealand law applies to these terms and conditions

New Zealand law applies to these terms and conditions. You agree that any term or condition the law doesn't allow, or that doesn't meet compulsory responsibilities we have at law, are changed, as needed, to be lawful or to comply with the law.

In these terms and conditions we refer to New Zealand laws. The references include any replacements or amendments to those laws.

You must use any accounts, products, or services for a lawful purpose

You agree to use any accounts, products, or services we've provided you in accordance with laws in New Zealand and overseas:

- You agree you'll only use the accounts, products, or services we provide you for a lawful purpose. For example, you must not use an electronic payment to buy something illegal in New Zealand.
- When you use any accounts, products, or services we provide you, you agree you'll comply with any laws in New Zealand. This includes laws prohibiting money laundering or financing of terrorism, or prohibiting dealing with certain countries, people, or types of businesses.
- When you use any accounts, products, or services we provide you, you agree you'll comply with any laws in any other country, if those apply to you. You also agree to comply with any laws in any other country applying to us because of who you are or the types of accounts, products, or services you're using. This includes laws prohibiting money laundering or financing of terrorism, or prohibiting dealing with certain countries, people, or types of businesses.

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

Unless you're a business or you'll use accounts, products, or services for a business, the guarantees given to you under the Consumer Guarantees Act 1993 apply.

We follow the good banking practices set out in the Code of Banking Practice

We follow the good banking practices set out in the Code of Banking Practice. You can ask for a copy of the Code at any branch, or get it from the New Zealand Bankers' Association's website, www.nzba.org.nz.

Our Reserve Bank Disclosure Statement has more information about our business

Our Reserve Bank Disclosure Statement has information about our business. Ask for the most recent copy through any branch or get it from our website.

Our Qualifying Financial Entity Disclosure Statement has information to help you choose a financial adviser

Our Qualifying Financial Entity Disclosure Statement has information about the financial advice our staff can give you about our accounts, products, or services. Our disclosure statement will help you decide which financial adviser to choose. Ask for the most recent copy through any branch or get it from our website.

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

We're always looking to improve the accounts, products, and services we offer you. Let us know if you have any suggestions on how we can improve or if you'd like to let us know when you really liked the service you've received.

If we've made a mistake or you're unhappy with our service, we want to know too. We'll try to put it right quickly and fairly.

We'll let you know if we can't resolve things for you on the spot. We'll keep you up-to-date about what we're doing to resolve the issue for you. If you're unhappy with how your complaint is being handled, our Customer Relations team can help. They're also experienced at helping customers with difficult or complex situations.

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To contact us, call into any branch, phone our ANZ Customer Feedback Line on 0800 560 555, fill in our online form on our website or send us a secure email from Internet Banking. You can also write to us at Customer Relations, ANZ New Zealand, Private Bag 92210, Victoria Street West, Auckland 1142.

The Banking Ombudsman may also be able to help you

Sometimes, after we've looked into a problem you have, we may not be able to agree an outcome with you. At that point you can contact the Banking Ombudsman who may be able to carry out an independent review of what we've decided to do.

The Banking Ombudsman isn't able to consider all types of complaints – see the Banking Ombudsman Scheme website, www.bankomb.org.nz for more information. You can contact the Banking Ombudsman Scheme from the website, write to Freepost 218002, PO Box 25327, Featherston Street, Wellington 6146 or call 0800 805 950.

How we collect and use information about you

It's important we keep our information about you up-to-date. To do that, we need your help. Please tell us as soon as possible if any of your contact details or other information you've given us changes.

We take your privacy seriously, and understand the need to keep your information confidential and secure. We update our technology regularly to help protect your information. To help prevent fraud, we also recommend you take steps to keep any information about you or your accounts with us secure.

What we can use information about you for

You agree we can use information about you to do any of the following things:

- To assess whether we'll give you a particular account, product, or service.
- To provide you with, or manage any of, our accounts, products, or services, or our relationship with you.
- Unless you tell us otherwise or opt out, to give you information about other accounts, products, or services we offer, including communicating with you about this through online advertising, such as on ANZ's websites, third party websites and applications including social media.
- Unless you tell us otherwise or opt out, to give you information about products or services that other reputable companies or organisations offer, if we have a continuing relationship with them.
- To help us work with other reputable companies or organisations in New Zealand or overseas that offer loyalty programmes or other services connected with any of the accounts, products, or services we offer.
- For data analysis, including to understand, tailor and improve your experience online (including ANZ Internet Banking services, ANZ goMoney, third party websites and applications, including social media) and to identify products and services you may be interested in getting or finding out about and to generate insights.
- To do market research. We can also compare information we have about you with publicly available information about you or information held by other reputable companies or organisations we have a continuing relationship with, for any of the reasons above.
- To comply with any laws in New Zealand or overseas applying to us or the accounts, products, or services we provide you.

If you don't want to get information about products or services, we or other reputable companies or organisations offer just call us on 0800 269 296 or tell us at any branch.

Who we collect information about you from, and who we can give it to

To help us carry out any of the uses above, you agree that we can get information about you from, or give your information to, any of the following people or organisations in New Zealand or overseas:

- You, any authorised signatories or your agents (including information you or they have entered on our website or any website hosted or administered by any member of the ANZ Group).
- Your parents or guardians, if you're under 18 years old.

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- Credit reporters. This includes both good and bad information about your credit history, and notifications that other people have enquired with the credit reporter about you.
- Debt recovery agencies.
- Anyone in the ANZ Group.
- Anyone who guarantees any money you owe us.
- Anyone who helps us carry out any of the uses above, like mail houses, market research companies or data analysis companies.
- Any reputable companies or organisations we have a continuing relationship with.
- Anyone who offers loyalty programmes or other services connected with any of the accounts, products, or services we offer.
- Other banks or financial institutions, as part of our obligations when paying or receiving money on your behalf
- Any person or organisation as allowed by the Privacy Act 1993.

For any of the reasons under 'What we can use information about you for' above, we can combine your personal information with information we collect about you online. For more information about how ANZ collects information online, see our Electronic Banking Conditions and our Website Security and Privacy Statement, available at anz.co.nz or from any branch.

If we've given information about you to someone else for any of the reasons above, including another member of the ANZ Group, we'll require them to keep the information confidential and secure. We'll tell them that they aren't allowed to sell the information, and must only use it for the purpose we've given it to them for. From time to time, we collect information about you from public sources.

How credit reporters and debt recovery agencies can use information about you

Credit reporters collect information about your credit history to help people and companies make a decision whether to provide you goods or services. Debt recovery agencies help people and companies recover money other people owe them when they've failed to pay.

We are required to provide credit reporters with good and bad information about your credit history. Credit reports are an important part of determining your suitability as a borrower. They help confirm your identity, verify your current credit obligations and are used to calculate the likelihood of you meeting your credit repayments.

You agree credit reporters and debt recovery agencies can keep any information we give them about you, and can give it to people who pay for and use their services. You can ask credit reporters and debt recovery agencies to correct your information if it needs to be updated.

We may need to give information about you to others to comply with laws in New Zealand or overseas

We must comply with laws in New Zealand and overseas. You agree we can give information about you to the ANZ Group, Police, other financial institutions or government agencies in New Zealand or overseas:

- We can give information about you to help us comply with laws in New Zealand or overseas.
- We can give information about you if we believe giving the information will help prevent fraud, money laundering, or other crimes.
- We can give information about you to help us decide what we need to do to comply with the law in New Zealand or overseas.

We may not be allowed to tell you if we do give out information about you. We're not responsible to you or anyone else if we give information about you for the purposes above.

You agree to give us any information we ask you for if we believe we need it to comply with any laws in New Zealand or overseas.

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You can access or correct your personal information

You can access or correct your personal information by calling 0800 269 296 or asking at any branch. We may charge you a fee to access the information we have about you.

We can give you information electronically

If any laws require us to give you any information in writing, you agree we can send you this information electronically. We'll either use an email address or mobile number you've given us for this purpose or we'll include the information on a website you can access.

How we can contact you

We may need to give you information about our products and services. You agree we can choose how we give you that information including by:

- Giving you a letter or notice.
- Writing to you, calling you, or sending you an email or text message, using the contact details you've given us.
- Including the information online, such as a website you can access like Internet Banking.
- Publishing a public notice or displaying the information in ANZ branches or on our website if we need to give a number of customers the same information.

We can 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 – see 'What we can use information about you for'.
- Give that information to other people or organisations – see 'Who we collect information about you from, and who we can give it to' and 'We may need to give information about you to others to comply with laws in New Zealand and overseas.'

We need to identify you before you can use any accounts, products, or services

Some laws, like those to identify and prevent money laundering, mean we need to identify you and any authorised signatories who can access or use your accounts, products, or services:

- We'll identify you and any authorised signatories when you receive new accounts, products, or services from us, or when you do certain things, like cashing a cheque. We can also ask you or any authorised signatory to reconfirm your identity – to help us keep information about you up-to-date.
- We'll tell you what identification we'll need. The identification may need your photo or signature on it – let us know if you don't have one of the more common forms of identification, like a passport.
- If you're an organisation, like a company, a trust, or a partnership, we'll also need to identify anyone who owns you or has control over your organisation. For example we can ask to identify your directors, trustees, partners, shareholders, people who established any trust, or the beneficiaries of any trust. We can also ask you to update this information if those people change. We can also ask you to give us copies of the documents setting up your organisation, or setting out how your organisation operates. For example, we can ask you for your certificate of incorporation, your constitution, trust deed, or partnership deed.
- If we need it to comply with any laws in New Zealand or overseas, we can also ask you for information about what you will use any new accounts, products, or services for, or where any money deposited into your account will come from. You agree to give us that information if we ask you for it.

We can charge you fees on your accounts, products, and services and pay certain other amounts

We can charge you fees for the accounts, products, and services you receive from us. These fees are set out in our Fees and Charges booklet – you can get a copy in any branch. This information is also available on our website. If you want to do something that isn't described in our Fees and Charges booklet, we may charge a fee for this too. Wherever possible, we'll tell you what this fee will be before you have to pay it.

We may also have to charge you interest on some accounts, products and services you receive from us. For example, if we're lending you money, we'll charge you interest on that money until you repay it in full. See our website for information about our current interest rates. When calculating interest, we may round or adjust the amount of interest, depending on the product or how our systems work.

We charge all monthly account and transaction fees to your accounts on the last business day of the month or when your account is closed. If you change the account you have, we'll automatically change the monthly account and transaction fees to those for your new account type. The new monthly account and transaction fees will apply for the full month in which you change your account.

We can take any government fees and charges, including certain taxes, from your accounts.

We can pay these amounts even if you don't have enough money in your account. If that happens, your account will become overdrawn, and we can charge you a fee or interest. We can also ask you to repay the overdrawn amount immediately. See 'Making payments' for more information.

We can charge you the costs we incur when we exercise our rights under these terms and conditions or any other agreement. These costs could include legal fees, debt recovery fees, or agency fees. You must pay us these costs when we ask you to.

We have certain legal rights if you owe us money

You agree we have certain legal rights if you owe us money:

- You agree we have the right to use any amounts we owe you to pay any amounts you owe us. This is called 'set-off'. For example, if you have money in an account with us, this is an amount we owe you. We can take that money and use it to pay any amounts you owe us, like fees or any overdrawn amounts in your other accounts.
- You agree we have the right to move money from one of your accounts with us into another account you have with us to pay an amount you owe us. This is called 'combination'.
- You agree we have the right to hold physical property which you've given us, for any reason, until we're repaid amounts you owe us. This is called a 'lien'.

You also agree to pay us any amounts you owe us in full and without exercising any right of set-off you may have.

We can also charge you a fee or charge interest on any amounts you owe us. We'll calculate interest daily on any amounts you owe us at an interest rate we decide applies to you. We'll charge this interest to your account monthly on the last business day of the month until you've repaid these amounts.

We can choose not to exercise any rights under these terms and conditions

If we don't exercise a right we have under these terms and conditions, this doesn't stop us from exercising that right or any other rights we have in the future. We can also exercise our rights in different ways at different times.

What happens if we are insolvent?

Cash deposits at ANZ (including amounts in any current or savings account or term deposit) are debts that we owe that are unsecured and unsubordinated. This means that we don't guarantee you'll be repaid the money you have deposited in those accounts, or any interest on them. The money you have deposited into those accounts won't be repaid first out of any property or assets we own. See our Reserve Bank Disclosure Statements for more information about ANZ's business, financial position and credit rating. It also contains information about ANZ's view of the risks ANZ faces as a registered bank, and the steps ANZ takes to mitigate those risks. Copies of the latest Reserve Bank Disclosure Statement are available, free of charge, from the head office of ANZ at the ANZ Centre, 23-29 Albert Street, Auckland 1010, online at www.anz.co.nz or from any branch.

How you use your accounts with us

Your master account mandate sets out who can use your accounts

You must sign a master account mandate when you open a new account with us. A master account mandate, sometimes known as an account authority, is a contract between you and us. It sets out how you and any authorised signatories will use your accounts, including who can complete certain types of transactions or get information about your accounts.

To change who can use your accounts, including any authorised signatories, or how you will use your accounts, you, us, and anyone else who owns the account, will need to agree. Any changes will only take effect once everyone who needs to has signed our standard form or a new master account mandate and you've returned it to us.

You're responsible for any transactions using your account we believe you or an authorised signatory have made. You're responsible for any transactions where your PIN, the customer number we've given you to identify you and your accounts, your password, or your biometric ID (such as fingerprint activation on your mobile device) is used. You're also responsible for any transactions we believe are consistent with the access rights set out in your master account mandate.

Protecting your PINs and passwords is very important. For the steps you must take to protect your PINs or passwords, see the section 'How to help protect your PINs and passwords' below.

We don't have to let an agent use your accounts

You must tell us if you are opening or using an account as an agent for someone else. An agent is someone who is authorised to act on behalf of someone else.

We will generally not agree to let you open or use an account as agent for someone else. Instead, we can ask that other person to open or use the account themselves. If you haven't told us you're acting as agent, we can assume you're acting on your own behalf, and for your own benefit.

We don't have to let a person with a power of attorney use your accounts

A power of attorney is a document giving someone the right to act for you. An attorney can sign documents or enter agreements for you.

We don't have to agree to let a person with a power of attorney use your accounts on your behalf. Our preference is to deal with you personally. However, we understand there may be some situations when you need to have someone else instruct us or sign documents using a power of attorney.

If we do let your attorney use your accounts, you'll be responsible for any transactions they do. You agree to give us a copy of the power of attorney, and to confirm any transactions your attorney does, if we ask you to. We can also ask your attorney to provide us with a 'Certificate of Non-Revocation' which will confirm to us that their power of attorney is still in force.

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The responsibility for how joint accounts are used

A joint account is where you and someone else own the account. You'll each be responsible for the account.

You're responsible for any amounts owing to us on the joint account, by yourself, and with the other owners of the account.

We can ask for confirmation from all the account owners before we change how you use the account or before we close the account. You agree we can deposit money we receive that is just for you into your joint account.

If a joint account owner dies, we can let the remaining owners use the account. We can, instead, choose to close the account and pay the remaining account owners any money in the account.

If you tell us in writing you no longer want to be a joint account owner, we can stop or suspend use of the account or we can choose to remove you as a joint account owner. We'll let you know which option we've chosen, and we'll also let the other account owners know. If we choose to remove any other joint account owner you will still be responsible for all amounts we're owed for that account, including any amounts owed by the joint account owner we agreed to remove.

How partnership accounts can be operated

If your account is for a partnership, you must tell us in writing if there are any changes to the partnership after your account is opened. You need our written agreement to release a partner from any responsibility for amounts the partnership owes us. If the partners change we can ask all partners to sign a new master account mandate. We can also ask you to give us copies of the documents changing the partnership.

Each partner is responsible for amounts owed to us on the partnership's account, by themselves and with the other partners.

How trust accounts can be operated

You must tell us if you're opening an account as a trustee of a trust, even if the trust doesn't have a trust deed. We have certain rights if you haven't told us you are acting as a trustee of a trust:

- We can assume you're acting on your own behalf under any agreements with us, and your accounts are being used for your benefit only.
- We're not responsible to you, any other trustees, or any beneficiaries of the trust, for any actions you take, or don't take, when using your account.

You must tell us immediately if any trustees change or if your trust deed changes. If any trustees change, we can ask all trustees to sign a new master account mandate. We can also ask you for copies of the documents changing the trustees or the trust deed.

If you're a solicitor, accountant, or other trustee we've agreed is an independent trustee, we'll restrict your responsibility to the property of the trust when we recover any amounts the trust owes us. We won't recover money from you personally if the property of the trust isn't enough to repay us any money owing. However, we can recover amounts owing from you personally if we incur losses or costs because you acted deliberately, or dishonestly, in breach of your duties as trustee.

If you have an informal trust account you can only withdraw money for the benefit of the beneficiary

An informal trust account is where one person, the trustee, sets up an account for the benefit of someone else, the beneficiary, but there is no formal trust deed. If you have an informal trust account, you must only use the account or withdraw money from the account for the benefit of the beneficiary. We can ask you to confirm in writing you're withdrawing the money for the benefit of the beneficiary.

If you're under 18 years old, some accounts, products, and services aren't available to you

If you are under 18 years old, some accounts, products, and services aren't available to you. If we choose to, we can ask for your parent or guardian to agree before we'll give you or let you use those accounts, products, or services.

General Terms and Conditions

We don't have to accept telephone, fax or email instructions

For your security and protection, we don't generally accept any instructions you give us by phoning, faxing, or emailing us. Even if we've agreed to accept instructions you've sent us by phone, fax, or email, if we believe or suspect they haven't been given by you or by an authorised signatory we can still choose to refuse them.

You agree we can do certain things if we do accept instructions by phone, fax, or email:

- You agree we'll only transfer funds between your accounts. We won't agree to transfer funds to someone else.
- You agree you can only enquire about accounts where you are an authorised signatory.
- You agree we don't have to identify the person giving us the instruction.
- You promise to pay any losses or costs we incur because of any instruction we've received, unless we directly caused those losses or costs by our negligence.

How to help protect your PINs and passwords

You'll need a PIN or password to use your accounts using services like Internet Banking, goMoney, Phone Banking, EFTPOS, and ATMs.

You must do everything you can to protect your PIN or password:

- Choose a PIN or password that's hard for others to work out. Don't choose sequential numbers, like 1111 or 3456. Don't base it on information about you that's easy to find, like your birth date or your telephone number.
- Memorise your PIN or password – don't write your PIN or password down.
- Always keep your PIN or password confidential. Don't tell others your PIN or password, 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 or password so no one else sees it. For example, take care no one sees you enter your PIN or password when using a computer, Phone, EFTPOS, or an ATM.
- Choose different PINs and passwords for different services with us and for services with other companies.
- Change your PIN or password regularly.
- Lock your mobile phone or other mobile device when you're not using it and don't leave it unattached.

More information about how to protect your accounts when you're using Internet Banking, goMoney, Phone Banking, or a mobile wallet is set out in our Electronic Banking Conditions, which you can get on our website.

How to help stop unauthorised use of your accounts

If you lose your EFTPOS card or it's stolen – call us immediately toll free on 0800 650 535, 24 hours, seven days a week, or call +64 4 470 5019 collect from overseas.

If you suspect someone might know your PIN or password, or you believe someone has used your accounts without your authority, call us immediately on 0800 269 296 or on +64 4 470 3142 collect from overseas.

You can also tell us at any branch. If you call us, we may need you to come into any 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.

When we'll give you a statement or account information and when you must check them

When we'll provide you with a statement

To help us keep your information up-to-date, tell us as soon as possible if any of your contact details change.

We'll provide you with an account statement at least every six months. However, if you have certain types of accounts, you won't receive statements by mail at all.

If you have Internet Banking you can ask us not to send you any statements by mail. Instead, you'll be able to get up to 24 months of information about your accounts on Internet Banking.

You can ask us for a printed statement at any time, but we can charge you a fee for printing and sending it to you.

Unless we've agreed otherwise, we'll send all statements and other notices to the last address we have for you. You're considered to have received any statements or other notices we send you three days after we send it to you at that address.

Please check your statements and account information carefully

Depending on the account you have, we'll do one or more of the following:

- Send you a statement in paper form.
- Make an electronic copy of your statement available to you to access through our online channels.
- Include account information for you to access through our online channels.

Please check your statements or account information carefully to make sure the transactions on them are correct.

We recommend you check any statements you get in paper form as soon as you receive them.

Or, if we make an electronic copy of your statement or account information available to you online we recommend you check these at least monthly. We have no obligation to tell you when electronic statements or account information is available for you to view online.

If you believe there are errors or transactions you haven't authorised, let us know immediately. You'll need to give us information about the transaction so we can look into this for you. We'll respond to you as soon as possible. If there are any delays, we'll let you know and explain why.

If you wait longer than 90 days after we've sent you the statement or made the electronic statement or account information available to view online, then the following will apply:

- You accept the account balance and that the transactions shown on your statement or through our online channels are authorised and correct.
- To the extent permitted by law, and unless we've acted negligently or dishonestly, you agree you can't bring a claim against us for any losses or costs you or anyone else incur if the account balance or transactions are not authorised or correct.

You can still contact us after 90 days to tell us if you believe there are errors or transactions you haven't authorised. We'll work with you to help resolve the issue for you if possible. However, we do not accept any responsibility for the loss.

If we make a mistake, we can take the money deposited to your account back out

If we make a mistake depositing money or processing a transaction, you agree that we can take that money back out of your account. For example, if we deposit the money twice by mistake, we can take out one of those deposits. Or, if we accidentally deposit the wrong amount, deposit money into your account in error, or deposit rather than withdraw money, we can take that money out of your account. If we reasonably believe a transaction is fraudulent, including a deposit into your account, you also agree we can take that money back out of your account.

General Terms and Conditions

If you receive money from us by mistake, you agree it's money you owe and must repay us. See 'You must repay us money you owe us when asked'. You also agree that we can take the money out of your account without telling you first. Don't spend money you know, or suspect, isn't yours as this may be considered theft or fraud, which is serious. If you don't have enough money in your account, your account may become overdrawn, and we may charge you interest and a fee.

Large organisations set up payments to, or use direct debits to take money from, many customers at once. Sometimes, those organisations make mistakes taking those direct debits or making those payments. For example, they may take a direct debit twice, make a payment twice, or make a payment instead of taking a direct debit. You agree that, if there's a mistake and it affects you, we can reverse the direct debit or payment from your account on request by the organisation or their bank, under the payment rules that apply to all banks. You agree that the organisation paying you or taking your direct debit payment is responsible for telling you what's happened and talking to you if you have any concerns.

When we'll pay interest on money you have in some of your accounts

We will pay you interest on money you have in certain types of accounts with us. Whether we'll pay interest on a particular account will be set out in the brochure or other advertising material for that account, or on our website.

Unless we agree otherwise, we'll calculate interest daily at the interest rate we decide applies to you or the rate we've agreed with you and add it to your account monthly on the last business day of the month. See 'How and when we process deposits or payments into your accounts' for important information about our payment processes and how they can affect interest on your accounts. When calculating interest, we may round or adjust the amount to a certain number of decimal places, depending on the product or how our systems work.

We will deduct any tax we must collect from any interest before we add it to your account. We will pay that tax to the Inland Revenue Department for you. The amount of tax we deduct will depend on the tax status you've told us you have and the account you have. If you don't tell us your tax status, we'll deduct tax at the rate we decide.

We can change the interest rate we'll pay on different accounts without telling you first. We can also set how much money you must have in your account before we will pay any interest. We can also apply different interest rates depending on how much money you have in your account. We can also decide on other criteria you need to meet to earn an interest rate, like depositing a minimum amount.

You must pay us money you owe us when asked

If we ask you to, you must immediately pay us any money you owe on your account. We can charge you a fee or interest, at a rate we decide applies to you, until you've repaid those amounts to us. We'll charge any fees or interest to your account on the last business day of the month.

You agree that if you don't pay us money owing when we ask you to, we can take any action we need to recover that money, including Court proceedings or sending your debt to a debt recovery agency. If we have to take debt recovery action, it could affect your ability to borrow money from us or other lenders in future.

When we can take money from your account to pay other people you owe

We must take government fees and charges, like tax, on any interest we pay you from your accounts. We can also take money from your account and pay this to a government agency or someone else in certain situations:

- We can take money from your account and pay it to a government agency if we are given a notice or demand under certain laws we believe we must comply with.
- We can take money from your account and pay it to someone else if we are given a Court order which requires us to pay someone money from your accounts.

Making payments

A payment is a request to us to move your money from one place to another. This section sets out information on the three main ways you can make payments from your accounts.

- Electronic payments
- Direct debits
- Cheques

About electronic payments

Electronic payments are payments you make using Internet Banking, goMoney, or Phone Banking, or payments we make for you electronically. You can set electronic payments to go on the same date or a future date. Here's a list of the electronic payment types.

Type of electronic payment	About those electronic payments
Automatic payments	Regular payments for a set amount to someone else or to another one of your accounts with us. Usually future-dated payments, you can set up an automatic payment with the first payment for the same day, if set up before 9.30pm on a business day.
Bill payments	Same-day or future-dated, one-off payments, for a set amount, to a particular person or organisation or to another one of your accounts with us. Pay-to-mobile payments are bill payments using ANZ goMoney to pay a person using their mobile number.
Tax payments	Same-day or future-dated payments to Inland Revenue.
Funds transfer	One-off, same-day or future-dated transfers of money between your ANZ accounts, like transfers between your transaction and savings account.

Electronic payments can't be made from every account type and we can limit transaction numbers or payment amounts. We can also change these limits without telling you first. Contact us to discuss the limits on your accounts.

Check before confirming an electronic payment

You must check all payment details before confirming your electronic payments. Our systems are generally automated, so we don't check details for you. If you pay the wrong person or amount, you may have trouble getting the money back. See 'What happens if you have a problem with your electronic payment'.

As soon as we start the process of making an electronic payment, we're unable to stop it, regardless of whether the person you're paying banks with ANZ or another bank. So, always check payment details before confirming electronic payments. If you make a mistake when you make a payment, for example, you pay the wrong account or amount, we can't stop the payment being sent.

What happens when you confirm an electronic payment

By confirming an electronic payment, you agree to let us take an amount from your account and pay it to someone else or you on the payment date selected or allowed. You also agree to let us take any fees for making that payment from your account — see our Fees and Charges booklet on our website.

Remember, if you're paying someone at another bank, they won't get the payment until their bank deposits it to their bank account.

General Terms and Conditions

Here's an example. At 10am on Saturday, you confirm an electronic payment in Internet Banking for \$20 to go to an account at another bank. We withdraw the \$20 from your account immediately, but send it to the other bank early Monday morning.

How and when we'll make your electronic payment

Electronic payment type	Who you're paying	How and when we'll make your electronic payment
Same-day electronic payment	Paying another ANZ account	We take the money from your account and send it immediately when you confirm the payment. See 'How and when we process deposits or payments into your accounts' for information about what happens when you make these payments on non-business days.
	Paying an account at another bank	<p>We take the money from your account immediately and send it throughout the day on business days between 9am and 10pm.</p> <p>Set up the payment after 10pm or on a non-business day and we'll send the payment in the morning of the next business day.</p>
Future-dated electronic payment	Paying another ANZ account	<p>We take the money from your account, if there's enough, from 4am on the payment date. We send the payment immediately.</p> <p>If the payment date isn't a business day, we'll take the money from 4am the next business day. If you don't have enough money in your account, we'll try again during the day. See 'Don't have enough money for an electronic payment?'</p>
	Paying an account at another bank	<p>We take the money from your account, if there's enough, from 4am on the payment date. We send the payment within a couple of hours.</p> <p>If the payment date isn't a business day, we'll take the money from your account from 4am the next business day, instead.</p> <p>If you don't have enough money in your account, we'll try again during the day. See 'Don't have enough money for an electronic payment?'</p>

There's a difference for automatic payments if your first payment is due the same day you set it up. We'll send that first payment after 10pm. If set up after 9.30pm on a business day, then we'll send the first payment early morning on the next business day instead. All future automatic payments will go out as early as 4am on the payment date.

Don't have enough money for an electronic payment?

Always make sure you have enough money in your account to cover electronic payments. Here's what happens if you don't have enough money in your account for an electronic payment.

Electronic payment type	What happens if you don't have enough money
Same-day electronic payment	<p>Either:</p> <ul style="list-style-type: none"> • you won't be able to set up and confirm the payment — there's no fee if this happens, or • we may choose to make the payment for you, lending you money you don't have, so your account may overdraw — a fee and interest may apply.
Future-dated electronic payment	<p>If you don't have enough money in your account when we first try to make an electronic payment, we'll retry throughout the day.</p> <p>If you still don't have enough money in your account when we make our final try at 4am the next business day, then:</p> <ul style="list-style-type: none"> • your payment will fail and we may charge a failed payment fee, or • we may choose to make the payment for you, lending you money you don't have, so your account may overdraw — a fee and interest may apply.

See also 'Always have enough money in your account for payments' for more information about what happens if we make an electronic payment for you where you don't have enough money in your account. See our 'Fees and Charges' booklet for information about fees we charge.

You'll be able to see payments in retry in Internet Banking or goMoney, or use the 'upcoming bill payments' or 'automatic payments' function in Phone Banking. These are payments you've set up but haven't gone through yet. You can delete payments in retry in Internet Banking, goMoney, or Phone Banking. You'll also see failed payments and any fee charged in your transaction history.

If we make your payment on our final try, your payment will be dated the next business day. If you have to pay a person or organisation by a certain date, this means your payment may be late. For example, your payment was due 20 December, but we make it on our final retry and it is dated 21 December.

Stopping electronic payments

Electronic payment type	Stopping that electronic payment
Same-day electronic payments	<p>You can't stop, cancel, or change same-day payments, even if set up and confirmed on a non-business day, because we start the process to send the payment immediately.</p> <p>But, if you've set up a new automatic payment to start the same day, you can change or cancel it until 9.30pm that day.</p>
Future-dated electronic payments	<p>You can:</p> <ul style="list-style-type: none"> • delete future-dated payments until 4am on the payment date. • skip or edit any automatic payments until 4am on the payment date. • delete or skip future-dated payments still in retry, until we've paid them or 4am on the next business day at the latest.

What happens if you have a problem with your electronic payment?

If you make a mistake, contact us immediately. We may be able to help by contacting the other ANZ customer or bank and asking them to return the money. We can't guarantee you'll be able to recover the payment. A credit retrieval fee of \$100 applies, even if we're not able to recover the funds for you. Need to recover more than one payment at once? As well as the credit retrieval fee, we charge an extra \$25 for each additional payment. See our Fees and Charges booklet on our website.

We don't have to get involved in disputes between you and anyone receiving your electronic payment.

If we make a mistake processing your electronic payment, we'll try to put it right and we'll refund any fees you've paid for the electronic payment. However, we're not responsible for any losses or costs you or anyone else incur if we:

- make an electronic payment using information you've given us that's wrong, or
- take any of the actions for any of the reasons set out under 'We can delay or cancel payments.'

About direct debits

Direct debits are often used for services you pay regularly, like power, insurances, or gym memberships. Direct debits let a person or organisation you're paying, called the 'initiator', take the money directly from your account, without you setting up the payment.

Setting up direct debits

The initiator may ask you to sign and give us a form to set up the direct debit. Or, they may ask for your consent and then they'll contact us directly. The initiator will tell you the start date, frequency, and amounts of the direct debit, and if these change. Amounts paid by direct debit can change. For example if you're paying your phone bill, the amount the phone company takes changes depending on your monthly phone bill.

You agree to let us take the direct debit amount from your account and pay it to the initiator. You also agree to let us take any fees we charge for making that payment from your account. See our Fees and Charges booklet on our website.

When we withdraw direct debits

You must make sure you have enough money in your account for direct debits at the start of the day — or by 10pm at the latest.

We withdraw the direct debit amount from your bank account when we receive a request to take the direct debit from the initiator.

Generally, we can't process direct debit requests after 10pm or on non-business days. So, if we receive a request after 10pm or on a non-business day, we'll withdraw the direct debit from your bank account early in the morning on the next business day.

When we send direct debits

If there's enough money in your account, we'll send the payment shortly after receiving the request from the initiator, throughout the day on business days.

Don't have enough money for a direct debit payment?

We'll wait until 10pm, then we'll automatically send the direct debit. On the morning of the next business day, we check whether you had enough in your account to cover that direct debit. If you didn't, then we can:

- reverse the direct debit, and charge you a dishonour fee, or
- not reverse the direct debit, lending you money you don't have which may overdraw your account — interest and a fee may also apply.

See also 'Always have enough money in your account for payments' for more information about what happens if we pay a direct debit where you don't have enough money in your account. See our 'Fees and Charges' booklet for fees we charge.

What happens if you have a problem with your direct debit?

Unless we're the initiator for your direct debit, we're not responsible if the:

- direct debit information on your account statement isn't correct, or
- initiator told you a different amount would be taken out or didn't give you notice they had to.

If the initiator changes the direct debit and doesn't tell you, then you can ask us in writing to reverse or change the payment. Contact us in writing within 120 days of the payment date. We don't have to get involved in any dispute between you and the initiator.

About cheques

By writing a cheque, you're agreeing to pay someone money, and you're telling us to make that payment for you when the person presents the cheque. When someone deposits a cheque you've given them, their bank sends us the cheque or its image and we'll take the amount of the cheque from your account and pay it to the other bank.

Cheques aren't available on all accounts — see our website for more information. Only use cheque books for the account it's for. A cheque book is our property, so you must return it if we ask. We charge Government Cheque Duty when sending you a new cheque book and we'll charge the account the cheque book's for.

Help prevent cheque fraud

To help stop someone changing cheques you've written or other cheque fraud:

- use pen when writing cheques
- fill up the space when writing the amount — use a line to fill in any blank spaces after words
- date the cheque
- don't sign cheques made out to cash, until you're ready to cash them
- never pre-sign blank cheques.

When crossing cheques, use the right crossing for the result you want. There are different results when crossing a cheque 'non-negotiable' or 'account payee only'. Contact us if you need help. We recommend crossing out the words 'or bearer' on cheques and writing 'non-negotiable/non-transferable' between two parallel lines drawn across the face of the cheque. This helps stop someone other than the person you've written the cheque to receiving payment.

Don't postdate cheques

We recommend not postdating cheques. Postdating means putting a future date on the cheque, so it can't be paid before that date. Postdated cheques presented before the date on the cheque can be dishonoured.

Need to change a cheque?

Here's what you need to do:

- Sign in full next to the change, if you're increasing the amount.
- Initial next to the change, if you're decreasing the amount or changing the cheque's date.

Everyone needed to sign the cheque under your mandate needs to sign or initial changes.

Lost or stolen cheque book?

Contact us immediately, so we can help stop someone using the cheque book. If your cheque book's stolen, we may need information about the cheques and serial numbers, and may need you to report the theft to the Police. We'll also ask you to sign a 'Stop Payment Request'.

General Terms and Conditions

Need to cancel or stop a cheque?

You can cancel or stop cheques until we've processed them. Let us know as soon as possible — you'll need to tell us who the cheque was for, the amount, and the date. Unless cheques are stolen, we charge a fee for cancelling or stopping cheques. If you've stopped a cheque, but the person you've given it to presents it, we'll need to take the amount of the cheque from your account until we've had time to check the cheque itself.

We may not process stale cheques

A stale cheque is a cheque that hasn't been presented for payment within a certain time, usually six months from the cheque's date. We can choose whether to pay or decline stale cheques, or we can contact you first.

We charge a fee for dishonouring cheques

If we dishonour a cheque you've written, for any reason, including if you don't have enough money to pay it, we'll charge a fee. See our 'Fees and Charges' booklet for more information.

Different rules apply to bank cheques

Bank cheques are written and paid by banks themselves, rather than ordinary cheques which take money from customers' accounts. If you buy a bank cheque from us there are only a few reasons we can stop or cancel it.

Bank cheques can be stopped or cancelled if lost or stolen, as long as it's reported before the cheque is presented, or if the bank who wrote the cheque gets a Court order.

Bank cheques can also be stopped or cancelled if the bank who wrote the cheque or the bank receiving the cheque believes it is defaced, badly damaged, significantly changed, forged, or fake. Or, a bank cheque can be stopped or cancelled if the person who bought it didn't have enough money in their account or got it from the bank by fraud.

We can delay or cancel payments

We can delay, refuse, or cancel your payment, or reduce the amount paid, without telling you first. We can only do this if:

- you don't have enough money in your account for that or any other payment, or the money isn't cleared funds
- we have a transaction limit for your account, and the payment's over that limit
- we can't process the payment because of a technical failure in our system or systems used by the banking industry or you've given incorrect or incomplete information
- we believe the payment involves fraud, money laundering, or other criminal conduct by you, an authorised signatory, or someone else
- we believe the payment is to someone we restrict payments to or from — we call those parties 'sanctioned parties', or
- we've received a Court order stopping us processing the payment or we must stop the payment under New Zealand or overseas laws.

We can also refuse to make your payment if any of the situations in the following sections apply:

- 'We can refuse to let you use your accounts.'
- 'We can refuse to let you do certain transactions on your account.'
- 'We can close your accounts.'

If we refuse or cancel a payment or reduce the amount paid, you'll have to arrange to pay that money another way. We may charge a fee when refusing or cancelling a payment – see the Insufficient Funds fees in our Fees and Charges brochure for more information.

General Terms and Conditions

Keeping track of payments

You can see payments, including failed or dishonoured payments, and any fees we've charged in your transaction details in Internet Banking and goMoney and on your statements.

We can choose the order of payments

We choose the order of payments or withdrawals from your account, particularly if you don't have enough money in your account for some or all of them. If you try to make several payments or withdrawals, and don't have enough for some or all, we can choose which we'll refuse, dishonour, or allow. We've designed our electronic payments process to try and make as many electronic payments as possible for you. This may mean we make some lower-value, future-dated payments before higher-value, future-dated payments if you don't have enough money in your account for all payments you'd set up for that day.

Always have enough money in your account for payments

You must always make sure you have enough money in your account to cover withdrawals or payments you make from your account. Don't make payments, withdraw funds, or write cheques if you don't have enough money in your account.

Need money from a deposit to make a payment? Some deposits can be dishonoured or are sometimes late. Perhaps wait until the next day, rather than making the payment on the same day. See 'How and when we process deposits or payments into your accounts' below.

If you don't have enough money in your account, we can choose to:

- refuse or dishonour any payments, withdrawals, or cheques — we may charge a failed payment or dishonour fee, or
- let you make any payments or withdrawals or pay any cheques — we may charge you an unarranged overdraft fee and interest.

If we let you make payments or withdrawals or we pay any cheques when you don't have enough money in your account, then we're lending you the money you don't have. You must repay that money as soon as possible or when we ask.

How and when we process deposits or payments into your accounts

We'll process deposits or payments to your accounts throughout the day on business days. We don't have to hold or apply deposits for a particular purpose.

Most deposits and payments into your account are cleared funds and can't be dishonoured. Exceptions are overseas transfers, cheques, and some direct debits you've set up to take money from someone else's account.

We can choose to let you use money deposited into your account that is uncleared funds. If we do this once or twice, we're not agreeing to do it every time.

If money deposited into your account is dishonoured, for any reason, we'll take the amount deposited back out of your account. If your account overdraws because a deposit or payment is dishonoured, you must repay us the money as soon as possible, or when we ask you to. We can also charge you a fee and interest when we do this.

Here's what may influence when cheques, direct credits, and transfers from overseas become cleared funds:

- the deposit type — cheques generally take longer to become cleared funds
- the account type — the account you have can affect when money deposited becomes cleared funds
- the timing of the deposit — deposits after business hours or on weekends are usually processed the next business day.

Direct debits you've set up may not be cleared funds if the person paying you didn't have enough money in their account when we, or their bank, tried to take the direct debit for you. Those direct debits may be reversed or dishonoured.

If a cheque you deposit is dishonoured, we'll give you an image of it. If you want, we'll also let you know how to re-present it. If the cheque can't be re-presented, for any reason, you'll need to contact the person who wrote the cheque for payment.

General Terms and Conditions

Need to know whether a New Zealand cheque is cleared funds? Ask for our 'special answer' service. For a fee, we'll ask the bank of the person who wrote the cheque to confirm urgently if the cheque is cleared funds. Unfortunately, overseas cheques can take much longer to become cleared funds.

We're also not responsible for delays in processing any cheques or other deposits, to your account, unless we're negligent.

We're not responsible if we lose documents when we send them to be processed

We're not responsible to you or anyone else if we lose or destroy any cheques or other documents when we send them somewhere else to be processed, unless we're negligent. However, we'll take reasonable steps to get you a replacement.

Deposits and payments to your account on non-business days

We process deposits or payments made to your account on non-business days on the next business day.

If you make an electronic payment to another ANZ account on a non-business day, you may be able to see it as a deposit to that account in Internet Banking and goMoney. We may also allow you access to that money before we finish processing the payment on the next business day.

Because we don't process deposits or payments to your accounts on non-business days, this affects how we pay or charge interest or fees.

Unless we've agreed otherwise, we use the balance of your account at the end of the previous business day to calculate any interest we pay and any interest or fees we charge over non-business days.

Here's an example. At 2pm on Sunday you log into goMoney and transfer \$450 from your ANZ Online account to your Freedom account, to pay off the overdraft on that account. In Internet Banking or goMoney, you'll see the \$450 withdrawal in your Online account and the \$450 deposit to your Freedom account. However, we calculate interest or fees on your accounts over the weekend using Friday's closing balance. You earn interest on the \$450 in your Online account over the weekend, using Friday's closing balance. And you're charged interest on the overdraft in your Freedom account over the weekend, using Friday's closing balance too, because we don't finish processing the electronic payment until Monday.

Want to transfer money between your accounts to reduce the interest, fees, or charges or to earn more interest over the weekend or a holiday period, like Christmas? We suggest making the electronic payment on a business day before that weekend or holiday.

What terms apply to Serious Saver accounts

These terms and conditions apply to Serious Saver accounts.

To earn extra interest, called Premium interest, on your Serious Saver account in a month, you must do two things:

- You must deposit at least \$20 into your Serious Saver account on or before the last business day of that month. Interest we've paid you doesn't count as a deposit for this purpose.
- You must not make any withdrawals on or before the last business day of that month.

If you deposit money, or make withdrawals, after the last business day of a particular month, it will affect whether you earn Premium interest in the following month instead.

If you meet the criteria to earn Premium interest, we'll calculate this on your average balance for the month.

If we agree to let you change an existing account to a Serious Saver account, you may not be eligible to receive Premium interest on your account in the month that we change your account.

See 'How and when we process deposits or payments into your accounts' for information when we process deposits or payments on non-business days, which can affect whether you earn Premium Interest.

What terms apply to ANZ Term Deposits

These terms and conditions apply to ANZ Term Deposits.

Our Term Deposit Features:

- You invest money with us for a set period of time, called the 'term'.
- You earn interest on your money at an agreed rate over the term.

How to open a Term Deposit

To open a Term Deposit you'll need to deposit the amount you want to invest with us. You can open a Term Deposit using ANZ Internet Banking, through any branch, or by phoning 0800 269 296. We may set a minimum or maximum amount that you'll need to invest. You can get current details on our website, anz.co.nz, through any branch, or by phoning 0800 269 296.

You have a cooling-off period when you open or reinvest a Term Deposit

You have a seven calendar day cooling-off period starting on the day that we open or reinvest your Term Deposit for you. During this cooling-off period you can cancel or change your Term Deposit in certain ways:

- You can cancel your Term Deposit. If you do, we'll repay you the money that you invested in your ANZ Term Deposit. But we won't pay you any interest that you may have earned during the cooling-off period.
- You can change the term of your Term Deposit. If you change the term, a different interest rate may apply.
- You can change the amount of money you invested in your Term Deposit.

If you change the term, or the amount you've invested, you'll still need to meet any minimum or maximum deposit amounts we've set. Also, a different interest rate may apply.

What happens if you want to make an early withdrawal from your Term Deposit

If you're not in the cooling-off period, you can only request an early withdrawal from your Term Deposit if either:

- You give us 31 days' notice; or
- You're suffering from hardship, as reasonably determined by us.

Unless you're in the cooling-off period, we don't have to agree to let you withdraw money early.

You can give us 31 days' notice by:

- Sending us an email using ANZ Internet Banking.
- Informing us at any branch.
- Phoning us on 0800 269 296.

We'll pay your funds to you on the 32nd day after your early withdrawal request (or on the next business day if that day is not a business day). If the maturity date occurs during your notice period, we'll pay your funds on the maturity date. You can tell us which bank account you'd like us to pay your funds into.

Only one early withdrawal request can operate at any one time for each Term Deposit you have with us. You can't change an early withdrawal request. You can cancel an early withdrawal request in person at any branch or in another way that we agree with you. No cancellations can be made within 2 business days of the date your payment is due to be made.

Hardship means that you can't meet essential living costs such as living and medical costs, as reasonably determined by us. To apply for an early withdrawal on the grounds of hardship, you'll need to establish, to our reasonable satisfaction, that you're experiencing hardship.

General Terms and Conditions

If we let you withdraw some or all of your money early, or if we close your Term Deposit, the returns that you get will be reduced:

- We'll only pay interest at the agreed rate on any amount left in your Term Deposit.
- We'll reduce the agreed interest rate we pay you by 3% per annum, to a minimum of 0% per annum, on the withdrawn amount, or if we close your Term Deposit. We'll only pay that interest for the time your money was invested, up to and including the day before the money was withdrawn or your Term Deposit was closed.
- We will pay the reduced interest at the frequency we agreed when your Term Deposit was opened. If you withdraw all the money in your Term Deposit early or if we close your Term Deposit, we'll pay the reduced interest then.
- If we've already paid you interest at the agreed interest rate and on the original amount you invested, we'll deduct any extra interest we've paid you. We will deduct this extra interest from the amount of your early withdrawal, or when we close your Term Deposit.
- We won't refund you any tax or government charges that we've already deducted from the extra interest amount. You may be able to claim these back from Inland Revenue.

We can set a minimum amount for an early withdrawal. For partial withdrawals, your Term Deposit will also still need to meet any minimum or maximum deposit amounts we've set.

For more information ask at any branch, or call us on 0800 269 296.

We calculate and pay you interest on the money you have invested in your Term Deposit

We'll calculate and pay you interest, less any taxes or other government charges, on the amount that you have invested in your ANZ Term Deposit at the interest rate and frequency we agreed to when it was opened. We'll calculate interest beginning on the day we opened your Term Deposit, up to and including the day before the end of its term. When calculating interest, we may round or adjust the amount of interest to a specific number of decimal places, depending on how our system works.

Depending on what we've agreed with you, we'll either deposit the interest into a New Zealand bank account or we'll add it to the amount invested in your Term Deposit. If we add the interest you earn to your Term Deposit, you'll earn interest on that new total amount from that point on – this is called 'compounding interest'.

You can contact us to change the account we pay any interest to. You can also change the account we pay any amounts in your Term Deposit into at the end of its term. We may ask you to sign a confirmation form before we make any changes.

If we're due to pay you interest or add it to your Term Deposit within 7 calendar days of the end of its term, we'll hold off doing this. Instead, we'll include this interest with your final payment at the end of your term.

If we're due to pay you interest on a non-business day, we'll process the payment in the morning of the next business day. Likewise, if your Term Deposit term is due to end on a non-business day, we'll process that payment in the morning of the next business day.

In both situations we'll only pay interest up to and including the day before the original payment date. Non-business days are Saturdays, Sundays, or New Zealand public holidays.

We'll automatically reinvest your Term Deposit when its term ends

Unless you tell us otherwise, we'll automatically reinvest the proceeds of your Term Deposit when its term ends. This new Term Deposit will have a similar term, but we'll apply the interest rate we offer for that term at the time we reinvest it. If the term would end on a non-business day when we reinvest your Term Deposit, we'll extend this term out to the next business day instead.

If you tell us not to reinvest the proceeds of your Term Deposit, at the end of your Term Deposit, we will pay you the amount you originally invested and any interest you've earned on that amount that we haven't already paid you.

We have some rights to take money out of your Term Deposit or close it

We can take money from your Term Deposit and pay this to a government agency or someone else if they give us a demand under certain laws or a Court order requiring us to do that.

If you use a cheque to deposit money into a Term Deposit, and the cheque is dishonoured for any reason, we'll take the value of that cheque out of your Term Deposit or any other accounts you have with us.

We won't change the interest rate or how we pay you interest without your agreement, unless you withdraw money early or ask us to change your Term Deposit during the cooling-off period. However, we can close your Term Deposit at any time if the money you have invested in it drops below any minimum amount we've set.

We also have some rights to refuse to let you access money invested in your Term Deposit or to close it early:

- We can refuse to let you access money invested in your Term Deposit if you've breached an agreement you've entered with us or if you request an early withdrawal of funds from your Term Deposit.
- We can refuse to pay you any amounts under your Term Deposit or close it early if we believe that you are using it or any other accounts, products, or services we've provided you for an unlawful purpose.

We also have rights to close your Term Deposit, refuse to let you access money invested in your Term Deposit, or refuse to let you complete certain transactions as set out in the section 'When we can stop or close your accounts'.

If we exercise any of these rights, the returns you get will be reduced.

We can also add, remove or change any of our fees or charges for ANZ Term Deposits, and change our General Terms and Conditions, at any time. See "We can change these terms and conditions" on page 4 for more information. When deciding whether to change the fees and charges or the terms and conditions for ANZ Term Deposits, we'll act fairly and reasonably. We'll comply with the Code of Banking Practice and relevant legislation. If you'd like to discuss a change we've made, you can talk to our staff at any branch, phone 0800 269 296 or contact us using the form on our website, anz.co.nz.

Deposits with ANZ

Deposits with ANZ Bank New Zealand Limited are not deposits or liabilities of Australia and New Zealand Banking Group Limited. Australia and New Zealand Banking Group Limited does not stand behind or guarantee ANZ Bank New Zealand Limited.

Australian Prudential Regulatory Authority (APRA) regulates all Authorised Deposit Taking Institution (ADI) in Australia. Australia and New Zealand Banking Group Limited is an ADI however ANZ Bank New Zealand Limited is not an ADI.

When we can stop or close your accounts

We can refuse to let you use your accounts

We can refuse to let you use, or freeze, your accounts if certain things happen. For example we may refuse to let you use your account if any of the following happen:

- We believe there's a dispute or an issue about who owns the money in your account, or how you use or access your account.
- We believe it's necessary to protect an account owner or someone else who we believe has a legitimate claim to the money in your account.
- We need to clarify or verify the authority you have, or any authorised signatory has, to use your account.
- You're bankrupt or in liquidation, or something similar happens to you.
- We believe you don't have contractual capacity to use your account, for any reason. For example, due to illness you're no longer able to give us clear instructions about how you want to use your account, or you don't understand the nature and effect of the transaction you want to complete.
- We're told you've died, or, if you're an organisation like a trust, partnership, or company, a trustee, partner, or director dies or is removed.

General Terms and Conditions

- We've received a Court order which requires us to stop your account, or we're told by someone we believe is reliable that a Court order is about to be issued.
- We believe or suspect you're using your accounts in a manner that is inappropriate, or unlawful.

If we refuse to let you use your accounts, we'll let you know as soon as possible why we've taken that action and if there's anything you can or must do before we'll let you use your account again.

We're not responsible for any losses or costs you, or anyone else, incur because we've refused to let you use your account.

We can refuse to let you do certain transactions on your account

We can delay or refuse to let you do a transaction on your account, like an electronic payment, international payment, or money transfer, if we believe any of the following apply:

- The transaction involves, directly or indirectly, certain countries, types of business, or people, New Zealand or overseas laws prevent you, or us, from dealing with.
- The transaction involves, directly or indirectly, certain countries, types of business, or people, we're not prepared to do business with, for any reason.
- Delaying, or refusing, the transaction will help prevent fraud, money laundering, or other crimes happening in New Zealand or overseas.
- We need to confirm whether New Zealand law or any overseas laws prohibits the transaction.
- The transaction could give someone else a right of action against us for any losses or costs they incur.
- You've deliberately set up your transaction to stop us from telling whether the transaction involves any of the above.

We won't be responsible for any losses or costs you or anyone else incur because we've refused to complete any transaction for any of the above reasons. We'll let you know if we're delaying or refusing to let you do a particular transaction, but we may not always be able to tell you why, if, for example, we have to comply with laws in New Zealand or overseas.

We can close your accounts

We can close any of your accounts or withdraw a service we provide you at any time, without giving you a reason why. For example, we might close accounts or withdraw services if:

- We believe you don't have enough money in your account to use it without it becoming overdrawn.
- We believe any transactions, for example any cheques or withdrawals you or any authorised signatory have been making, are unusual or irregular. For example, if you have told us in your master account mandate that cheques must be signed by more than one signatory, but cheques are often presented with only one signatory.
- We've asked you to immediately repay or we've enforced our rights under any loans or security agreements you've entered with us.
- We believe or suspect you're using any accounts, products, or services in a manner we believe is unlawful or inappropriate.
- We've refused to let you use your account for any of the reasons set out in the section 'We can refuse to let you use your account' above.
- We've refused to let you do a transaction on your account for any of the reasons set out in the section 'We can refuse to let you do certain transactions on your account' above.
- We believe, when you're using any accounts, products, or services, you're not complying with any New Zealand or overseas laws applying to you.

We'll usually let you know at least 14 days before we close your accounts or withdraw a service we provide you. We may not always tell you why. For example, we may have to comply with laws in New Zealand or overseas that prevent us from telling you why.

General Terms and Conditions

Without limiting our rights above, we can close your accounts or withdraw a service we provide you, without telling you before we do, if any of the following apply:

- We have to comply with a Court order we've received or where we believe we're required to by law.
- We believe you've acted unlawfully or we believe you or an authorised signatory used your account or services for an unlawful purpose.
- You've breached the terms of any agreements you've entered with us.
- You've acted abusively or inappropriately towards our staff or other customers, or you've damaged any of our property.

For example, we may close your account or withdraw any services we provide you immediately if you don't give us the identification we asked you for under the section 'We need to identify you before you can use any accounts, products or services.'

If you have more than one account with us and we believe or suspect you or an authorised signatory are using one of those accounts or any services we provide you inappropriately or unlawfully, we can close all of your accounts or withdraw those services, or choose instead to combine your accounts or transfer money between your accounts.

We're not responsible for any losses or costs you or anyone else incur because we've closed an account.

You can close your account at any time

You can also close your account at any time, but you'll need to pay us any money you owe on that account first.

Call us on 0800 269 296 or visit any branch.

You'll need to do certain things if your account is closed

If you decide to close your accounts, or if we've closed your accounts, for any reason:

- Return any EFTPOS cards, Visa Debit cards or credit cards – cut it in half through the magnetic strip first.
- Return any cheque or deposit books.

You'll also need to immediately repay any money you owe us. If any money is left in your account before it is closed, we'll let you know how we'll pay this money to you. We can refuse to pay you any amounts if we believe you owe us money now that you must pay to us on a future date.

We can do certain things if you haven't used your accounts for some time

If you haven't used your accounts for some time, generally longer than six months, we can do any of the following:

- We can stop sending you a paper account statement if you have Internet Banking – you'll be able to get information about your account on Internet Banking instead.
- We can change how often we send you a paper account statement to every six months.
- We can close your account if you have no money in your account, or we believe any fees we charge will make your account overdrawn.
- We can transfer the balance of your account to the Commissioner of Inland Revenue if we have to comply with the Unclaimed Money Act 1971. The Unclaimed Money Act requires banks and other organisations to pay any money that hasn't been claimed by its owner after a set length of time, usually over 6 years (but as long as 25 years for interest-bearing accounts). If we transfer money from your account, you'll be able to apply to the Commissioner of Inland Revenue to have it paid back to you.

1. What you need to know about these conditions

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

- ANZ Internet Banking
- ANZ goMoney
- ANZ Phone Banking

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

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

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

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

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

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ANZ Electronic Banking Conditions

2. A glossary of the terms we use

ANZ's Mobile Banking apps

ANZ's Mobile Banking Apps means goMoney.

Apple Pay

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

Bank Mail

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

Business day

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

Cleared funds

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

Contactless terminal

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

Contactless transactions

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

Customer number

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

Default wallet card

A default wallet card is the wallet card you nominate to use in 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 payments are payments you make using Internet Banking, goMoney, or Phone Banking, or payments we make for you electronically, including automatic payments, bill payments, tax payments, and funds transfers. Electronic payments don't include contactless payments and in-app purchases using Apple Pay.

Eligible card

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

ANZ Electronic Banking Conditions

Eligible mobile device

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

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

Check:

- anz.co.nz/gomoneywallet to see which devices we have approved for goMoney Wallet
- anz.co.nz/ApplePay to see which devices are compatible with Apple Pay.

goMoney

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

goMoney Wallet

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

Internet Banking

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

Mobile device

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

Mobile payment

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

Mobile wallet

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

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.

ANZ Electronic Banking Conditions

Pay to Mobile

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

Phone Banking

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

PIN

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

Responsibility or responsible

Responsibility or responsible means each of the following:

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

Uncleared funds

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

Wallet card

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

We, us, and our

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

You

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

If more than one person:

- 'you' means each person individually, and any two or more of those people.
- each person must comply with these conditions.
- each person must pay any amounts we're owed, by themselves or with the others who are responsible for those amounts.

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

We can change these conditions

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

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

We can charge you fees relating to electronic banking services

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

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

Your personal information

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

Our Helpdesk is available for you

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

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

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

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

Tell us immediately if either of the following apply:

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

You will need to give us the following information:

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

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

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

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

ANZ Electronic Banking Conditions

When terms in these conditions may be invalid

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

We reserve our right to exercise our rights

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

Governing law

New Zealand law applies to these conditions.

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

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

4. How you use your accounts with us

Your access to accounts and availability of electronic banking services

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

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

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

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

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

How we act on instructions

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

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

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

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

ANZ Electronic Banking Conditions

How to help protect yourself and your information

Your ANZ card, password(s), PIN(s), customer number, and any fingerprints stored on your mobile device if you use a fingerprint identity sensor to log-on 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 fingerprint access to log-on to goMoney, anyone whose fingerprint is stored on your mobile device will be able to access your mobile wallets and goMoney. You must not have fingerprint access enabled in goMoney Settings if someone else's fingerprint is stored on your mobile device.

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/>.

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.
- Never enter your PIN or password on third party website or a webpage accessed by a link from an email, even if the email appears to be from ANZ.

How you can help stop unauthorised use of your accounts

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

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

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

How you use OnlineCode

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

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.

ANZ Electronic Banking Conditions

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.

When we will reimburse you

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

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

When we will not reimburse you

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

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

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

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

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

ANZ Electronic Banking Conditions

Your responsibility for unauthorised use of our electronic banking services

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

What's happened	Your responsibility before you tell us	Your responsibility after you tell us
<p>You become aware of a breach of security or unauthorised access to your accounts. You tell us as soon as you become aware of the problem and you haven't either:</p> <ul style="list-style-type: none"> Acted fraudulently or negligently. Contributed to the unauthorised transactions. 	<p>No responsibility</p>	<p>No responsibility</p>
<p>You breached our conditions.</p> <p>For example:</p> <ul style="list-style-type: none"> You selected a PIN/password we believe is unsuitable. You didn't reasonably safeguard your PIN/password. You kept your PIN/password written down. You have 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 fingerprint access to goMoney on your mobile device, and someone else's fingerprint was stored on your mobile device 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>

ANZ Electronic Banking Conditions

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

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

5. How to find information about making electronic payments

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

6. How you use Internet Banking

Your eligibility to register for Internet Banking

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

How to register and access your accounts

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

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

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

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

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

Don't let unauthorised people or systems access your information

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

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

ANZ Electronic Banking Conditions

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

- Don't click on links in emails; instead, enter www.anz.co.nz directly into your browser address bar.
- Ensure there is a security symbol in your browser.
- Don't enter your login details onto a third party website.
- 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.

How you can use Bank Mail

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

We are not responsible for third party software

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

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

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

Data collection in Internet Banking

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

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

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

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

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

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

ANZ Electronic Banking Conditions

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

[Privacy information for Adobe hosted services](#)

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

[Adobe Analytics website](#)

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

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

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

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

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

7. How you use ANZ's Mobile Banking Apps

Your eligibility to register for goMoney

To register for goMoney, you must:

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

How to register and access your accounts on goMoney

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

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

ANZ Electronic Banking Conditions

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

You agree that you will be responsible for actions on your accounts following successful fingerprint logon to goMoney through a fingerprint identity sensor, in accordance with these conditions.

Your access to accounts and availability of goMoney

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

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

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

How we can use your mobile device number

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

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

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

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

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

Don't let unauthorised people or systems access your information

Protect the security of your mobile device:

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

Protect the security of your information:

- Don't let anyone see you enter your customer number, password or PIN or any information about your accounts.
- Don't change your security details in a public place.
- Keep information we send you private.
- Ensure the operating system on your mobile device is regularly updated.
- Don't let anyone else access your accounts through our electronic banking services, including any mobile wallet.
- Don't let anyone else register for goMoney using your customer number and Internet Banking password.
- Only set up wallet cards where you are either the cardholder or an additional cardholder.
- Only use a mobile wallet on your own mobile device, or on a mobile device you are authorised to use, for example, by your employer. You must not enable any wallet cards on a shared mobile device.

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

ANZ Electronic Banking Conditions

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.

ANZ Electronic Banking Conditions

Data collection in goMoney

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

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

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

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

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

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

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

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

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

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

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

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.

ANZ Electronic Banking Conditions

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.

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

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

You may be charged fees for using goMoney

You may incur charges from your mobile service provider for downloading, updating and using goMoney. Your mobile service provider may charge additional fees to access the internet on your mobile device overseas. You're responsible for any fees your mobile service provider charges you. If you have any concerns about a fee you've been charged by your mobile service provider, you should speak with them directly.

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

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

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

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

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

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

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

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

ANZ Electronic Banking Conditions

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

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

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

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

8. How you use Mobile Wallets

Using goMoney Wallet

To be eligible to use goMoney Wallet, you must:

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

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

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

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

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

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

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

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

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

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

ANZ Electronic Banking Conditions

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

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

Unauthorised transactions on goMoney Wallet

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

You may be charged fees for using goMoney Wallet

You may incur charges from your mobile service provider for downloading, updating and using goMoney Wallet. Your mobile service provider may charge additional fees to access the internet on your mobile device overseas. You're responsible for any fees your mobile service provider charges you. If you have any concerns about a fee you've been charged by your mobile service provider, you should speak with them directly.

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

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

Using Apple Pay

See anz.co.nz/ApplePay for:

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

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

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

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

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

9. How you use Phone Banking

Your eligibility to register for Phone Banking

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

How to register and access your accounts

You can register for Phone Banking by calling 0800 269 296. To use Phone Banking you'll need your customer number and PIN. 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.

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.

ANZ Electronic Banking Conditions

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.

10. Content of electronic banking services

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

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

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

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

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Please contact us on 0800 269 296 or visit your local branch to:

- ask us about any of these Fees and Charges
- find out about any fees and charges for any ANZ products not included in this document, or
- receive more information on any of our products or services.

You can also visit anz.co.nz for more information.

Saving money on your banking

Our staff will be happy to show you how you could make changes to help lower the cost of banking. Here are some tips:

- Ensure you only pay for the features you need by making sure you have the right account
- If you're paying by Visa Debit or EFTPOS, withdraw any cash you need at the same time (if you can)
- By doing more of your banking with ANZ, you may qualify for additional benefits, including special fee waivers
- Use ANZ Phone Banking, ANZ goMoney and ANZ Internet Banking or ATMs to manage your money
- If you're under 21 or in tertiary education, we have an account that can save you fees
- If you are receiving National Superannuation you're eligible for the ANZ Freedom Years Package.

To use ANZ Phone Banking, ANZ goMoney (including ANZ goMoney Wallet) and ANZ Internet Banking you'll need to register. Telephone, mobile operator and internet service provider charges may apply to these services.

Fees within this brochure are defined as follows:

- Automated transactions include EFTPOS transactions, ATM transactions, mobile wallet transactions, direct debits and direct credits, and all electronic transactions made through ANZ Phone Banking, ANZ Internet Banking and ANZ goMoney
- Manual transactions include cheques and transactions handled by our staff at a branch or by phone
- Non-Standard Fees includes service and access fees. These fees may apply in addition to any fees stated. For more information, refer to page 15 of this document.

Fees and Charges

Everyday accounts

With a choice of four everyday accounts, you can bank the way you want at ANZ.

	Benefit	Monthly Account Fee	Automated Transaction Fee	Manual Transaction Fee
ANZ Freedom	Enjoy the freedom to bank the way you want to.	\$5*	Nil	Nil
ANZ Go	Avoid monthly account and transaction fees when you bank electronically.	Nil	Nil	\$3
ANZ Select	An interest-bearing account for customers who keep an average monthly balance of \$5,000 or more.	\$15**	Nil	Nil
ANZ Jumpstart	If you're under 21 or studying full-time [^] , enjoy no monthly account or transaction fees. You can also apply for some special lending benefits (see below).	Nil	Nil	Nil

* We'll waive this fee each month you deposit at least \$2,500 into the account. Deposits exclude transfers made between your ANZ accounts.

** We'll waive this fee if your average monthly balance is \$5,000 or more.

You can access any of these accounts using an ANZ Visa Debit or ANZ EFTPOS card. There is no annual card fee for an ANZ EFTPOS card. You must be 16 years or over to apply for an ANZ Visa Debit card. The yearly card fee for an ANZ Visa Debit card is \$10. We waive the card fee when your card is linked to an ANZ Freedom or Jumpstart account.

For more information on Non-Standard Fees which apply to everyday accounts, see page 15.

ANZ Jumpstart account – lending pricing benefits

If you hold an ANZ Jumpstart account and you're 18 years or older, you can apply for the following lending products with special pricing benefits. ANZ lending and eligibility criteria, terms, conditions and fees apply to all overdrafts, credit cards and personal loans. International students are only eligible to apply for an ANZ Credit Card.

Overdraft

Interest-free overdraft on application (up to \$2,000). A monthly Overdraft Management fee of \$3 applies.

Credit Card

If you're in full-time study[^] you can apply for any new ANZ Credit Card and get a one year annual card fee waiver (limit one per customer).

Personal Loan

If you're in full-time study[^] you can apply for a personal loan with no application fee and no top-up fees.

[^] You must be enrolled at and provide proof of full-time study at a government recognised tertiary institution or a NZQA approved language school. When applying for lending benefits you must have a minimum of 6 months remaining on your course. International students are only eligible to apply for an ANZ Credit Card.

Fees and Charges

Overdrafts on everyday accounts

- Overdraft application fee **\$25**
We charge this fee for new overdraft applications and applications to increase existing limits.
- Unarranged overdraft fee **\$5**
Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.
- Monthly Overdraft Management fee **0.12% (min. \$5)**
Calculated as a percentage of the agreed overdraft limit or overdrawn balance, whichever is greater

Savings accounts

Whatever you are saving for, you can find a savings account to suit your needs with ANZ.

	Benefit	Monthly Account Fee	Automated & Manual Deposit Fees	Automated & Manual Withdrawal Fees
ANZ Serious Saver	An account that rewards your commitment to saving.	Nil	Nil	\$5*
ANZ Online	Access your money anytime and still earn the full rate of interest.	Nil	Nil	Automated withdrawal – Nil Manual withdrawal \$3
ANZ Ready Saver	Enjoy ready access to your money and a higher rate of interest as your savings grow.	\$2**	Nil	\$1

* You won't pay for your first withdrawal each month, however to earn Premium interest, you need to make no withdrawals each month.

** We'll waive this fee if your average daily balance for the month is \$500 or more.

Earning interest on Serious Saver accounts

With an ANZ Serious Saver account you'll earn Premium interest each month you make no withdrawals and deposit \$20 or more (not including credit interest) by the last business day of the month. If you make a withdrawal or deposit less than \$20, you'll still earn Standard interest.

Get the best from your account – set up an automatic payment to deposit at least \$20 each month and make no withdrawals so you earn Premium Interest each month.

For more information on Non-Standard Fees which apply to savings accounts, see page 15.

Fees and Charges

Term Deposits and Foreign Currency Term Deposits

A Term Deposit is a fixed term investment designed for those who want certainty of an interest rate that's fixed for the duration of the investment term and don't require their funds on call.

No fees are charged for Term Deposits and Foreign Currency Term Deposits, however we'll adjust your returns by 3% per annum on the amount you withdraw if we agree to let you make an early withdrawal (your return will not go below 0%).

For more information see our ANZ General Terms & Conditions (for Term Deposits) or Foreign Currency Account & Foreign Currency Term Deposit Terms and Conditions (for Foreign Currency Term Deposits), each of which are available at anz.co.nz or from any branch, or call us on 0800 269 296 (for Term Deposits) or 0800 863 863 (for Foreign Currency Term Deposits)

ANZ Freedom Years Package

If you're receiving National Superannuation (or equivalent) and credit this to an ANZ Freedom account, our ANZ Freedom Years Package could save you bank fees.

Everyday Account

An ANZ Freedom account with no monthly account or transaction fees.

ANZ Visa Debit

No annual card fee when linked to an ANZ Freedom account (usually \$10).

Credit Card

You can apply for any new credit card with a one year annual card fee waiver (limit one per customer).[^]

For more information on Non-Standard Fees which apply to packages, see page 15.

[^] ANZ lending criteria, terms, conditions and fees apply to all credit cards.

ANZ Migrant Banking Package

If you have a Work or Resident Visa you will be eligible to apply for the unique benefits of our Migrant Banking Package to help you get set up in New Zealand. These benefits are available for a duration of up to three years. ANZ lending criteria, terms, conditions and fees apply to all credit cards, loans and overdrafts.

	Personal	Business Banking
Credit Card	You can apply for any new credit card with a one year annual card fee waiver (limit one per customer).	Take up an ANZ Visa Business Card and if you choose: <ul style="list-style-type: none"> the CashBacks option, you will receive 5,000 complimentary CashBack points. We'll credit these points to your account within two months of your first use of your card, if you are operating your account within the Visa Business card Conditions of Use. the Low Rate option, you will receive a discounted rate of 7.95% p.a. for 12 months on purchases. At the end of this period, the standard interest rate will apply. See anz.co.nz for details.
Overdraft	If you're approved for an overdraft on your account, you won't have to pay the standard application fee (saving you \$25). A monthly Overdraft Management fee of 0.12% (min. \$5) applies. Calculated as a percentage of the agreed overdraft limit or overdrawn balance, whichever is greater.	No overdraft application fee (normally 1% of loan amount, min. \$75) A monthly Overdraft Management fee of 0.12%, min. \$5 (calculated as a percentage of the agreed overdraft limit or overdrawn balance, whichever is greater) is payable.
Loans	If you're approved, get an ANZ Personal Loan and you'll pay no loan approval fee (normally \$250).	If you're approved, get a business loan with no approval fee (normally 1% of loan amount, min. \$250).
Online International Money Transfer	An ANZ International Money Transfer issue fee of \$10 per transaction applies when you use our Internet Banking Send Money Overseas service. Online International Money Transfer fee discount is exclusive to ANZ Internet Banking Send Money Overseas service (you need to register for ANZ Internet Banking). Standard International Payment fees and charges apply if you complete a transfer in an ANZ Branch or using ANZ International Phone Banking. Overseas bank charges may apply.	
UDC Vehicle Finance	If you're approved, you'll receive a discount of 1.00% p.a. off the standard interest rate for UDC Vehicle Finance (minimum loan \$10,000). ¹	
ANZ Business Current account		No transaction or monthly account fees for the first year.

¹ UDC Finance Limited is a wholly-owned subsidiary of ANZ and specialises in lending for assets such as vehicles. Lending criteria, terms, conditions and fees apply.

For more information on Non-Standard Fees which apply to all our packages, see page 15.

Fees and Charges

Cards

Personal Credit Cards

Whether you want a credit card with a lower interest rate, cash or travel rewards, or a lower annual card fee, we have a range of options to suit your needs. Our lending criteria, interest, and terms and conditions apply and are available from any ANZ branch or anz.co.nz.

	Benefit	Annual card fee	Annual joint* or additional card fee	Interest-free days
ANZ Low Rate Visa	The card that gives you a lower interest rate on purchases and a lower annual fee.	\$17.50 half-yearly	\$5 half-yearly	Up to 55 interest-free days on purchases
ANZ CashBack	The card that rewards you with cash back.	\$60	\$10	Up to 55 interest-free days on purchases
ANZ CashBack Platinum	The Platinum card that rewards you with cash back.	\$125	\$30	Up to 55 interest-free days on purchases
ANZ Airpoints Visa	The card that helps you earn Airpoints Dollars™ faster.	\$32.50 half-yearly	\$5 half-yearly	Up to 44 interest-free days on purchases
ANZ Airpoints Visa Platinum	The Platinum card that helps you earn Airpoints Dollars™ faster.	\$75 half-yearly	\$12.50 half-yearly	Up to 44 interest-free days on purchases
The following cards are no longer being sold				
ANZ Gold MasterCard/ ANZ Visa Gold	Only available to existing ANZ Gold MasterCard/ANZ Visa Gold cardholders.	\$75	\$25	Up to 55 interest-free days on purchases
ANZ Freestyle MasterCard	Only available to existing ANZ Freestyle MasterCard cardholders.	Nil. A \$5 per transaction fee applies (capped at \$10 per statement month)	Nil. A \$5 per transaction fee applies (capped at \$10 per statement month)	No interest-free days
ANZ CashBack Visa Gold	Only available to existing ANZ CashBack Visa Gold cardholders.	\$105	\$30	Up to 55 interest-free days on purchases
ANZ MasterCard/ ANZ Visa	Only available to existing ANZ MasterCard/ANZ Visa cardholders.	\$35	\$10	Up to 55 interest-free days on purchases
ANZ Low Rate MasterCard	Only available to existing ANZ Low Rate MasterCard cardholders.	\$29 half-yearly	\$9 half-yearly	Up to 55 interest-free days on purchases
Qantas ANZ Visa	Only available to existing Qantas ANZ Visa cardholders.	\$75	\$40	Up to 44 interest-free days on purchases
Qantas ANZ Visa Platinum	Only available to existing Qantas ANZ Visa Platinum cardholders.	\$150	\$50	Up to 44 interest-free days on purchases

* Only available to existing joint card customers.

Fees and Charges

Business Credit Cards

With our ANZ Visa Business Card you could save countless hours on administration and improve your cash flow position – giving you more time and flexibility to progress your business. Our lending criteria, interest and terms and conditions apply and are available from any ANZ branch or anz.co.nz.

Card option	Annual fee	Additional card	Interest-free days
Airpoints™ Rewards	\$145	\$20	Up to 44 interest-free days on purchases
CashBack Rewards	\$95	\$20	Up to 55 interest-free days on purchases
Low Interest Rate	\$70	\$15	Up to 55 interest-free days on purchases
Low Fee	\$40	\$15	Up to 55 interest-free days on purchases

Other Credit Card Fees

Statement copy	\$3 per copy.
Urgent card delivery	Actual courier fee (domestic and international).
Replacement card (including lost and stolen)	\$10 per card.
Late payment fee	\$12 Applies if you don't pay the minimum monthly payment by the payment due date.
Over-limit fee	\$2.50 Applies if you are over your credit card limit on your statement date.
Currency conversion charge	2.5% of the NZD amount. Applies to foreign currency transactions both online and overseas. Includes transactions through the MasterCard, Maestro and Visa PLUS networks.
Cash Advance – New Zealand	<ul style="list-style-type: none"> • \$1 ANZ ATMs, ANZ goMoney, ANZ Phone Banking and ANZ Internet Banking. • \$3 Staff assisted. • \$3 Non-ANZ ATMs.
Cash Advance Fee – Overseas	\$5 for overseas ATM and staff assisted cash advances. Banks and other financial institutions who own overseas ATMs may charge a fee for using them, or for cash advances made over the counter.

Fees and Charges

Debit Cards

Access funds from your everyday or savings account with an ANZ EFTPOS or ANZ Visa Debit card. You must be 16 years or over to apply for an ANZ Visa Debit card.

	Benefit	Primary card fee	MyPhoto card	Replacement card fee	Urgent card delivery
ANZ EFTPOS	Access funds from your everyday and savings accounts.	Nil	No charge**	\$15	Courier fee (domestic and international)
ANZ Visa Debit	Use it anywhere Visa is accepted – online, over the phone, in-store – to access funds from your everyday or savings account.	\$10 p.a.*	No charge		

* No charge when linked to an ANZ Freedom or Jumpstart account.

** Only available to existing MyPhoto EFTPOS customers.

For more information on Non-Standard Fees which apply to Debit Cards, refer to page 15.

Fees that apply to mobile wallets and wallet cards

You can make contactless payments using an eligible card and:

- an eligible Android mobile phone with goMoney Wallet.
- an eligible Apple device with Apple Pay.

Any fees and charges we charge for your physical ANZ cards and ANZ accounts will also apply if you use a mobile wallet and wallet cards, including for overseas 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 concerns about a fee you've been charged by your mobile service provider, you should speak with them directly.

For more information about mobile wallets, see the ANZ Electronic Banking Conditions of Use, ANZ EFTPOS Card and ANZ Visa Debit Card Conditions of Use, the ANZ Credit Card Conditions of Use, and the ANZ with Apple Pay Terms and Conditions, available at any ANZ branch or at anz.co.nz.

Foreign currency account

Reduce unnecessary conversion costs and better manage your foreign currency exchange risks with an ANZ Foreign Currency Account.

Fees

- No monthly account fee.
- No fee to transfer money between your own ANZ accounts (note: normal fees and charges will apply to your NZD account).

Some transaction and Non-Standard Fees will apply to your ANZ Foreign Currency Account, including:

- Inward Payments
- International Money Transfers
- Foreign Currency Funds Transfer to third party ANZ bank account via ANZ branch
- Foreign cheques
- International Bank Drafts
- Foreign Cash – cash handling fees apply.

Please refer to the Non-Standard Fees section, pages 15-18, for more information on these fees.

Fees and Charges

Lending fees

Home Loan fees

With an ANZ Home Loan – Fixed Interest Rate you can budget with confidence. You know exactly how much your regular repayments will be, and your interest rate won't change during your fixed rate period.

– Application fee (owner-occupied).....	up to \$500
– Application fee (all other lending)	up to 1% of the loan amount
– Loan Top Up fees.....	\$250
– Tideover application/extension fee.....	\$500

ANZ Flexible Home Loan fees

An ANZ Flexible Home Loan gives you access to credit when you need it. You need to be financially disciplined, so if you're good at managing your money, a flexible home loan can help you save on interest and repay your mortgage sooner.

– Monthly account fee.....	\$12.50
– All transaction fees (including manual transactions)	nil
– Unarranged overdraft fee	\$5

Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Our lending criteria, terms, conditions and fees apply. ANZ Home Loans cannot be used for a business purpose.

For more information on Non-Standard Fees which apply to Flexible Home Loans, refer to page 15.

Low Equity Premium

We charge a Low Equity Premium if you borrow more than 80% of the value of the property that's available as security for any loans you have with us.

Loan to value ratio	% of the loan amount charged
– 80.01% – 85.00%.....	0.25%
– 85.01% – 90.00%.....	0.75%
– Over 90.01%	2.00%

Early repayment of fixed rate home loans

We may charge an early repayment recovery if you choose to repay or restructure your ANZ Fixed Rate Home Loan during your fixed rate term.

– Early Repayment Administration fee	\$100
– Early Repayment Recovery	Variable – depends on loss at the time of repayment. See ANZ Home Loan Terms and Conditions.

Fees and Charges

Reserving a fixed interest rate fee

- Reserving a fixed interest rate..... **free**
- Non-utilisation Recovery..... **Variable – depends on loss at the time of cancellation or restructure.**
See ANZ Home Loan Terms and Conditions.

Personal Loan fees

- Application fee **\$250**
- Loan Top Up fee..... **\$150**

Security and other fees (applies to all loans)

- Discharge or Execution fee **\$100**
We charge this fee to document and complete any other transaction to do with the security we have for your loan or facility, including a discharge or release of that security. We'll charge the fee when we complete the transaction. We may also charge you a Consent fee for some transactions of this kind.
- Consent fee..... **\$40**
We charge this fee to process requests to do with the security we have for your loan or facility. We'll charge this fee when we complete the transaction. We may also charge you a Discharge or Execution fee for some transactions of this kind.
- Additional documents..... **\$10 per document**
The Additional Documents fee of \$10 is charged for each extra copy of any documents to do with a customer's loan or facility. The fee doesn't apply when we send a replacement statement, instead we'll charge a Duplicate Statement fee.
- Security transfer or redocumentation fee **\$250**
We charge this fee to assess and document any requests you make to change the security we have for your loan or facility. This could include because you've sold the property and are buying something else. We'll charge the fee when we process your request.
- Default Notice Fee..... **\$175**
We charge this fee if we prepare and send you a default notice for your loan under the Property Law Act 2007. We prepare these notices to require you to repay some or all of the amounts you owe us because you've broken your loan or facility agreement, or another agreement with us. If we've had this notice prepared by a solicitor, you must also meet all of the solicitor's costs in preparing the notice, as well as paying us the Default Notice fee.
- Replacement Statement fee **\$4**

You must submit security, execution and consent requests at least two days before the day of settlement so we can prepare necessary documentation, unless you've arranged an urgent settlement with us.

Fees and Charges

Business banking

Business transaction accounts

A choice of two transaction fee plans gives you control over the fees you pay.

	ANZ Business Current account		ANZ Business Flexible Facility	
	PAYG	Smart Plan	PAYG	Smart Plan
Monthly account fee	\$4 (waived if your average daily balance for the month is \$10,000 or more)	\$10	\$4 (waived if your average daily balance for the month is \$10,000 or more)	\$10
Automated transaction fees (per transaction)	\$0.25	\$0.15 (your first 50 automated transaction fees are waived each month)	\$0.25	\$0.15 (your first 50 automated transaction fees are waived each month)
Manual transaction fees (per transaction)	\$0.65	\$0.55	\$0.65	\$0.55
Monthly facility fee*	Nil	Nil	The following fee only applies if you have applied for an Overdraft on your business transaction account. 0.0416% (min. \$5) calculated as a percentage of the agreed limit or overdrawn balance, whichever is greater.	

For more information on Non-Standard Fees which apply to business transaction accounts, refer to page 15.

* ANZ lending criteria, terms, conditions and fees apply to overdrafts.

ANZ Business Premium Call account

Combine premium rates of interest and access to your funds via internet, phone, or in branch.

	ANZ Business Premium Call account
Monthly account fee	Nil
Automated transaction fee	Nil
Manual transaction fee	Nil

For more information on Non-Standard Fees which apply to Business Premium Call accounts, refer to page 15.

Fees and Charges

ANZ Non-profit Organisation Current account

Non-profit organisations are exempt from paying the following fees on **one** ANZ Non-profit Organisation Current account:

- Monthly account fees
- Automated and manual transaction fees
- Automatic and Bill Payment establishment, amendment, and suppression fees
- Cash handling fees
- Cheque clearance fees.

Business Account service fees

Fee	ANZ Business Current account	ANZ Business Flexible Facility	ANZ Business Premium Call account
Cheque clearance fee	\$0.25 per cheque deposited	\$0.25 per cheque deposited	\$0.25 per cheque deposited (one free cheque deposit per business day)
Cash handling fee Deposits less than \$3,000 per day	Waived		
Cash handling fee Deposits of \$3,000 and over per business processing day	0.25% of total cash deposited		

Note, other Non-Standard Fees may apply. See page 15 of this document.

Business Overdraft fees

- Overdraft application fee **A minimum amount of either \$75 or 1% of the approved credit limit or increase, whichever is greater (ANZ will advise you if the application fee is higher than the minimum amount of \$75.)**
- Monthly Overdraft Management fee **0.12% (min. \$5)**
Calculated as a percentage of the agreed overdraft limit or overdrawn balance, whichever is greater.
- Unarranged overdraft fee **\$5**
Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Our lending criteria and terms and conditions apply.

Business Credit Cards

See page 7 for our fees that apply to our Business Credit Cards.

Fees and Charges

ANZ Direct Online

ANZ Direct Online provides an easy way to manage your day to day banking requirements for businesses. You have the choice of three fee options so you can tailor ANZ Direct Online for your business.

– Option A	
– Monthly access fee.....	\$32
– For each transaction in a credit batch.....	\$0.20
– For each transaction in a debit batch.....	\$0.30
– For each domestic funds transfer.....	\$0.20
– FOUR authentication devices provided, then \$2 per device per month*	
– Option B	
– Monthly access fee.....	\$15
– For each transaction in a credit batch.....	\$0.30
– For each transaction in a debit batch.....	\$0.35
– For each domestic funds transfer.....	\$0.30
– THREE authentication devices provided, then \$2 per device per month*	
– Option C	
– Monthly access fee.....	nil
– For each transaction in a credit batch.....	\$0.45
– For each transaction in a debit batch.....	\$0.50
– For each domestic funds transfer.....	\$0.45
– TWO authentication devices provided, then \$2 per device per month*	
– Other fees that apply to all options above	
– Set-up fee.....	\$100
– International Money Transfers.....	\$18 per transaction
– International Bank Drafts.....	\$25 per transaction
– Same Day Cleared Payments.....	\$5 per transaction
– Automatic Batch Payments.....	\$5 for initial batch set up. Batch is then subject to normal transaction charges.
– View only (opting for View Only means transaction processing is not available within ANZ Direct Online)	
– Monthly Access Fee.....	nil
– Cross-bank reporting fee	
– 1-15 accounts.....	\$20 per month
– 16-75 accounts.....	\$100 per month
– 76-300 accounts.....	\$300 per month
– 300+ accounts.....	POA
– Balance and transaction statement information.....	free
– Real time balance and transaction reporting.....	free
– Credit card balance and reporting.....	free

* We may charge extra fees for additional authentication devices.

Fees and Charges

Agri banking

ANZ Agri Personal Current account

The ANZ Agri Personal Current account is an everyday account for Agri Personal customers, combining credit interest and full transactional capability.

Fees

– Monthly account fee.....	\$5
– Transaction fees (manual and automated).....	nil

For more information on Non-Standard Fees which apply to the Agri Personal Current account, refer to page 15.

ANZ Agri Current account

The ANZ Agri Current account is an everyday account for Agri business customers, combining credit interest and fully transactional capability.

Fees

– Monthly account fee.....	\$12.50
– Transaction fees (manual and automated).....	nil
– Overdraft application fee.....	0.5% of the approved limit new or increased limit (min. \$100)
– Unarranged overdraft fee.....	\$5

Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

– Cash handling fee	
– Deposits less than \$3,000 per day	waived
– Deposits of \$3,000 and over per business processing day	0.25% of total cash deposited

For more information on Non-Standard Fees which apply to Agri Current accounts, refer to page 15.

ANZ Private

Current and Reserve accounts

We offer two accounts for client who are eligible for the ANZ Private service.

- Our Current account combines attractive interest rates with convenient access.
- Reserve is a savings account that combines attractive interest rates with convenient access.

No monthly or transaction fees apply to both our Current and Reserve accounts. For more information on Non-Standard Fees which apply to ANZ Private accounts, refer to page 15.

Fees and Charges

Non-Standard Fees

Automatic Payments & Bill Payments

- Set-up
 - via staff in branch, over telephone or Bank Mail **\$5**
 - through ANZ goMoney and ANZ Internet Banking **no charge**
- Changes to payments
 - via staff in branch, over telephone or Bank Mail **\$5**
 - through ANZ Phone Banking, ANZ goMoney and ANZ Internet Banking **no charge**

We don't charge to delete an Automatic, Bill Payment or Online Payment.

Cheques

- Cheque stopped payment **\$15**
- Special Answer fee **\$25**
We waive this fee for ANZ customers who want to deposit an ANZ cheque into their ANZ everyday or savings account.
- Re-presentation of a dishonoured cheque **waived**
- Bank cheque **\$5**

Same Day Cleared Payment (SCP) **\$25**

Other bank deposits

- Other bank deposit fee **\$15**
Applies to deposits into an account at another bank, which is handled by our staff at a branch or by phone. For deposits into Business Accounts, cash handling and cheque clearance fees may apply.

Insufficient funds fees

- Failed Payment fee **\$2.50**
Applies if we can't make a future-dated electronic payment you've set up and confirmed for any reason, including because you didn't have enough money in your account. See our ANZ General Terms and Conditions for information about the different types of electronic payment this fee can apply to.
- Dishonour fee **\$2.50**
Applies if we can't pay a cheque you've written or we're unable to take a direct debit or take a payment (other than a future-dated electronic payment) for any reason.
- Unarranged overdraft fee **\$5**
Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Fees and Charges

Customer service investigation.....**\$60 per hour (min. \$15)**

Replacement statement.....**\$4**

ANZ Internet Banking

– OnlineCode.....**no charge**

ANZ Phone Banking

– Phone Banking calls.....**no charge**

If calling from overseas, standard international call charges apply.

ANZ Mobile Banking Apps

– goMoney.....**no charge**

– mobile wallets.....**no charge**

There are no ANZ goMoney service fees. Standard mobile phone charges apply, depending on your mobile phone provider plan. If you have ANZ goMoney, you pay the data download rate for your mobile phone plan.

ATM fees

– ANZ ATM fee.....**no charge**

Transaction fees may apply.

– Non-ANZ ATM fee.....**\$1**

Applies to each transaction and balance enquiry at non-ANZ ATMs. Charged in addition to normal transaction fees.

– Overseas ATM fee.....**\$5**

Applies to withdrawals from everyday and savings accounts. This fee is waived for ANZ ATMs located overseas.

Banks and other financial institutions who own overseas ATMs may charge a fee for using them. Currency conversion charges of 2.5% of the NZD amount also apply to foreign transactions.

– ATM owner fee.....**\$3**

We charge an ATM owner fee to customers of other overseas banks and financial institutions when withdrawing cash. This fee does not apply to ANZ customers. The fee also does not apply to customers using another New Zealand bank/ financial institution's card in our ATMs.

Branch fee

– Non-ANZ overseas branch fee.....**not set by ANZ**

Banks and other financial institutions who own branches overseas may charge a fee for using them. Currency conversion charges of 2.5% of the NZD amount also apply to foreign transactions.

Staff assisted funds transfer (this service applies to Commercial customers only)

– Staff assisted funds transfer fee.....**\$15**

Certificate of balance and interest

– Non-Commercial customers.....**\$5**

– Commercial customers.....**\$20**

Fees and Charges

Auditor's Confirmation Report

– Retail and Business Banking customers.....**\$65**

	Standard fee	Less than 48 hour fee*
Commercial customers		
1-5 accounts	\$65	\$130
6-10 accounts	\$100	\$200
11-15 accounts	\$150	\$300
16-20 accounts	\$200	\$400
21+ accounts	\$300	\$600

* We charge this fee if you give us less than 48 hours notice of needing an Auditor's Confirmation Report.

Credit retrieval fee **\$100**

– Additional transaction sent in the same request.....**\$25 per transaction**

A credit retrieval fee may be charged when assisting a customer (on a best endeavours basis) to recover funds incorrectly paid to a third party's account. This fee applies irrespective of whether the funds are successfully recovered from the recipient of the payment.

International Services (handling transactions involving foreign currency)

All fees are 'per transaction' unless otherwise stated:

Travel money

Buying and selling Foreign Cash will be subject to the exchange rate on the day, as set by ANZ.

We sell:

- Foreign Cash
 - Up to NZD \$100 equivalent.....**\$7**
 - Over NZD \$100 and up to NZD \$1,000 equivalent.....**\$12**
 - NZD \$1,000 equivalent and over.....**1.1% of the NZD amount per transaction**
 - When debited from a Foreign Currency Account**1.1% of the value of the transaction (min. NZD\$12)**

We buy:

- Foreign Cash
 - When converted to NZD**\$5**
 - When credited to a Foreign Currency Account.....**1.1% of the value of the transaction (min. NZD\$12)**

Fees and Charges

Outward payments

• International Money Transfer	
– Via ANZ Internet Banking and ANZ Direct Online:	
– Issue	\$18
– Amendment	\$18**
– Via staff assistance in branch or over phone*:	
– Issue	\$28
– Amendment	\$28*
– Enquiry fee (we charge this where the beneficiary is claiming non-receipt of funds)	\$50
– Cancellation fee (We will make every attempt to return funds, however the beneficiary may have already been paid)	\$50**
• International Bank Draft	
– Via ANZ Direct Online:	
– Issue	\$25
– Via staff assistance in branch or over phone*:	
– Issue	\$30
– Reissue/replacement**	\$30
– Stop Payments^	\$30

Overseas bank charges may apply for all International Money Transfers or International Bank Drafts.

* Plus any applicable exchange rate fluctuation.

Inward payments (excluding Foreign Cheques)

– Payments credited to an ANZ account^^	NZD\$15 or foreign currency equivalent
– Payments credited to a non-ANZ bank account in New Zealand dollars or foreign currency	\$27
– Payments in New Zealand dollars credited to an account outside of New Zealand	\$35

Foreign Cheques

– Deposit of foreign cheques	
– When credited to a NZD account	\$15 per deposit
– When credited to a Foreign Currency Account	\$20 per deposit
– Sent for collection (if you need to ensure cleared funds)	\$75

** A \$50 fee may apply in some circumstances, please check with our staff.

^ ANZ can only provide this service if the draft has not already been paid, re-issued or replaced.

^^ No fee charged for payments under NZD\$75 equivalent.

The details in this document are subject to change. For more information and full details on our accounts and packages, including terms and conditions, contact your nearest ANZ branch. Some accounts and/or customers may qualify for fee waivers. A copy of the Bank's General Terms and Conditions and current Disclosure Statement under the Reserve Bank of New Zealand Act 1989 are available from any ANZ branch or anz.co.nz.