

## **IMPORTANT INFORMATION**

ANZ Internet Banking is not available via ANZ Mobile Banking to 'Internet Banking for Business' customers and customers utilising a Security Device\*. All other customers registered for ANZ Internet Banking are able to access ANZ Internet Banking via ANZ Mobile Banking and have or, when available, will have the ability to:

- View account balances and transactions
- View transaction history (excluding searching or downloading transaction history)
- Funds Transfer between My Accounts (excluding multiple, future or recurring transfers)
- Pay Anyone (excluding multiple, future or recurring payments).
- Pay Bills (BPAY® excluding multiple, future or recurring payments).

Please note that other ANZ Internet Banking functionality such as SecureMail and International Services will not be available via ANZ Mobile Banking. Details can be found at [www.anz.com](http://www.anz.com).

Full transaction details and receipts can be accessed from other ANZ Internet Banking channels including via a personal computer.

The availability of ANZ Mobile Banking may be affected by the availability of the telecommunication connection that you have arranged and chosen to use in order to access this service. As a result, ANZ cannot guarantee that you will be able to access ANZ Mobile Banking at all times.

### **Balances and Transactions**

Most transactions will be reflected in the balance of your account immediately after the transaction is processed. However, this may not always occur.

Credit Cards and Commercial Card transactions will only appear when the merchant processes the transactions. For Commercial Cards, the 'Current Balance' may not reflect the available credit on your card.

If you are an ANZ E\*TRADE customer, the E\*TRADE ANZ Cash Investment Account balance will not reflect unsettled trades.

### **Pay Anyone**

It is your responsibility to ensure that the details provided by you are correct or your transfer may be unsuccessful or may be paid to an unintended account. We do not check that the details provided by you are correct.

Pay Anyone transfers requested before 6.00pm (AEST) on a Pay Anyone Processing Day (Monday to Friday, except any day that is a public holiday in both Sydney and Melbourne) will be processed to your account on the same day.

Transfers requested after this time may be processed on the following Pay Anyone Processing day. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

A Pay Anyone transfer or a Transfer between accounts which is an immediate transfer or a transfer to be processed the same day it is made, cannot be deleted or cancelled by you.

## **BPAY®**

You must ensure that the Biller Code and Reference are correct or your payment may be unsuccessful or may be paid to an unintended account.

Bill payments requested before 6.00pm (AEST) on a Banking Business Day will be processed to your account on the same day. Transfers requested after this time may be processed on the next Banking Business Day. When the biller's account will be credited will depend on the policy and systems of the biller's bank.

You cannot delete or cancel an immediate bill payment or a bill payment to be processed today.

## **Transfer between accounts**

Immediate transfers submitted before 10.00pm (AEST) on a bank business day are processed on that day, but if submitted after 10.00pm (AEST) or on weekends or public holidays are processed on the next bank business day.

If you choose to make additional payments on your fixed rate loan you may be liable to pay an Early Repayment Cost.

Please note, deposits to or withdrawals from the Online Investment Account that are submitted prior to 12.45pm (AEST) on a full share-market trading day are generally processed that day and reflected in your account on the following trading day. After 12.45pm (AEST), or at any time on a weekend, public holiday or a partial trading day, such deposits or withdrawals are generally processed on the next trading day and reflected in your account on the trading day after next. Capital gains tax may apply on any withdrawal.

\*A key ring sized security device used by approved individuals for certain transactions made via ANZ Internet Banking for Business.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522

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