



Investing made easy

ANZ Online Investment Account

More Convenient Banking **ANZ
NOW**

Investing doesn't need to be difficult, time consuming or require lots of money to get started.

With the ANZ Online Investment Account, you can invest in the performance of the Australian share market - all that's required is a small initial investment and we'll take care of the rest. A share market investment when combined with a range of other types of investment including cash savings and property, can provide an opportunity to grow your long-term wealth.

Whatever your long-term goal – whether it's for a house deposit, early retirement, or giving your children a financial head start – the ANZ Online Investment Account could help. It's convenient, simple, and you don't need a lot of money to get started.

ANZ Online Investment Account features and benefits at a glance

✓	It's convenient – With 24/7 access via ANZ Internet Banking, you can invest, manage and monitor your account when it suits you.
✓	It's simple – Just deposit your funds into the account and you're automatically invested across Australia's 200 biggest companies. It's that easy! No time, no effort and no worries with deciding which shares to invest in.
✓	It gives you control – Access your money whenever you choose by making a withdrawal using ANZ Internet Banking. Your funds will typically be available within 24 hours of your request.
✓	It can offer higher returns – On average over the past 25 years, the 200 biggest companies on the Australian share market had higher returns than savings accounts. Please note that past performance is not an indicator of future performance.
✓	It's diversified – Your investment is spread across the 200 biggest companies on the Australian share market. This greatly reduces the likelihood of one underperforming company affecting your overall returns.
✓	It has low fees – Typically, you will pay lower transaction and management costs because ANZ does not use highly paid investment managers or financial analysts.

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Apply now

Your entry into the share market has never been easier.

1. Log onto your ANZ Internet Banking account
2. Click on 'Investments'
3. Select 'Apply Now'

It's that easy. If you have any more questions regarding the ANZ Online Investment Account, please call 1300 789 223 or visit www.anz.com/Online-Investment-Account

What is the ANZ Online Investment Account?

The ANZ Online Investment Account is a convenient and simple way to invest in the performance of the Australian share market. It offers both investment income and potential growth just like an ordinary share investment.

The account looks and feels like an online savings account, but unlike a savings account, your money is spread across the 200 biggest publicly listed companies on the Australian share market.

Designed for a medium to long-term investment (3-5 years or more), the ANZ Online Investment Account could provide the convenient and simple investment solution that you're looking for.

Please refer to the Important Information section in this brochure for further details. Your investment in the Online Investment Account is not guaranteed and once the money you have deposited is invested, it is no longer held on deposit by ANZ or subject to any depositor protection under the Banking Act 1959.



Risks associated with the ANZ Online Investment Account

- Your investment value may fall as well as rise
- Your investment may make less money than you expect or need
- You may make a loss, leaving you with less money than you started with
- Your investment may be performing poorly at a time when you need to withdraw your funds

How can diversification help to reduce investment risk?

The ANZ Online Investment Account takes advantage of a very simple yet powerful investing technique called diversification, where an investment is spread across the

shares of many companies, helping to reduce the risk of the underperformance of any one company affecting your return. Essentially, it's safety in numbers.

With the ANZ Online Investment Account, your investment is spread across the biggest 200 publicly listed companies in Australia, helping to reduce the investment risk

Where can I find more information about the risks that may apply to this account?

The ANZ Online Investment Account Product Disclosure Statement sets out the risks involved with investing in this account in greater detail. The Product Disclosure Statement is available at www.anz.com/Online-Investment-Account

Benefits of share investing

Investments such as property and shares should increase in value over time, and are suited to medium to long-term investment timeframes.

Apart from the potential increased value over the medium to long-term, share investments have a number of distinct benefits including:

- › **Easy to buy and sell:** Share market investments can be bought and sold quickly, allowing you to easily convert your investment to cash.
- › **Lower costs:** Share market investments typically have lower transaction costs than other types of investment such as property.
- › **Diversification:** By spreading your money across a range of different shares, you can greatly reduce the likelihood of the underperformance of one company affecting your overall returns.
- › **Start with small amounts:** You can start with smaller amounts of money than many other types of investment such as property or other managed funds.
- › **Share market returns:** Share market investments have historically outperformed other types of investments such as savings accounts over the long-term.*

*Past performance is not an indicator of future performance.



How the ANZ Online Investment Account works

Managing your investment is as simple as logging onto ANZ Internet Banking.

Making deposits

To get your investment started, all you need is an initial deposit of \$1,000 or more.

Future deposits of \$100 or more can be made at any time.

You can make deposits to your ANZ Online Investment Account using any of the following options:

- › ANZ Internet Banking
- › ANZ Branches
- › Another financial institution's branch or internet banking service.

Making withdrawals

You can request to withdraw your funds at anytime through ANZ Internet Banking.

All withdrawals are paid directly into your nominated ANZ savings or transaction account and are typically available within 24 hours.

Account Fees

Summary of fees	
Account establishment fee	Nil
Brokerage fees	Nil
Entry fees	Nil
Exit fees	Nil
Commissions	Nil
Management fee	1% p.a. of your average account balance
Transaction cost	0.25% per transaction

With the ANZ Online Investment Account, if you had an average balance of \$1,000 for a whole year, your annual Management Fee would be \$10. And if you make a further deposit of \$100, the Transaction Cost would be just 25 cents.

To find out more:

Please refer to the Online Investment Account Product Disclosure Statement available at www.anz.com/Online-Investment-Account

Tax considerations

The ANZ Online Investment Account expects to generate the following:

- › returns from investing in the performance of Australia's biggest 200 ASX listed companies, and
- › capital gains or losses from the sale of investments.

To help make it easier at tax time, ANZ will send you an annual tax statement (around August each year) detailing your investment income, realised capital gains or losses and non-cash items such as franking credits and foreign tax credits in relation to your ANZ Online Investment Account. A guide to understanding your tax statement will also be provided each year.

Here's a quick summary of some of the key tax considerations you need to know:

Income Tax

In much the same way as interest from a regular bank account is considered income for tax purposes, investment returns (less management fees paid) from your ANZ Online Investment Account will be subject to income tax in the year in which they are received.

Capital Gains Tax

A "capital gain" occurs when you sell an asset or investment for more than what it cost you to purchase it (including transaction costs). Your ANZ Online Investment Account will be subject to Capital Gains Tax rules each time you make a withdrawal from your account. You should seek advice from your professional advisor to see if this applies to your circumstances.

Franking Credits

For your convenience, any franking credits that apply to your investment returns will be passed onto you and will be reported in the annual tax statement provided to you by ANZ.

Important Note:

Australian tax laws can be complex and ANZ does not claim to provide you with any tax advice. Information provided above reflects the current interpretation of the Australian tax laws in existence at this time. Any information provided by ANZ does not take into account your individual circumstances. You should always seek professional advice if you are in doubt about tax issues.

Apply for an ANZ Online Investment Account

Applying for the ANZ Online Investment Account is easy and it only takes 5 minutes.

Simply log on to ANZ Internet Banking and click on the 'Investments' tab to apply.

Not Registered for ANZ Internet Banking?

If you don't have access to ANZ Internet Banking, please call 13 33 50 or visit your local ANZ branch.

Don't have an ANZ savings or transaction account?

To open an ANZ savings or transaction account, please call 13 33 33 or visit your local ANZ Branch.

Before you apply.

Make sure that you:

- › have read and understood the Product Disclosure Statement available at www.anz.com/Online-Investment-Account
- › are 18 years of age or older,
- › are a permanent Australian resident,
- › hold an eligible transaction or savings account with ANZ and have access to ANZ Internet Banking, and
- › can provide an opening deposit of \$1,000 or more from your existing ANZ transaction or savings account.



Is this investment right for me?

With so many investment options out there, people can sometimes find it difficult to judge whether a particular option is right for them.

Before you can choose the right investment, you should understand your particular circumstances and consider whether different types of investments are appropriate for your needs. Ask yourself the following questions:

- › What are my investment goals?
- › How long do I want to invest my money for?
- › Will I need to access my money while it is invested?
- › Am I willing to accept potential short-term ups and downs in the value of my investment for potentially higher long-term returns?

Investment Timeframe	Investment Needs	Investment Solution
1 - 2 years	<ul style="list-style-type: none"> › Require frequent access to money whilst it is invested › Want a low risk investment and willing to accept potentially lower long-term returns in exchange 	<p>ANZ Savings and Everyday Banking Accounts</p> <p>More details about ANZ's range of savings accounts can be found at www.anz.com</p>
3 - 5 years or more	<ul style="list-style-type: none"> › Don't require frequent access to money whilst it is invested › Willing to accept short-term fluctuations in the value of my initial investment in exchange for potentially higher long-term returns › Don't want financial advice at this stage 	<p>ANZ Online Investment Account</p> <p>More details about the ANZ Online Investment Account can be found at www.anz.com/Online-Investment-Account</p>

This advice does not take into account all of your personal needs and financial circumstances and you should consider whether it is appropriate for you. When opening an ANZ Online Investment Account, you should read and understand the ANZ Online Investment Account Product Disclosure Statement (PDS) to ensure that the account is suitable for you. To view the ANZ Online Investment Account PDS, please visit www.anz.com.

If you are unsure about the suitability of a particular investment product, or would like further help making the most of your money, an ANZ Financial Planner can help. More details about ANZ Financial Planning services can be found on the 'Investments & Advice' tab at www.anz.com. You can make an appointment with an ANZ Financial Planner by visiting any ANZ branch or contacting us on 1800 305 058, 8am - 8pm (AEST), Monday - Friday.

www.anz.com/Online-Investment-Account

Frequently Asked Questions

Q. How is my money invested?

- A.** Every time you transfer money into your ANZ Online Investment Account:
1. The money you deposit in your ANZ Online Investment Account is used to buy units in a unit trust fund. ANZ as the fund trustee then buys units in an Exchange Traded Fund issued by State Street Global Advisors, Australia Ltd.
 2. The State Street fund aims to closely track (before fees and expenses) the returns of Australia's biggest 200 publicly listed companies.

More detailed information on how your money is invested can be found in the ANZ Online Investment Account Product Disclosure Statement at www.anz.com/Online-Investment-Account.

Q. Who decides how my money is invested?

- A.** The ANZ Online Investment Account is linked to an investment fund that tracks the Standard & Poor's Australian Stock Exchange 200 Index (S&P/ASX200 Index). Standard & Poor's, along with representatives from the Australian Stock Exchange, decide which companies are eligible for inclusion in the list of Australia's 200 biggest publicly listed companies.

Q. How do I make withdrawals?

- A.** Withdrawals from your ANZ Online Investment Account can be made using ANZ Internet Banking. Your funds will be deposited into your nominated ANZ savings or transaction account typically within 24 hours, depending on the time the request is made.

Q. Do I need to make regular contributions?

- A.** You are not required to make regular contributions to your ANZ Online Investment Account. You can choose to invest just your initial deposit, or you can make deposits of \$100 or more whenever you like – it's up to you. You can also set up regular deposits using ANZ Internet Banking.

Q. How do I keep track of my investment?

- A.** You can check the progress of your investment by logging onto ANZ Internet Banking at any time, or by calling ANZ on 1300 789 223. ANZ will also issue you with a statement twice a year, which will provide details on:
- > your current balance,
 - > any transactions made,
 - > any investment income earned, and
 - > any fees and charges incurred.

Q. Am I locked in to the investment? When can I access my money, and how soon can I get it?

A. You are not locked in with your investment and you can request a full or partial withdrawal of your money anytime you wish. Your withdrawal request will be processed typically within 24 hours of the withdrawal request being made.

The amount that you receive following a withdrawal request may not correspond exactly to your requested amount. This will typically be due to the effect of share market price fluctuations prior to the withdrawal request being processed, and any applicable fees. For more information please refer to the Product Disclosure Statement available at www.anz.com/Online-Investment-Account

Contact us

How to contact us

Phone	1300 789 223 (Monday to Friday, 8am - 8pm AEST)
SecureMail	Log into ANZ Internet Banking and click on the SecureMail link
Mail	ANZ Online Investment Account GPO Box 4974 Melbourne VIC Australia 3001

To find out more:

For more information on the Online Investment Account, please visit www.anz.com/Online-Investment-Account

Important Information

The ANZ Online Investment Account Product Disclosure Statement

Any advice does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. When opening an ANZ Online Investment Account, you should read and understand the ANZ Online Investment Account Product Disclosure Statement (PDS) to ensure that the account is suitable for you. To view the ANZ Online Investment Account PDS please visit www.anz.com

Important

The performance of an investment in the Online Investment Account is not guaranteed and can be volatile, particularly in the short term. Once the money that you have deposited is invested, it is no longer held on deposit by ANZ or subject to any depositor protection under the Banking Act 1959. ANZ does not guarantee your investment in the Online Investment Account or the performance of the product or its investments. Your investment in the product is subject to a range of investment risks. They include possible delays in the repayment of withdrawals from your investment and loss of income and principal invested. ANZ recommends you read the Product Disclosure Statement which is available on www.anz.com

Notes

A white rounded rectangular area with horizontal blue lines for writing, set against a light blue background. The lines are evenly spaced and extend across the width of the white area.

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NOW**