YOUR GUIDE TO
ANZ INTERNET BANKING

ANZ

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WHY USE ANZ INTERNET BANKING?

Many people are still unsure how ANZ Internet Banking can help them.
We want to give you the facts. No jargon, just the essentials:

Secure	**It's so safe ANZ guarantees it.** ANZ has security measures in place designed to protect you against any unauthorised transactions. So in the unlikely event that you are a victim of fraud, ANZ guarantees that you will be reimbursed for any unauthorised transactions carried out on your account, as long as you have complied with the Electronic Banking Conditions of Use provided upon registration, and it is clear that you have not contributed to the loss. Find out why we are so confident on page 4.
Simple	**New to the internet?** No problem. You don't need a degree in computer science and we've put measures in place to protect you from making a mistake.
Convenient	**Do your banking wherever, whenever.** Bank from the comfort of your home, or just as conveniently and safely, from a caravan in Broome or your laptop in Brussels. If you can get online, it should be easy to find us at anz.com
Service	**An Australian based help desk.** You can call 13 33 50 and speak to us 24 hours a day, seven days a week and we will help step you through the process.
Value	**We don't charge you to access ANZ Internet Banking.** We have made a commitment not to charge a fee to access ANZ Internet Banking, so you can access your accounts via the internet as much as you like.
Control	**You're in charge.** Choose to simply check your balance, pay bills and transfer funds between accounts or handle more specific banking needs. It's up to you.

ONLINE SECURITY

ANZ Internet Banking has many security measures in place to protect your transactions and personal information.

PROTECTING YOUR DATA ONLINE

When you access the ANZ Internet Banking site through anz.com, any information you send or receive is protected by 128-bit encryption technology. It is a highly sophisticated coding system, which scrambles your information making it extremely difficult to decipher if intercepted by an unauthorised party. An easy way to tell that you're in a secure or encrypted session is when you see https:// in the address bar.

OUR SECURITY NEVER SLEEPS

ANZ Internet banking accounts are constantly monitored by ANZ's Fraud Detection System which includes the award winning FraudLink program. This system is designed to identify suspicious activity and raise an alert to any potential fraud. So even when you're not online, you can take comfort in the knowledge that your accounts are protected.

ANZ RESTRICTS THIRD PARTY ACCESS TO YOUR DETAILS

With ANZ Internet Banking your details are only used for their intended purpose. Additionally, the site is protected by firewalls (electronic barriers) and if you forget to log off, after a period of time your session will end and you'll need to log on again to continue. These measures help to protect your sensitive banking information, as far as possible, from unauthorised access.

ANZ WILL NEVER ASK FOR YOUR LOG ON DETAILS OR PASSWORD VIA EMAIL

Don't ever give your log on details or password to anyone. If asked for your details by email, or in any other way (for example, by phone), call the ANZ help desk on 13 33 50 to report the incident.

ANZ SHIELD* – EXTRA SECURITY TO UNLOCK EXTRA FEATURES

ANZ Shield* is a mobile app that gives you extra security so you can unlock extra ANZ Internet Banking features. Use ANZ Shield* to generate a one-time Shield code to easily verify your banking activities on the go is goMoney positioning wherever you are. It's free, easy to use and available on compatible Apple and Android smartphones. For full details and features, please visit anz.com/shield.

* Terms and conditions apply to the use of ANZ Shield, view them at anz.com. ANZ Shield for Android™ is only available from Google Play™. Android and Google play are trademarks of Google Inc. ANZ Shield for Apple devices is only available from the App Store. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

GETTING STARTED

If you haven't already registered for ANZ Internet Banking, you'll need a Customer Registration Number (CRN) and Telecode (also known as Phone Banking PIN).

If you don't have your CRN or Telecode, you may be able to register with your ANZ card, PIN and registered mobile number.
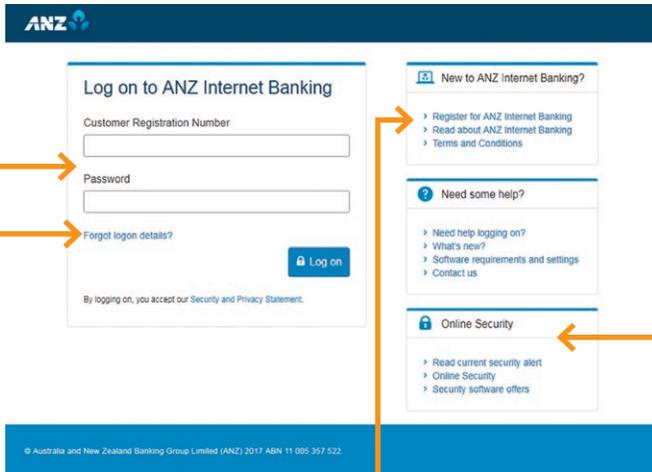
Need help registering? Call us on 13 33 50 (24 hours a day, 7 days a week) or visit an ANZ branch.

Once you've registered, be sure to remember your ANZ Internet Banking password. You'll need this to log on to ANZ Internet Banking.

Step 1: Type www.anz.com into your web browser and select 'Internet Banking' then click 'Log On'. The following screen will appear.

Step 2:
Enter your CRN in the top box and password in the bottom box.

Log on to ANZ Internet Banking

Customer Registration Number

Password

Forgot logon details?

🔒 Log on

By logging on, you accept our Security and Privacy Statement.

📭 New to ANZ Internet Banking?

› Register for ANZ Internet Banking
› Read about ANZ Internet Banking
› Terms and Conditions

❓ Need some help?

› Need help logging on?
› What's new?
› Software requirements and settings
› Contact us

🔒 Online Security

› Read current security alert
› Online Security
› Security software offers

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Find some great tips to help secure your internet banking.

If you forget your CRN or password, you may be able to recover your logon details by clicking here.

If you need to register for ANZ Internet Banking, you can register and access your account by clicking here.

VIEWING YOUR ACCOUNTS

Once you click 'Log On', the home page opens up automatically so you can see the account balances and available funds in the accounts you've linked to your ANZ Internet Banking. If you want further details about your accounts simply select the particular account and you can see your transaction activity.

Note: You can always come back to this screen by selecting the home icon from the main navigation.
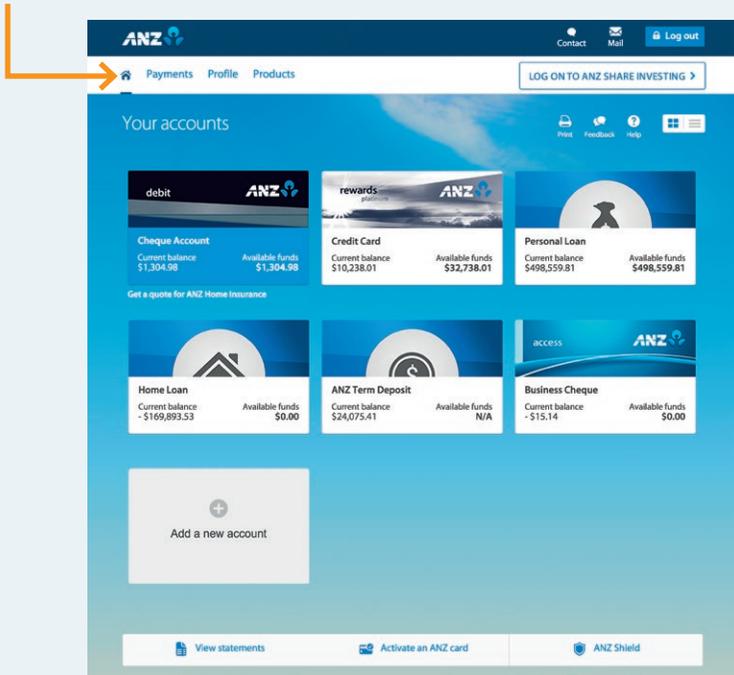
TIP

Did you know:

When you select 'Personalise accounts' from the 'Profile' menu, you can personalise each of your accounts by creating a new account name, such as 'Rent', to make it easier for you to keep track of your funds.

TRANSFERRING FUNDS

This is one of the easiest and most common functions used. When transferring between your accounts, your funds are available immediately after processing.

Let's say you need to transfer funds from your ANZ cheque account to your ANZ Access Advantage account:

Step 1: Select 'Transfer between my accounts' from the 'Payments' menu.

Step 2: Select an account to make your transfer from.

Step 3: Select an account to send your transfer to

Step 4: Enter transfer details
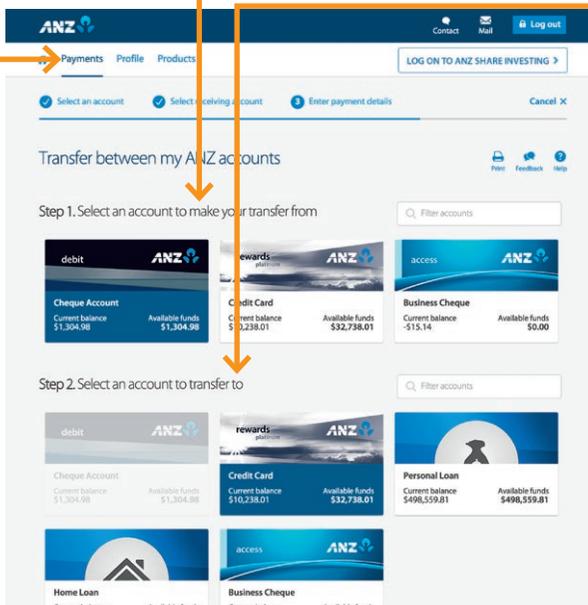
Step 5: Select whether you'd like to make this payment once or regularly before clicking on 'Continue'. You will then be prompted to confirm the details before a receipt is created.

TIP

Did you know:
If you make a mistake you can start again. No money will be transferred without you specifically authorising it and you will be prompted to confirm the details.

CHECK THE DETAILS BEFORE YOU PAY

Now you can check the details of the transfer before proceeding. It's a final safeguard for you to check all transfer details on one screen and ensure the transfer is made exactly how you'd like.

Step 1: Take a moment to double check all of the details are correct.

Step 2: Select 'Confirm' if the details are correct, or 'Back' if you have made a mistake.
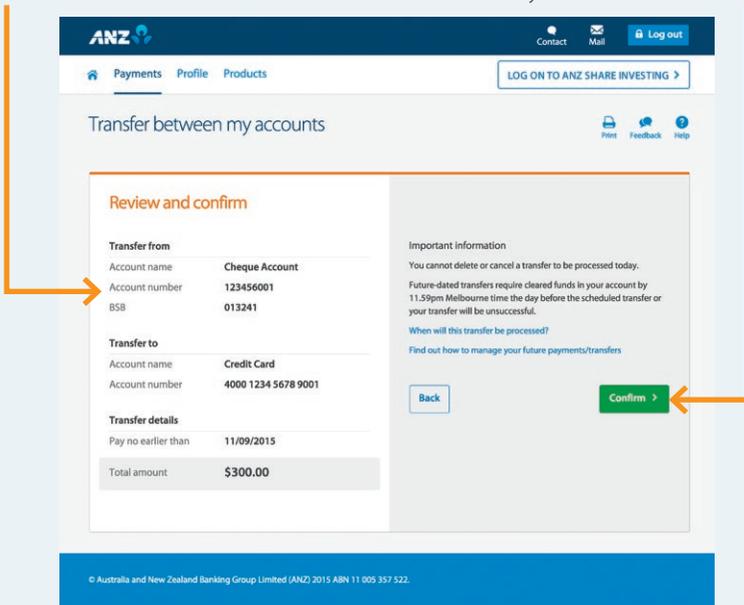
YOUR TRANSFER RECEIPT

Once you have confirmed your transfer, ANZ will provide you with an electronic receipt that includes all the essential details.

The Lodgement Number and Receipt Number can be used if you need to make enquiries about this transfer at a later date.

You can print this receipt for your records.

QUESTIONS ABOUT YOUR ACCOUNTS?

SecureMail is a message service that enables you to send account information and enquiries or comments to the ANZ Internet Banking Help Desk securely and confidentially. Your message will automatically include your Customer Registration Number, so that ANZ can answer your enquiry as promptly as possible.

SecureMail can be accessed from the mail icon in the ANZ Internet Banking header.

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PAYING BILLS

Paying bills via ANZ Internet Banking is easy. If the company is able to accept BPAY® payments, all you need is the bill because you will be asked for the Biller Code and Reference Number (these can be found near the BPAY® logo on your bill). Let's say you want to pay your phone bill:
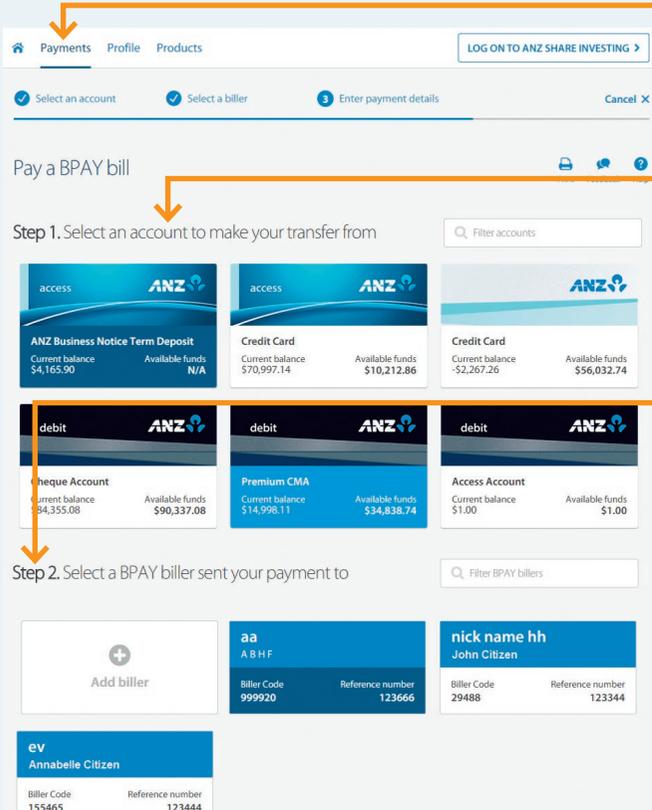
Step 1: Select 'Pay BPAY bill' from the 'Payments' menu.

Step 2: Select an account to make your payment from.

Step 3: Select an existing Bpay biller or add a new Bpay biller to send your payment to.

Step 4: Select whether you'd like to make this payment once or regularly before clicking on 'Continue'. You will then be prompted to confirm the details before a receipt is created.

BPAY® is registered to BPAY Pty Ltd ABN 69 079 137 518

TIP

Did you know:

If you need to make regular payments, you can set up recurring payments in ANZ Internet Banking so they are paid automatically on the date you specify.

USING PAY ANYONE

If a person or organisation has provided a BSB and account number, you can pay them online, directly into their Australian account, whether they have an account with ANZ or not.

Once activated Pay Anyone can be selected from the 'Payments' menu.
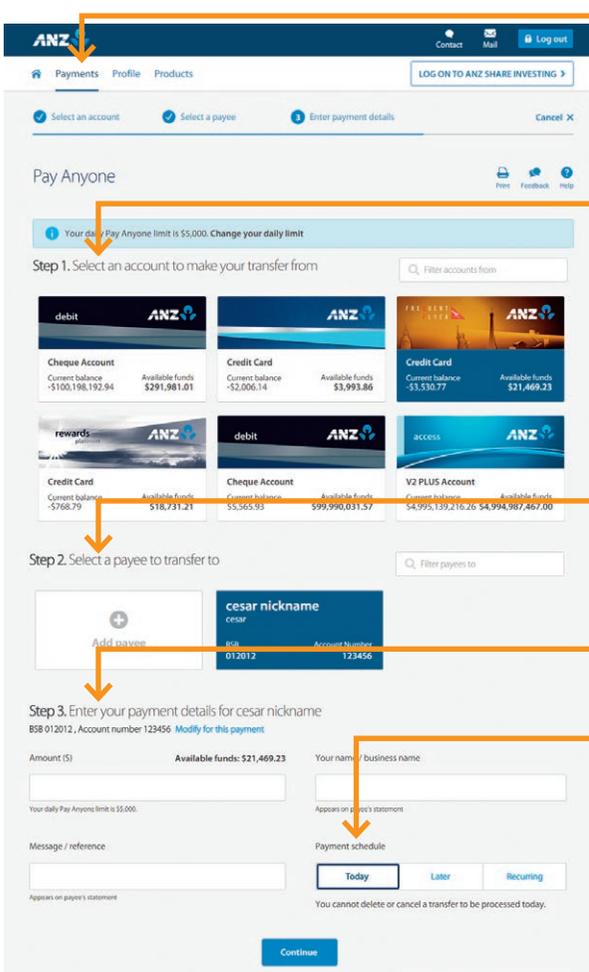
Step 1: Select 'Pay Anyone' from the 'Payments' menu.

Step 2: Select an account to make your payment from.
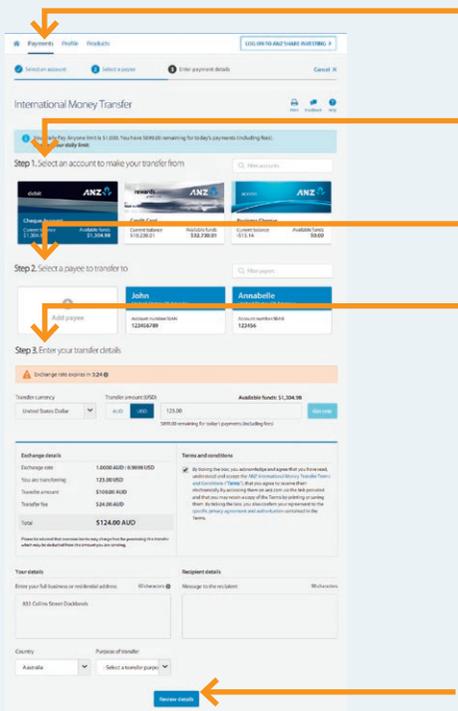
Step 3: Select a payee to make payment to.

Step 4: Enter your payment details.

Step 5: Select whether you'd like to make this payment once or regularly before clicking on 'Continue'. You will then be prompted to confirm the details before a receipt is created.

INTERNATIONAL MONEY TRANSFERS

If you wish to send payments to an international bank account, you can do this through ANZ Internet Banking. Just as you would require in a branch, you will also need their name, address, bank details (including full branch address or the SWIFT BIC code), plus their BSB and account number. For payments to bank accounts in Europe and the UK, an International Bank Account Number (IBAN) is also necessary. Once you're registered for Pay Anyone, simply select 'International Services' from the 'Payments' menu, apply, and you should be able to access International Services the next day.

Step 1: Select 'International services' and 'Transfer funds overseas' from the 'Payments' menu.

Step 2: Select an account to make your payment form.

Step 3: Select a payee to make your payment to.

Step 4: Enter your transfer details.

Step 5: You will be prompted to review the details of your payment before a receipt is created.
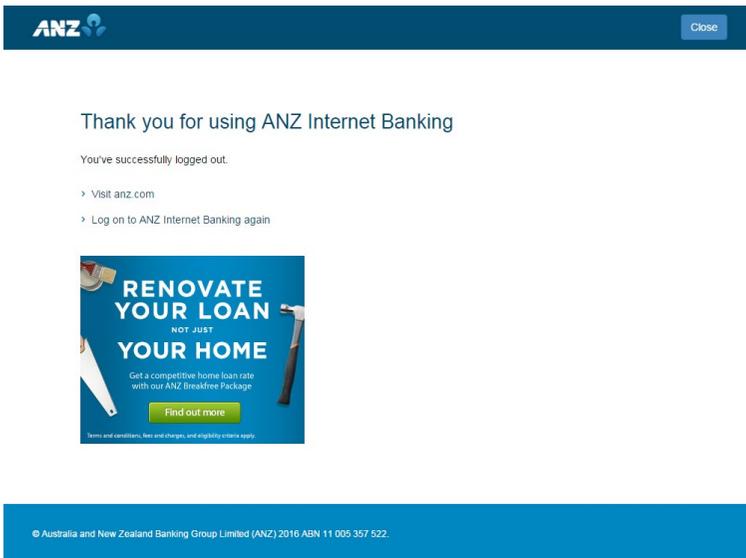
TIP

Did you know:

You can select the option to store recipient account details in your 'Payees' list so there's no need to enter these next time you need to pay them – making the process even easier.

LOGGING OFF

Whilst your session will time out if left unattended over a period of time, it's always best to make sure you end your session by clicking on the 'Log out' button in the top right corner of the screen.

This will ensure your ANZ Internet Banking won't be accessed by anyone unauthorised after you've finished.

THINGS YOU NEED TO KNOW

CUSTOMER REGISTRATION NUMBER (CRN)

Your CRN is a number provided to you when you open an ANZ account. You can use your CRN and password, to access ANZ Internet Banking. Just follow the steps on page 5.

PASSWORD

You can change your password as often as you like. We recommend that you change it every 30 days. An ideal password contains a mixture of capital and lower-case letters and numbers, shouldn't be easily identified with you (eg. including your name or date of birth), and hasn't been used by you in the past.

TELECODE

You will have received this if you have already registered for ANZ Phone Banking. The telecode also makes it easy for you to register and access ANZ Internet Banking if you don't already have a password. Find out how you can do this on Page 5.

ANZ WILL NEVER ASK FOR YOUR LOG ON DETAILS OR PASSWORD VIA EMAIL

Don't ever give your log on details or password to anyone. If asked for your details by email, or in any other way (for example, by phone), call the ANZ help desk on 13 33 50 to report the incident.

LINKING ADDITIONAL ANZ ACCOUNTS TO YOUR ANZ INTERNET BANKING IS QUICK AND EASY

To add additional ANZ accounts to your ANZ Internet Banking go to the 'Profile' menu and select 'Link/ Delink' for either a personal or business account. Once you have linked your accounts you can transfer money between them easily using ANZ Internet Banking. Find out how on page 7.

Temporary service interruptions to ANZ Internet Banking may occur. Technical requirements apply.

FREQUENTLY ASKED QUESTIONS

HOW DO I RECOGNISE HOAX EMAILS?

At times these emails can look very professional but remember ANZ will never contact you via email asking for your log on or password details. Also known as 'phishing', this is a common tactic of scammers who usually include a link so you will log on to a fake website and provide your details. Always go to anz.com by typing www.anz.com into your internet browser.

WHAT IF MY COMPUTER CRASHES?

In the event of a power failure or some other problem with your computer, money should not leave your account unless you have already confirmed the transaction.

WHAT SHOULD I DO TO PROTECT MY SECURITY WHEN USING A SHARED COMPUTER?

ANZ recommends that customers should not access ANZ Internet Banking through a shared computer, as it may be difficult to determine whether the computer has the latest anti-virus software installed, or is running keystroke software, or other spyware programs that may capture your personal details.

However, if you do use a computer in an internet café or in some other public area then to minimise the risk, you should:

- always access ANZ Internet Banking by typing the website address www.anz.com into the address bar instead of following any links

- never click the 'save my password/ details' option sometimes offered

- try to use computers that have anti-virus software installed

- always log out when your session is finished

- never leave the computer unattended during a session.

HOW LONG DOES ANZ INTERNET BANKING TAKE?

This depends on your banking needs and how many transactions you make in one session.

That said most people find it quick and easy. Indeed there are over 1.7 million users of ANZ Internet Banking and we have committed to make it available at least 99% of the time as part of our Customer Charter, so ANZ Internet Banking is available when you are.

TIP

Now you know:
Wherever you can access the internet, ANZ Internet Banking is there as safe, simple and convenient way to control your day-to-day affairs. So why wouldn't you bank online?

anz.com