Terms & Conditions for Telephone Code of Debit Card, Personal Account, Loan Information and Internet Banking

1. Telephone Code is a series of numbers from 6 to 10 digits which is used to verify Account Holder when they request ANZ to act on their instructions via telephone. Telephone Code will replace all Security Password of the Account Holder.

2. The Account Holder shall call 24/7 Contact Centre of ANZ from their telephone number registered with ANZ for their first call and use the First Time Telephone Code. They may contact ANZ from any phone number(s) for any subsequent calls.

3. The First Time Telephone Code will be provided to the Account Holder via their registered email. The First Time Telephone Code is only used for the first time the Account Holder calls 24/7 Contact Centre of ANZ. The Account Holder is requested to change the First Time Telephone Code to a new Telephone Code which must be different from the First Time Telephone Code. The Account Holder will use the new Telephone Code to call 24/7 Contact Centre for any subsequent calls.

4. Account Holders must keep their Telephone Code secured. The Account Holders must observe the following requirements to keep Telephone Code secured:
   a. not disclose or provide the Telephone Code to any other person in whatsoever manner;
   b. not record their Telephone Code on any article regardless how well their Telephone Code is disguised;
   c. not allow any other person to see them entering their Telephone Code;
   d. notify ANZ immediately when they become aware or suspects that their Telephone Code has been disclosed, lost or used without their authorization;
   e. comply with all provisions of the ANZ General Term & Conditions.

5. By contacting 24/7 Contact Centre using the Telephone Code, the Account Holders shall be bound upon by these terms and conditions. The Account Holders further agree that ANZ shall not be liable for any liability for any loss they incur as a result of or in connection with their failure to comply with the above security requirements.