HOW TO SEND MONEY OVERSEAS WITH ANZ INTERNATIONAL MONEY TRANSFER.

SENDING MONEY USING ANZ INTERNET BANKING

Sending money overseas with ANZ is quick and easy, however you do need to be an ANZ customer. If you're not a customer and would like to be, you can:

> Visit anz.com to find the product that will suit you

> Call us on 13 13 14

  or

> Visit your local branch which can be found through anz.com/moneytransfer

STEP-BY-STEP INSTRUCTIONS

1. Firstly, you'll need details of the person you're sending the money to, including:

> Full name

> Address

> Account number or IBAN (International Bank Account Number-for payments to Europe or the UK)

> The full bank name and address or the SWIFT BIC code

2. Once you have this information on hand, simply log in to ANZ Internet Banking. If you're not **registered for ANZ Internet Banking**, follow the prompts below to get started

3. Once you're logged in to ANZ Internet Banking you'll need to make sure your **Pay Anyone access** is activated. See instruction below if you need to activate this

4. You'll also need to activate your **International Services Access**. See instruction below if you need to activate this

5. To begin your money transfer, click on **International Services** in the 'Pay and Transfer' menu

6. Select Transfer funds overseas from the list supplied

7. Then complete the beneficiary details section on page 1 and the payment transfer details section on page 2 to complete the transfer

8. You're done! Your money transfer should arrive in the beneficiaries account within 2-4 days

We've included more detailed instruction for how to transfer money overseas below.

HOW TO REGISTER FOR ANZ INTERNET BANKING

To register for ANZ Internet Banking you'll need your **Customer Registration Number and Telecode.** If you don't have these numbers you can give us a call on 13 33 50.

Once you have your Customer Registration Number and Telecode go to anz.com and click on the 'Register' button in the top right corner.

You'll then be asked to enter your Customer Registration Number and Telecode.

Once you've done this you'll be asked to set up a Password. You are then ready to log on to ANZ Internet Banking.

HOW TO INCREASE YOUR PAY ANYONE LIMIT ON ANZ INTERNET BANKING

If you're transferring a large sum of money overseas you may need to increase your Pay Anyone limit.

1. Log in to ANZ Internet Banking by visiting anz.com

2. Select 'Pay Anyone' from the 'Pay and Transfer' menu

3. Click on the link 'Change Pay Anyone Access'

4. Read and agree to the 'Terms and Conditions'

5. Select 'Change your limit'

6. Select your preferred daily limit from the list available and then click the 'Change my limit' button.

HOW TO SET UP YOUR PAY ANYONE ACCESS

1. Log in to ANZ Internet Banking by visiting anz.com

2. Select 'Pay Anyone Access' from the 'Pay and Transfer' menu

3. Read and agree to the Product Disclosure Statement

4. Select your daily limit

5. Submit

If successful you will then see a screen with the heading 'Pay Anyone Access – Application Lodged' and 'your application for Pay Anyone Access has been succesful'.

HOW TO SET UP YOUR INTERNATIONAL SERVICES ACCESS

1. Log in to ANZ Internet Banking by visiting anz.com

2. Select 'International Services Access' from the 'Pay and Transfer' menu

3. Read and agree to the Terms and Conditions

4. Click the Apply button that appears at the bottom of the text box on the right

5. You're done. However please note that it will take 24 hours to receive your access

AN EXAMPLE OF AN INTERNATIONAL MONEY TRANSFER TRANSACTION

Here's an example of how to send money overseas. Remember you need details of the beneficiary including their name, address and account number/or IBAN, as well as the beneficiary's bank details including full branch address or the SWIFT BIC code. Please note, if you're sending money to Europe or some accounts in the UK, you must provide an International Bank Account Number (IBAN) and the full bank name and address or SWIFT BIC code.

1. Select 'International Services' from the 'Pay and Transfer' menu

2. Click on Transfer funds overseas

3. Complete the beneficiary information section on page 1 and the transfer details section on page 2 to complete the transfer

4. Once you've completed all the necessary fields a summary screen will appear for you to review and ensure all the details are correct. If they are, simply press confirm

5. The last step is to read and accept the terms and conditions and you're done!

NEED HELP?

If you've got any questions regarding ANZ International Payments, you can call us on 13 13 14 (free call) or outside Australia on + 61 3 9683 9999 (call costs apply).

ANZ