THE ANZ PACIFIC APP GUIDE

If you ever get stuck or need extra help, we're only a phone call away on +682 21 750, 9.00am - 4.00pm, Monday to Friday.

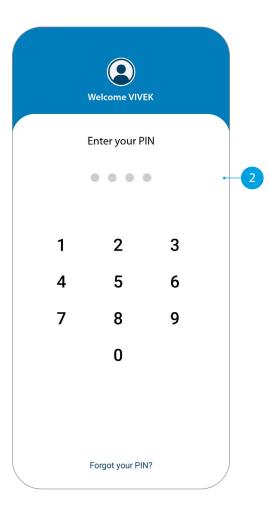
Eligibility criteria, terms and conditions apply to ANZ Pacific App. See our ANZ Pacific App Terms and Conditions at anz.com/cookislands for more information.

Please note, the account information in this guide is for example purposes only.

HOW TO LOG IN

- Open the ANZ Pacific App.
- 2 Enter your **PIN** to log in.

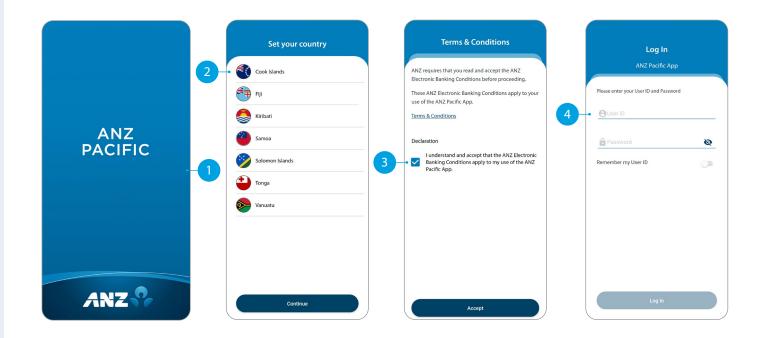


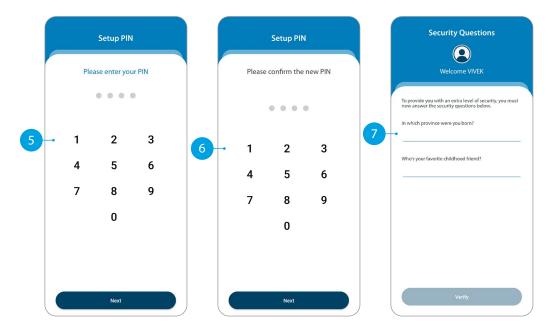




SETTING UP ANZ PACIFIC APP

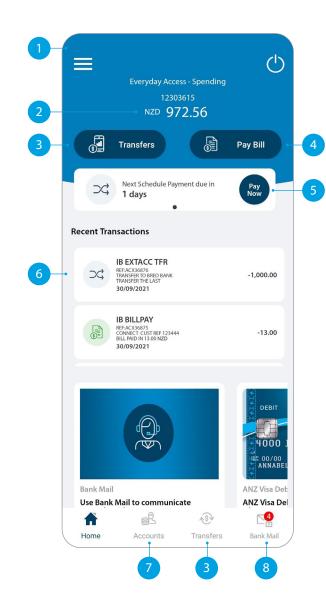
- 1 Open the ANZ Pacific App.
- 2 Tap your **Country**.
- 3 Read **Terms and Conditions** and accept by clicking the checkbox.
- 4 Log in by entering the log in credentials: User ID and Password.
- 5 Enter your new log in **PIN**.
- 6 Confirm your new log in **PIN**.
- 7 Provide answers to your security questions and click **Verify**.

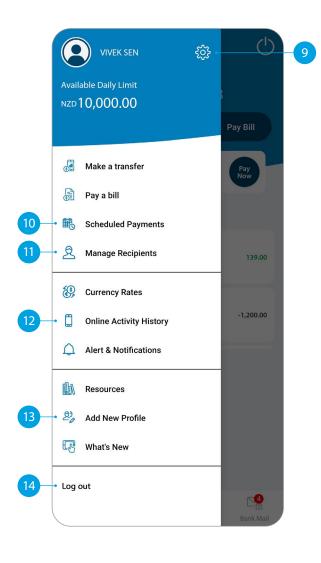




HOME

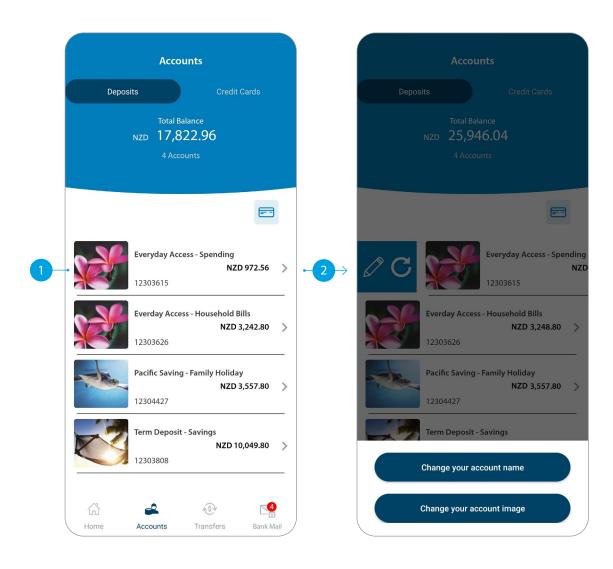
- 1 Home Screen will display.
- Your primary account balance displayed.
- 3 **Transfers**. Tap here to move money between accounts, pay a person, and do international transfers.
- 4 Pay Bills. Tap here to pay a bill.
- **Pay Now.** Your upcoming scheduled payments are showing here. Tap Pay Now to make immediate payment.
- 6 **Recent Transactions.** Last 5 transactions on your primary account are displayed here.
- 7 Accounts. Tap here to view transactions, statements, and account details.
- **Bank Mail.** Send and receive confidential account information about your banking needs by sending us a Bank Mail message.
- 9 Settings. Click here to change your pin, passwords or security questions and update your contact details.
- Scheduled Payments. Tap here to see all your scheduled payments and to skip or delete a payment.
- Manage Recipients. Tap here to see all your Recipients for payments. You can edit or delete any of your Recipients.
- **Online Activity History.** List your recent activities done via Internet Banking and Pacific App.
- 13 Add New Profile. Tap here to add a business log in on the Pacific App.
- Log out when you are finished. Don't worry if you forget, you'll automatically be logged out after 5 minutes of inactivity.





ACCOUNTS

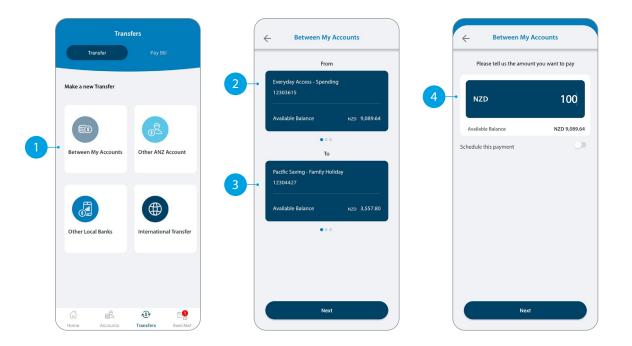
- 1 Your Accounts. Tap on an account to view transactions, statements and account details.
- Swipe right on an account to change your account display name and photo. Tap on the pencil icon to bring up the option.

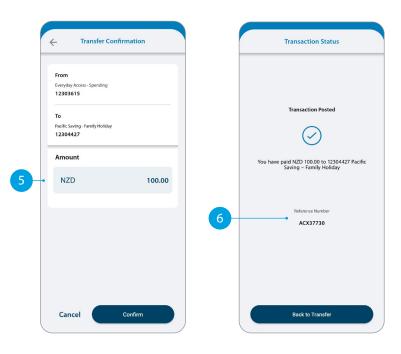


TRANSFER BETWEEN MY ACCOUNTS

This function is to transfer between your own accounts.

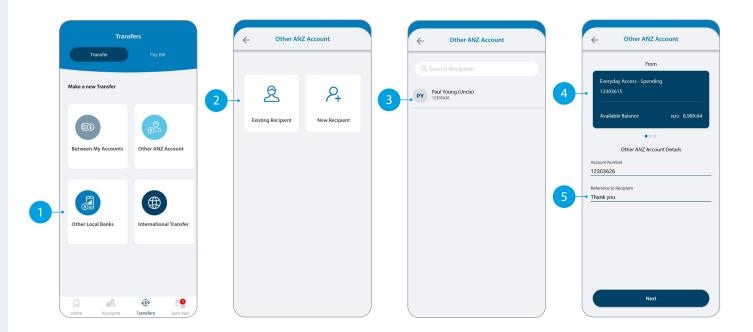
- 1 Tap Between My Accounts.
- 2 Select which **Account** you want to pay from.
- 3 Select which **Account** you want to pay to.
- 4 Enter the **Amount** to transfer.
- 5 Check the details are correct. Tap **Confirm** to complete the payment. If you need to make a change, tap the back arrow. If you want to cancel the payment, tap **Cancel**.
- 6 A Transaction Number is given for your reference.

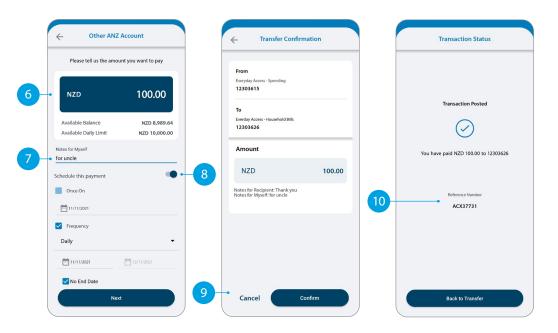




TRANSFER TO OTHER ANZ ACCOUNTS

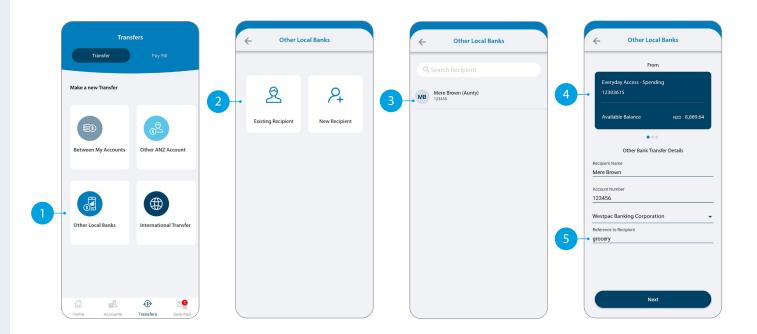
- 1 Tap Other ANZ Account.
- 2 Tap Existing Recipient.
- 3 Tap on the **Recipient** you want to pay.
- 4 Select which **Account** you want to pay from.
- 5 Enter the **Details** that will show on your recipient's statement, i.e. reference and particulars.
- 6 Enter the **Amount** you want to pay.
- 7 Enter the **Details** that will show on your statement, i.e. reference and particulars.
- 8 If you want to set up a scheduled payment, turn on **Schedule this payment**. Select the frequency and date range.
- 9 Check the details are correct. Tap Confirm to complete the payment. If you need to make a change, tap the back arrow. If you want to cancel the payment, tap Cancel.
- 10 A **Transaction Number** is given for your reference.

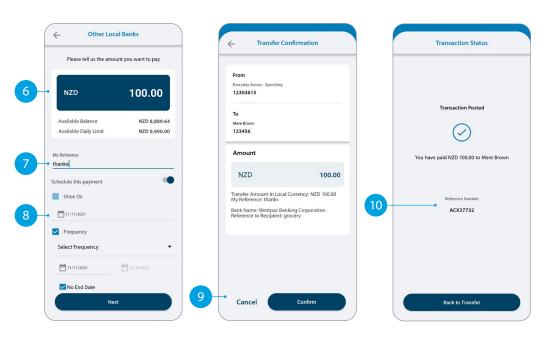




ANZ TO OTHER BANK TRANSFER

- 1 Tap Other Local Banks.
- 2 Tap Existing Recipient.
- 3 Tap on the **Recipient** you want to pay.
- 4 Select which **Account** you want to pay from.
- 5 Enter the **Details** that will show on your recipient's statement, i.e. reference and particulars.
- 6 Enter the **Amount** you want to pay.
- 7 Enter the **Details** that will show on your statement, i.e. reference and particulars.
- 8 If you want to set up a scheduled payment, turn on **Schedule this payment**. Select the frequency and date range.
- 9 Check the details are correct. Tap Confirm to complete the payment. If you need to make a change, tap the back arrow. If you want to cancel the payment, tap Cancel.
- 10 A **Transaction Number** is given for your reference.

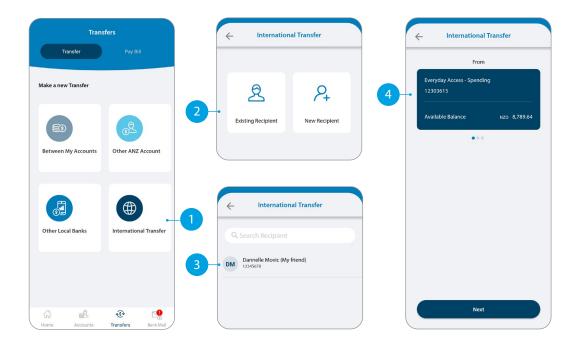


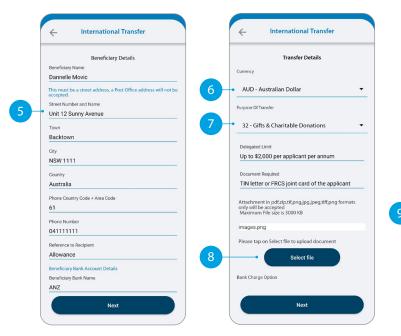


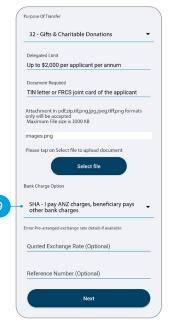
INTERNATIONAL TRANSFER

- 1 Tap International Transfer.
- 2 Tap Existing Recipient.
- 3 Tap on the **Recipient** you want to pay.
- 4 Select which **Account** you want to pay from.
- 5 Your saved payment details will automatically load.
- 6 Select the **Currency** in which you want to transfer.
- 7 Select the **Purpose of Transfer**.
- Upload the **Document Required** for the purpose of the transfer, if required.
- 9 Select from Bank Charge Options.

Continue to next page for additional instructions.



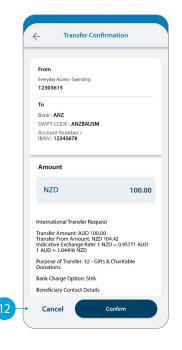




INTERNATIONAL TRANSFER

- 10 Enter the **Amount** you want to pay.
- 11 The estimated transfer amount is display in your local currency amount.
- 12 Check the details are correct. Tap **Confirm** to complete the payment. If you need to make a change, tap the back arrow. If you want to cancel the payment, tap **Cancel**.
- 13 A **Transaction Number** is given for your reference.

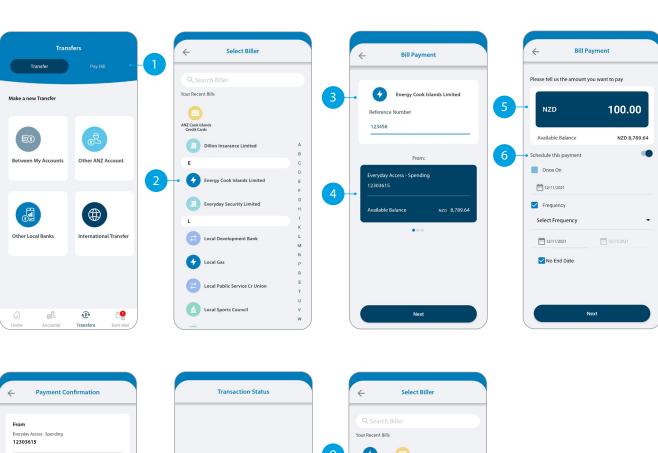


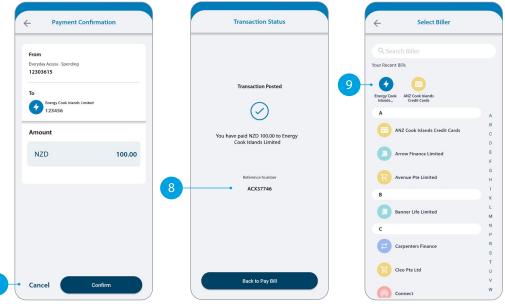




PAY BILL

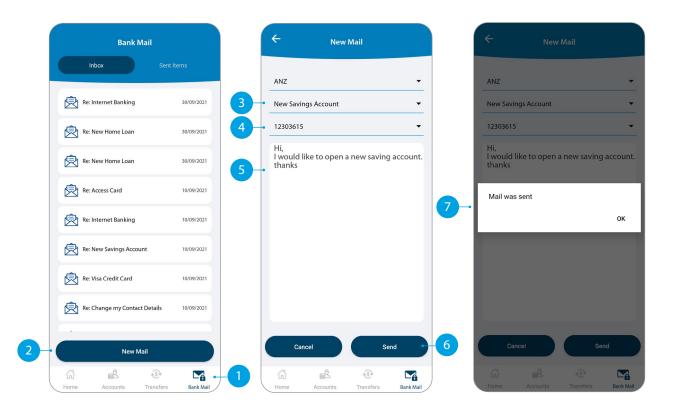
- Tap Pay Bill.
- 2 Select the **Biller Name** you want to pay to.
- 3 Enter the **Details** that will show on your statement and theirs, i.e. reference and particulars.
- 4 Select which **Account** you want to pay from.
- 5 Enter the **Amount** you want to pay.
- 6 If you want to set up a scheduled payment, turn on **Schedule** this payment. Select the frequency and date range.
- 7 Check the details are correct. Tap **Confirm** to complete the payment. If you need to make a change, tap the back arrow. If you want to cancel the payment, tap **Cancel**.
- 8 A **Transaction Number** is given for your reference.
- 9 Next time you want to pay the same bill, just tap on the Bills under Your Recent Bills and your saved payment details will load automatically.





SENDING A MESSAGE VIA BANK MAIL

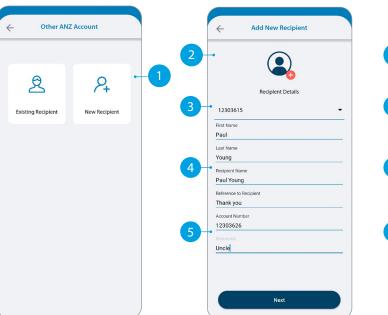
- 1 Select Bank Mail.
- 2 Select **New Mail** to send a message.
- 3 Select your query type from the options provided.
- 4 Select the **Account Number** the query refers to (this field is not mandatory).
- 5 Type your message here.
- 6 Click **Send** to send message.
- 7 Message sent window to appear.



CREATING A NEW RECIPIENT

You will need to set-up a Recipient before you can pay anyone. It will save your payees details, like name and account number, each time you make a payment to them.

- Tap **New Recipients** in the **Transfer** type you want to pay.
- 2 Tap here to add a photo of your **Recipient**.
- 3 Select which **Account** you want to pay from. This account will automatically be chosen the next time you make a payment to this Recipient.
- 4 Enter all recipient's payment details such as name, message to recipient, bank account number, etc.
- 5 Enter a meaningful **Name** for the recipient if you like to.
- Tap **Pay Now** if you want to pay the recipient right away.



This is for ANZ to other ANZ transfers



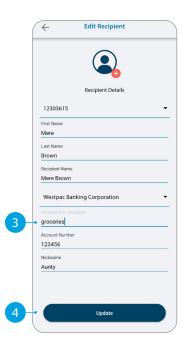


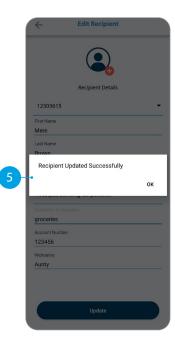
UPDATING YOUR RECIPIENTS

- 1 Tap Manage Recipients.
- 2 Tap on the recipient you want to update.
- 3 Enter the changes you want to make on the field.
- 4 Tap on **Update** to make the change.
- 5 Confirmation window will appear.
- 6 If you want to delete the recipient, swipe right on the recipient and tap on the bin icon.









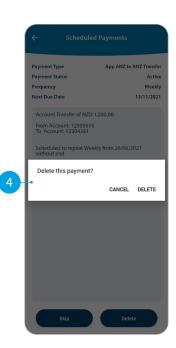


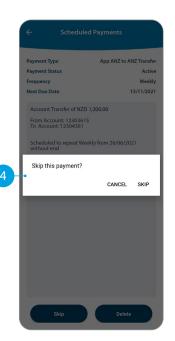
VIEW AND AMEND SCHEDULED PAYMENTS

- 1 Tap Scheduled Payments.
- 2 Tap the scheduled payment to view or amend.
- 3 Select what amendment you want to do.
 - A Skip means you can skip the next payment.
 - B Delete means you can delete a scheduled payment.
- 4 Confirmation window will appear.





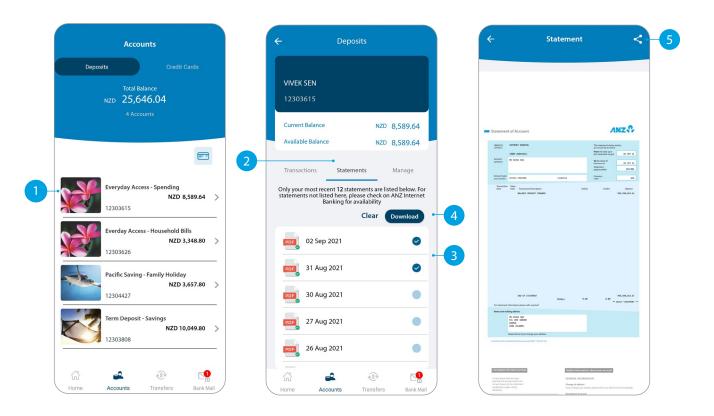






STATEMENTS

- 1 Tap the account you want.
- Tap on Statements.
- 3 Select the statements you want.
- 4 Tap **Download**.
- Tap on the share icon to save or send out your statements.



CHANGE YOUR PERSONAL DETAILS

- 1 Tap on the **Settings** icon.
- Tap Personal Details.
- 3 Tap the pencil for the details you want to update.
- 4 Enter the changes you want to make.
- 5 Answer the security questions asked.
- 6 Confirmation will appear.

