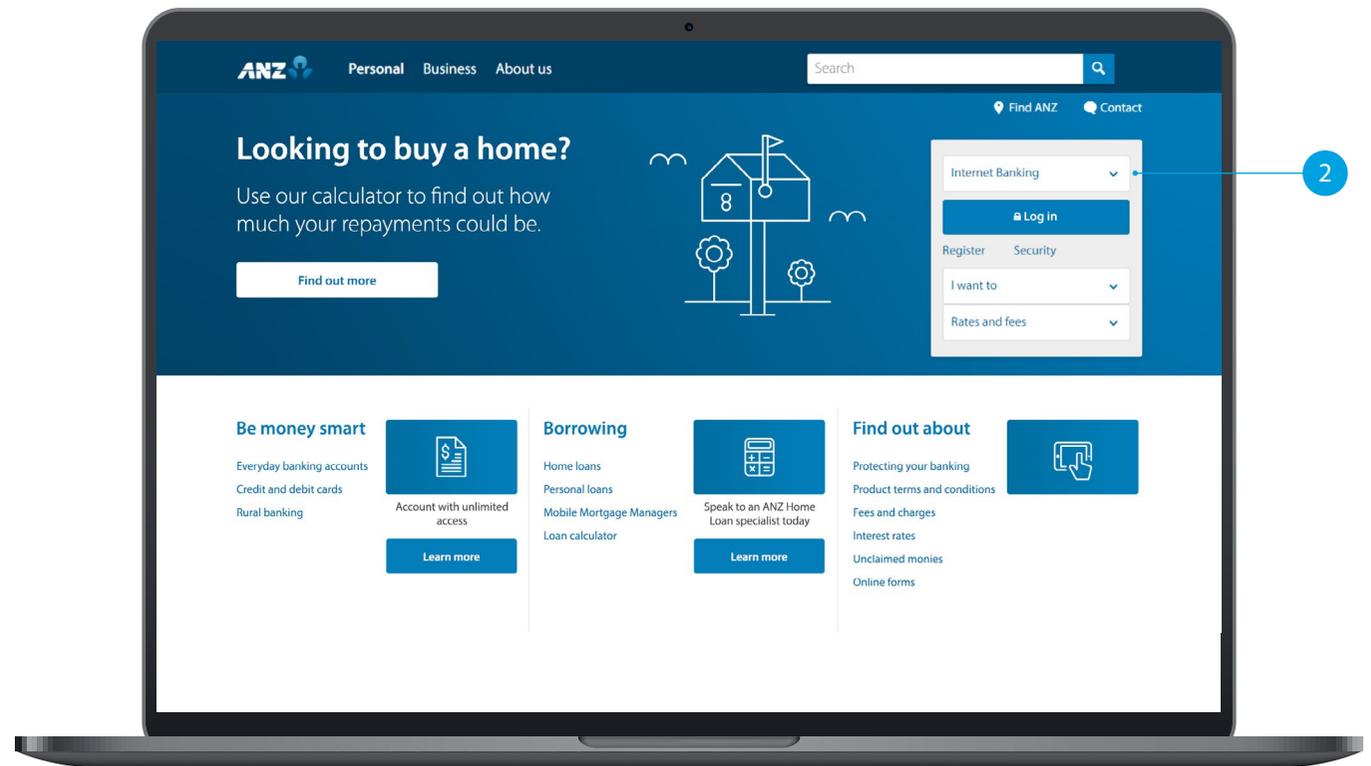


THE ANZ INTERNET BANKING GUIDE

HOW TO LOG IN

- 1 Go to **anz.com/kiribati**
- 2 Select **Internet Banking** from right-hand side and click **Log in**.
- 3 Enter your **User ID** and **Password**, click **Log in**.

anz.com/kiribati



If you ever get stuck or need extra help, we're only a phone call away on +686 74021095, 8.00am - 5.00pm, Monday to Friday.

Eligibility criteria, terms and conditions apply to ANZ Internet Banking. See our ANZ Internet Banking Terms and Conditions at anz.com/kiribati for more information.

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

User ID

Password

[Not yet Registered?](#)
[Forgotten your password?](#)



SITE KEY AND SECURITY QUESTIONS

Site key

Once you have successfully logged in, your site key will be displayed.

1A Check the picture and the phrase is the **same** as how you have personalised it in your initial set up.

1B Click **Accept**.

Security questions

2A Provide the answers to your security questions.

2B Click **Accept**.

ANZ Kiribati Site Key & Phrase Help | FAQ | Contact Us

If your Site Key and Your Phrase displayed below does not match what you set up, please do not proceed - press "Cancel" and close your Internet Browser. Then contact us immediately by calling the ANZ Support Centre so that we can investigate the cause. If it is a Phishing attempt, we will contact the relevant authorities.

Accept Cancel

Your Site Key



If your Site Key and Your Phrase displayed matches what you set up, please press "Accept" to continue with Security Questions.

Your Phrase

Team

ANZ Kiribati Security Questions Help | FAQ | Contact Us

To provide you with an extra level of security, you'll need to choose 5 security questions and provide an answer for each question. You'll be prompted to answer one or more of these questions each time you sign on to Internet Banking.

Your answers are case sensitive and can only be a maximum length of 20 characters.

Security Question	Answer
In which province were you born?	
What is the name of the street where you grew up?	

Tick this box to show typed answer, untick to edit answer

Accept Cancel

HOMEPAGE

- 1 Enquiries.** Click here to view transactions, internet banking activities, account details, upcoming payments and foreign exchange rates.
- 2 Funds Transfer.** Click here to move money between accounts, pay a person or bill, set up automatic payments, do international transfers and view your saved templates.
- 3 Requests.** Click here to open a new term deposit or request a new cheque book.
- 4 Communication.** Send and receive confidential account information about your banking needs, by sending us a message.
- 5 My Profile.** Click here to change your password or security questions or to customise your account names.
- 6 Log Out** when you are finished. Don't worry if you forget, you'll automatically be logged out after a few minutes of inactivity.

The screenshot shows the ANZ Bank Kiribati homepage. At the top, there is a navigation bar with the ANZ logo and 'Kiribati' text. Below this is a menu with five items: 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. A secondary navigation bar contains 'Account Balances', 'Messages', 'Contact Us', 'Print', 'Help', and 'Log Out'. The main content area is titled 'Account Balances' and includes a left-hand menu with links for 'Enquiries', 'Account Balances', 'Internet Requests', 'Internet Activity History', 'Foreign Currency Rates', 'Scheduled Payments', and 'Credit Cards'. Below this is a 'My Favourites' section with 'No Items'. The main content area displays a table of account balances and a consolidated balance. Callouts 1 through 5 point to the navigation menu items, and callout 6 points to the 'Log Out' link.

Account Number	Account Name	Currency	Balance	AUD Equivalent
▶ 12302419	AUD-Access Premium	AUD	3,784.00	3,784.00
12302420	AUD-Access Premium	AUD	5,200.00	5,200.00
Consolidated Balance			AUD	8,984.00

ANZ TO ANZ TRANSFER

This function allows you to transfer money between your own accounts and pay someone within ANZ (Pay to other ANZ Accounts).

- 1 Select **Funds Transfer**.
- 2 Select **ANZ to ANZ transfer**.
- 3 Select which **Account** you want to transfer **from**.
- 4 Select **My Accounts** if you want to transfer to your linked accounts, then select the **Account** you want to transfer **to**.

OR

- 5 Select **Other ANZ Accounts** if transferring to any other ANZ accounts and enter the **Account Number**.
- 6 Enter the **Transfer Amount**.
- 7 Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).
- 8 Select **Submit**.
- 9 **Review** the payment including who you're paying and how much you're paying them.
- 10 If everything looks correct, select **Confirm**.
- 11 A **Transaction Number** is given for your reference.

1

2

3

4

5

6

7

8

9

10

Your Reference

Transaction Posted
Transaction Number ADC00612

11

BILL PAYMENT

- 1 Select **Funds Transfer**.
- 2 Select **Bill Payment**.
- 3 Select which **Account** you want to pay **from**.
- 4 Select the **Bill Name** you want to pay **to**.
- 5 Enter the **Details** that will show on your statement and theirs (i.e. reference and particulars).
- 6 Enter the **Amount** you want to pay.
- 7 Select **Submit**.
- 8 **Review** the payment including who you're paying and how much you're paying them.
- 9 If everything looks correct, select **Confirm**.
- 10 A **Transaction Number** is given for your reference.

The screenshot shows the ANZ Bill Payment form. At the top, the 'Funds Transfer' tab is selected. The form includes a sidebar with navigation options like 'ANZ to ANZ Transfer' and 'Bill Payment'. The main form area contains fields for 'From Account' (12302420 - AUD-Access Premium), 'Available Balance' (AUD 5,200.00), 'Biller Name' (Water Authority of Kiribati), 'Customer Reference' (KN54338), and 'Bill Amount' (AUD 75.26). There are 'Submit' and 'Cancel' buttons at the top right.

The screenshot shows the 'Bill Payment - Review' form. It displays the same details as the previous form but with a 'Confirm' button and a 'Back' button at the top right. A message at the top asks the user to check the details and confirm the transaction.

The 'Your Reference' box displays the transaction details: 'Transaction Posted' and 'Transaction Number ADC00612'.

ANZ TO OTHER BANK TRANSFER

- 1 Select **Funds Transfer**.
- 2 Select **ANZ to Other Bank Transfer**.
- 3 Select which **Account** you want to pay **from**.
- 4 Enter the **Amount** you want to pay.
- 5 Enter the **Details** that will show on **your statement** (i.e. reference and particulars).
- 6 Enter the **Account Name** of the person you're paying.
- 7 Enter the **Account Number** of the person you're paying.
- 8 Select the **Bank Name**.
- 9 Enter the **Details** that will show on **their statement** (i.e. reference and particulars).
- 10 Select **Submit**.
- 11 **Review** the payment including who you're paying and how much you're paying them.
- 12 If everything looks correct, select **Confirm**.
- 13 A **Transaction Number** is given for your reference.

1 Select **Funds Transfer**.

2 Select **ANZ to Other Bank Transfer**.

3 Select which **Account** you want to pay **from**.

4 Enter the **Amount** you want to pay.

5 Enter the **Details** that will show on **your statement** (i.e. reference and particulars).

6 Enter the **Account Name** of the person you're paying.

7 Enter the **Account Number** of the person you're paying.

8 Select the **Bank Name**.

9 Enter the **Details** that will show on **their statement** (i.e. reference and particulars).

10 Select **Submit**.

11 **Review** the payment including who you're paying and how much you're paying them.

12 If everything looks correct, select **Confirm**.

13 A **Transaction Number** is given for your reference.

INTERNATIONAL TRANSFER ON INTERNET BANKING

- 1 Select **Funds Transfer**.
- 2 Select **International Transfer Request**.
- 3 Select which **Account** you want to pay **from**.
- 4 Select the **Currency** you want to transfer.
- 5 Select the **Amount** you want to transfer.
- 6 Select the **Purpose of Transfer**.
- 7 Upload the **Document Required** for the purpose of the transfer.
- 8 Select from **Bank Charge Options**.
- 9 Enter the **details of person you want to pay**, such as name, street address, phone contact and message.

Continue to next page for additional instructions.

The screenshot shows the ANZ International Transfer Request form. The form is titled "International Transfer Request" and includes a navigation bar with "Enquiries", "Funds Transfer", "Requests", "Communication", and "My Profile". The "Funds Transfer" section is active, showing a list of options: "ANZ to ANZ Transfer", "Bill Payment", "ANZ to Other Bank Transfer", "International Transfer Request", "Cross Currency Transfer Request", and "My Templates". The "International Transfer Request" option is selected. Below this, there are sections for "My Favourites" (No Items) and "Purpose of Transfer" (32 - Wedding expenses). The form includes fields for "From Account", "Available Balance", "Transfer Currency", "Transfer Amount", "Transfer From Amount", "Indicative Exchange Rate", "Delegated Limit", "Documents Required", "File Attachment", "Bank Charge Option", and "Beneficiary Bank Account Details". The "Beneficiary Bank Account Details" section includes fields for "Bank", "Swift BIC", "Branch Number", "Account Number / IBAN", and "Branch Address". The form also includes "Submit" and "Cancel" buttons.

Numbered callouts 1-9 point to the following elements:

- 1: Funds Transfer menu item
- 2: International Transfer Request menu item
- 3: From Account dropdown
- 4: Transfer Currency dropdown
- 5: Transfer Amount input field
- 6: Purpose of Transfer dropdown
- 7: Documents Required dropdown
- 8: Bank Charge Option dropdown
- 9: Beneficiary Bank Account Details section

Legend for Bank Charge Options:

- Please Select -
- BEN - Beneficiary pays all charges
- OUR - I pay all charges
- SHA - I pay ANZ charges, beneficiary pays other bank charges

Legend for Purpose of Transfer:

- Please Select -
- 27 - Education expenses paid direct to education institution
- 28 - Education expenses paid direct to Student
- 32 - Gifts & Charitable Donations

INTERNATIONAL TRANSFER ON INTERNET BANKING

- 10 Enter the **Bank Account Details** of the person you want to pay.
- 11 Enter **Intermediary Bank Account Details (Optional)**.
- 12 Enter your **street address and phone contact**.
- 13 **Review** the payment including who you're paying and how much you're paying them.
- 14 If everything looks correct, select **Confirm**.
- 15 A **Transaction Number** is given for your reference.

10 Beneficiary Bank Account Details

Bank *

Swift BIC (if known)

Branch Number (if known)

Account Number / IBAN *

* * For Telegraphic Transfers, please note that IBAN (International Bank Account Number) MUST BE ENTERED when transferring to Europe and United Arab Emirates.

Branch Address

Enter pre-arranged exchange rate details for this transfer below.

Quoted Exchange Rate Reference Number

11 Intermediary Bank Account Details (Optional)

Bank

Swift BIC

Branch Number

Account Number

Branch Address

12 Your Contact Details

Home Address *

Country + Area Code	<input type="text" value="679"/>	Phone Number	<input type="text" value="2458756"/>
Preferred Contact No	<input type="text" value="679"/>	Alternative Contact No	<input type="text" value="2698523"/> x

International Transfer Request – Review Request Messages | Contact Us | Print | Help | Log Out

Please check the details you have entered below.
Once you have confirmed that all details are correct, and have read the 'Important Information' section below, select Confirm to lodge this request for processing.

14

13 From Account

Available Balance

Transfer Currency

Your Reference

Request Submitted
Transaction Number ADC00616

15

SETTING UP A SCHEDULED PAYMENT

After entering details of your payments, you can schedule a payment for the future or make regular automatic payments.

1 Enter the **Date** you want to make a future payment.

OR

2 Select the **Frequency** you want the payments made.

3 Enter the **Date** you want the first payment made.

4 Select when you want the payment made until:

- **No End Date** means this payment will be automatically paid until you change or stop it.
- **End On** means this payment will be automatically paid until the date you've chosen.

5 If everything looks correct, select **Submit**.

6 A **Transaction Number** is given for your reference.

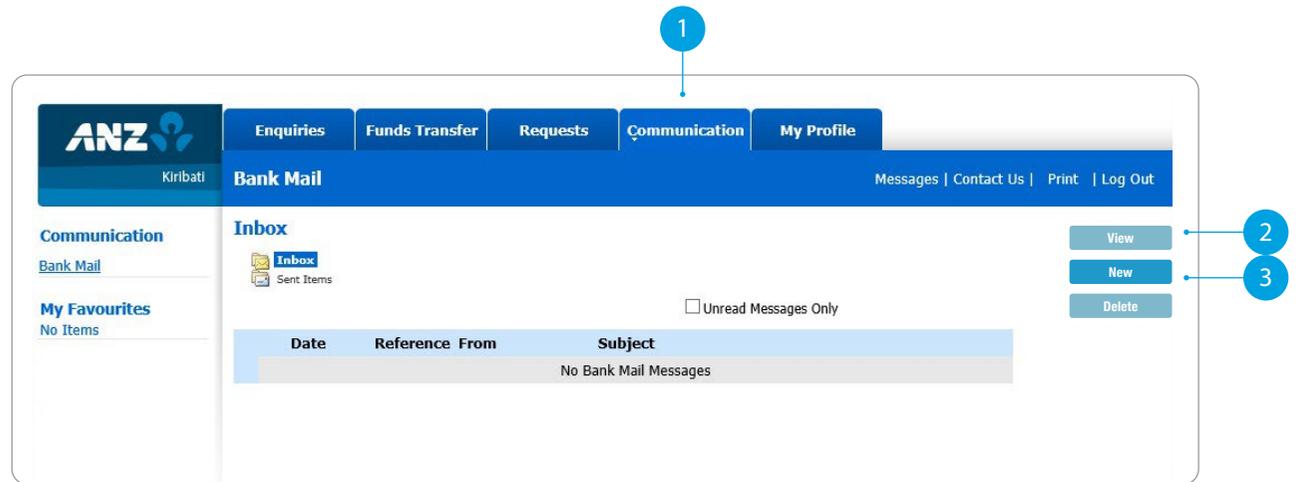
The screenshot shows the ANZ to ANZ Transfer form with the following details:

- From Account:** 12302419 - AUD-Access Premium (AUD) 3,608.74
- To Account:** My Accounts (radio button selected) - Select Account -
- Other ANZ Accounts (radio button selected):** 12302420
- Transfer Amount:** AUD 100.00
- Notes for Recipient:** For Mum
- Notes for Myself:** Transfer to Mum
- Transfer:**
 - Now
 - Once On
 - Frequency: Monthly
 - No End Date
 - End On: 08/11/2021

Callouts 1-4 point to the From Account, Frequency, Start On, and End On fields respectively. Callout 5 points to the Submit button. Callout 6 points to the Scheduled Transaction Number ADC00615 in the Your Reference box.

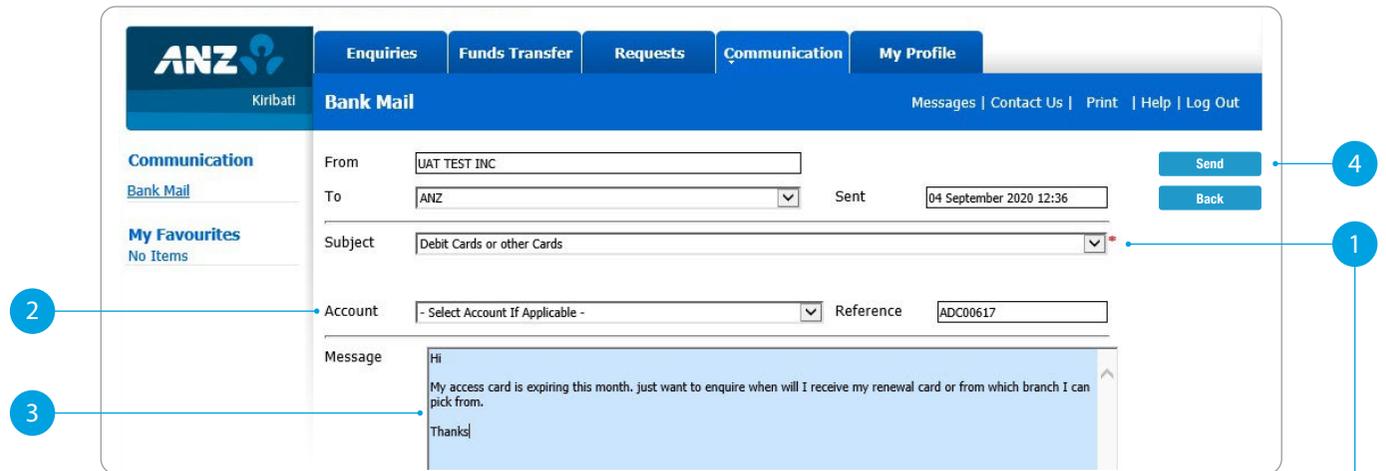
COMMUNICATING WITH ANZ VIA BANK MAIL

- 1 Select **Communication**.
- 2 Select **View** to view messages.
- 3 Select **New** to send a message to ANZ.



SENDING A MESSAGE VIA BANK MAIL

- 1 Select your **query type** from the options provided.
- 2 Select the **Account Number** the query refers to (this field is not mandatory).
- 3 Type your **message** here.
- 4 Click **Send** to send message.



- Please Select -
- Internet Banking
- My Accounts
- Credit Cards
- Debit Cards or other Cards
- Lending
- Contact Details Change
- Other

CREATING A TEMPLATE

- 1 Select **Template**, after completion of any transaction.
- 2 Enter a meaningful **Name** for the template you want to create.
- 3 Select **Add**.
- 4 A **confirmation window** will appear.

The screenshot shows the ANZ Kiribati 'Your Reference' page. The top navigation bar includes 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. The page title is 'Your Reference' with links for 'Messages | Contact Us | Print | Help | Log Out'. The left sidebar lists 'Funds Transfer' options: 'ANZ to ANZ Transfer', 'Bill Payment', 'ANZ to Other Bank Transfer', 'International Transfer Request', and 'Cross Currency Transfer Request'. Below this is 'My Templates' (No Items) and 'My Favourites' (No Items). The main content area shows 'Transaction Posted' with 'Transaction Number ADC00613'. A 'Transaction Details' section contains: 'Bill Payment', 'From Account: 12302419', 'Bill Name: Water Authority of Kiribati', 'Customer Reference: KNS4339', 'Payment Amount: AUD75.26', and 'Pay Date : 04/09/2020'. On the right, there are buttons for 'Back', 'Template', and 'Print'. A blue circle with the number '1' points to the 'Template' button.

The screenshot shows the ANZ Kiribati 'Add Template' page. The top navigation bar includes 'Messages | Contact Us | Print | Help | Log Out'. The left sidebar is identical to the previous screenshot. The main content area has the title 'Add Template' and a message: 'Adding this selected transaction to your template list will allow you to pre-populate these details when initiating this type of transaction. We suggest you provide a meaningful template name to more easily identify this template in the future.' Below this is a 'Template Details' section with two input fields: 'Template Name' (containing 'EFL-Homd') and 'Template Type' (containing 'Bill Payment'). A 'Last Update' field shows '08 September 2020 12:23'. On the right, there are 'Add' and 'Back' buttons. A blue circle with the number '3' points to the 'Add' button.

The screenshot shows an 'ANZ Internet Banking Alert' window. The message inside reads: 'Your template has been added.' Below the message is an 'OK' button. A blue circle with the number '4' points to the 'OK' button.

ACCESS STATEMENTS

- 1 Select **Statements**.
- 2 Select **Account** (i.e. Everyday Access).
- 3 Select **Filter by date**.
- 4 Select the **From Date** and **To Date**.
- 5 Click **Search**.
- 6 Select the statement dates you want.
- 7 You can either:
 - **View.** By clicking this, a new browser tab will open with a PDF version of the account statement.
 - **Download.** By clicking this, a PDF version will download and show at the bottom of your screen. To open, click on it and from there you can save a copy, print the document or attach it to an email.

The screenshot shows the ANZ Bank website interface for accessing statements. The top navigation bar includes 'Enquiries', 'Funds Transfer', 'Requests', 'Bank Mail', and 'My Profile'. The main header displays the ANZ logo, 'Kiribati', and the 'Statements' title. On the left, a sidebar lists various services, with 'Statements' highlighted. The main content area features a search filter for 'Account' (12303626 - Everyday Access - Household Bills) and a 'Filter by date' section with 'From Date' and 'To Date' pickers. A table of statement dates is displayed, and buttons for 'Search', 'Clear', 'View', and 'Download' are on the right.

The screenshot shows a calendar for November 2021. The days of the week are listed as Mon, Tue, Wed, Thu, Fri, Sat, Sun. The date 9 is highlighted in orange. Below the calendar, it says 'Today: 09/11/2021'.