

Fill out this form to register for ANZ Internet Banking. Once you have completed all sections of this form, send the original copy to your local ANZ branch.

If you require assistance in completing this form, contact ANZ Internet Banking Support. This form can be completed online and printed for signing. If you are not completing this form online, print in BLOCK LETTERS.

SECTION 1: CUSTOMER DETAILS

Title	Full name		
Telephone number		Mobile number	
Date of Birth			

SECTION 2: ACCOUNT(S) DETAILS

In this section, you can list the ANZ accounts you would like to be linked to the primary account on ANZ Internet Banking.

You must also nominate:

- (a) one (1) account to be the primary account, the address of which will be used to confirm your registration and any future changes to your ANZ Internet Banking access;
- (b) the Access Level for each ANZ account linked to the primary account on ANZ Internet Banking, which can either be:
 - (i) **Value:** For ANZ accounts where you have single signing authority, you can fully operate and transact alone on the nominated ANZ account using ANZ Internet Banking;
 - (ii) **Non-Value:** For ANZ accounts that are held jointly with one or more persons and you do not have single signing authority, you may not transact alone but can only view information about the nominated ANZ account using ANZ Internet Banking.

Complete either Option A or B and then complete the remaining sections 3- 6.

Option A – Link all ANZ accounts

Use this option to link all ANZ accounts that you currently hold with ANZ with the below customer number(s) on ANZ Internet Banking.

Select Access Level for **all** linked ANZ accounts:

Access Level

Value Non-Value

Please select the primary account for the purposes of ANZ Internet Banking, the address of which will be used to confirm your registration and any future changes to your ANZ Internet Banking access.

Account name	Account number
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If selecting this option, do not complete Option B. Note that ANZ will not automatically add any new ANZ accounts opened in the future without first notifying you.

Option B – Link selected ANZ accounts

Use this option to specify which ANZ accounts you would like to link to ANZ Internet Banking.

List the ANZ accounts that you would like to be linked on ANZ Internet Banking.

ANZ will notify you in writing as and when the ANZ account(s) listed below has been successfully linked on ANZ Internet Banking.

Note that ANZ accounts that you do not currently have authority to access should not be listed below. Contact ANZ for further assistance.

ANZ INTERNET BANKING PERSONAL REGISTRATION FORM

ACCOUNT 1 - PRIMARY ACCOUNT

Account 1 will be the primary account for the purposes of ANZ Internet Banking, the address of which will be used to confirm your registration and any future changes to your ANZ Internet Banking access.

Account 1

Account name	Account number
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Linked account settings

Access Level

Value OR Non-Value

Account 2

Account name	Account number
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Linked account settings

Access Level

Value OR Non-Value

Account 3

Account name	Account number
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Linked account settings

Access Level

Value OR Non-Value

Account 4

Account name	Account number
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Linked account settings

Access Level

Value OR Non-Value

Account 5

Account name	Account number
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Linked account settings

Access Level

Value OR Non-Value

If more than five accounts are required, copy this page as required, correctly renumber the accounts and attach the pages to this form.

SECTION 3: SECURITY CODE

Nominate an ANZ Internet Banking security code below which is required when contacting ANZ Internet Banking Support regarding ANZ Internet Banking. Your security code can be letters or numbers, or a combination of both.

Security code (between 6 to 14 characters)

Note:

This is **not** your ANZ Internet Banking Password.

If you are also registered for ANZ Internet Banking as an authorised user or business contact person of a business account holder, then you must also use this security code when contacting ANZ Internet Banking Support in relation to accounts linked to ANZ Internet Banking of the business account holder.

ANZ INTERNET BANKING PERSONAL REGISTRATION FORM

SECTION 4: DAILY LIMIT

Your Daily Limit is the maximum daily cumulative amount for all transactions initiated through ANZ Internet Banking, excluding bill payments, funds transfers between your linked ANZ accounts denominated in the same currency and cross currency transfer requests. A default Daily Limit as specified below will apply. ANZ reserves the right to lower the Daily Limit to match account permissions.

Country	Daily Limit
Kiribati	AUD1,000

Speak to your ANZ Relationship Manager, or contact us via Bank Mail, should you wish to change your Daily Limit.

SECTION 5: CONFIDENTIAL INFORMATION AND PRIVACY

Information you provide to ANZ Bank (Kiribati) Limited ("ANZ") will be kept strictly confidential and will be securely held by ANZ and/or by any ANZ Group Member which term includes ANZ's head office and its branches, agents, representative offices, regional offices or affiliates, or any related corporation of ANZ anywhere in the world ("ANZ Group Member").

ANZ will collect and use some of your information, including details about your transactions, your financial conditions, your account relationship with ANZ and /or your accounts(s) (herein collectively referred to as "Information").

ANZ may, to the extent permitted law, collect your Information:

- to assist in providing Information about a product or service;
- to consider your request for a product or service;
- to enable ANZ to provide a product or service;
- to tell you about other products or services that may be of interest to you;
- to perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training and market or customer satisfaction research);
- to prevent and investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws, regulations and external payments systems, whether inside or outside the country where you live or where your account is held.

If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.

Disclosures by ANZ

To the extent permitted by law, by applying for the product or service, you agree that ANZ may use and disclose your Information to:

- you, co-borrowers, your agents, authorised signatories, or customers you are an authorised signatory for;
- your parents or guardians — if you're under 18 years old;
- guarantors of any money you owe us;
- brokers, custodians and other parties who introduced you to ANZ, are acting on your behalf, or are otherwise financially advising you;
- any ANZ Group Member;
- any service provider, agent or contractor which ANZ or any ANZ Group Member engages to carry out or assist its banking functions activities and services — for example, mail houses, market research companies, cloud-service providers or data analysis companies;
- marketing companies;
- supervisors and advisors of our schemes;
- any credit reporting company or debt recovery agencies;
- regulatory bodies, government agencies, law enforcement bodies, taxation authorities and courts within and outside the country where you live or where your account is held;
- other parties ANZ is authorised or required to disclose information to by law of the country where you live or where your account is held or by law of another country;
- any reputable companies or organisations we have a continuing relationship with — including those we jointly offer products and services with, or anyone who offers loyalty programmes or services related to our accounts, products, or services;
- other banks and financial institutions — if required when you send money from your account or receive money into it, to confirm or investigate the transaction, and for verification and investigation into such transactions;
- your authorised agents or your executor, administrator or legal representative;
- any person where in ANZ's view, disclosures are necessary or desirable for the purpose of allowing ANZ to perform its duties and exercise its powers and rights under:
 - the ANZ Savings & Transactions Products Terms and Conditions,
 - the ANZ Electronic Banking Conditions and

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- any person or entity assisting us to investigate any concerns or complaints or manage any legal action; and
- any other person or organisation as allowed by applicable law.

You agree and acknowledge that any ANZ Group Member may, to the extent permitted by law, transfer any Information to any party referred to above to whom it is authorised to disclose the Information even though that party's principal place of business is outside the country where you live or where your account is held or that such information will be collected, held, processed or used by such party in whole or in part outside the country where you live or where your account is held.

To the extent permitted by law, you may access your Information by enquiring at any ANZ branch and you may also request that it be corrected. A fee may be payable if you ask us to do this.

SECTION 6: CUSTOMER AGREEMENT

By signing below, I acknowledge and agree that:

- (1) I have been given a copy of the ANZ Electronic Banking Conditions at the time of this application;
- (2) I will be bound by the ANZ Electronic Banking Conditions when using ANZ Internet Banking and acknowledge that I will be given an opportunity to read, understand and accept those ANZ Electronic Banking Conditions;
- (3) I warrant that I am above 18 years of age and acknowledge that ANZ reserves the right to terminate immediately my ANZ Internet Banking access in the event that such access was mistakenly provided to a person under 18 years of age;
- (4) The contents of this registration form are true and correct and that my signature below is evidence of my understanding of and consent to all matters set out in this registration form, including the Confidential Information and Privacy statement above.

The ANZ Electronic Banking Conditions can be accessed online on ANZ's website, at any branch and when you first log into ANZ Internet Banking.

Full name

Signature

Date

BANK USE ONLY Retain original file in Customer's file.

User ID Customer number Account mandates checked

Customer identity verified by Signatures verified by Forwarded to DCM by Date

Name and phone number of person completing form Email of person completing this form

DCM USE

Date received Actioned by Date actioned Checked by