

ANZ Internet Banking Terms and Conditions

(Cook Islands, Fiji, Samoa, Solomon Islands, Tonga, Vanuatu and Timor-Leste Edition)



Effective 25 November 2019

1. Introduction

These terms and conditions apply to your use of the ANZ Internet Banking service and other electronic banking services as agreed by the parties (the "Terms and Conditions"). It is important that you read these Terms and Conditions before you use any electronic banking services. If you do not understand, or are unsure about any aspect of these Terms and Conditions, do not hesitate to ask ANZ to clarify the matter for you.

These Terms and Conditions apply together with any terms and conditions applicable to the Account(s) which you have nominated to be linked on ANZ Internet Banking and products or services offered by ANZ where you may initiate and transact through any electronic banking service. Your Account and product service terms and conditions are available upon request at your ANZ branch.

Unless otherwise specified, if there is an inconsistency between these Terms and Conditions and the terms and conditions applicable to the Account(s) which you have nominated to be linked on ANZ Internet Banking, or the products and services where you may initiate and transact through any electronic banking service, these Terms and Conditions will prevail for all transactions using such electronic banking service. In addition to these Terms and Conditions, other terms and conditions, including those implied by Law apply.

If you have not previously agreed in writing that you have read, understand and agree to be bound by these Terms and Conditions, ticking the "I accept to be bound to the ANZ Internet Banking Terms and Conditions" box and clicking the "Accept" button on the ANZ Internet Banking Web Site at your first log in or when prompted online to do so, will constitute your acceptance of these Terms and Conditions.

2. Definitions

In these Terms and Conditions, the following definitions apply unless otherwise stated:

Access Levels has the meaning set out in clause 6.1.

Account(s) (or "**My Account**") means all bank accounts, including the Primary Account, held with ANZ, which are able to be linked on ANZ Internet Banking, and which the Account Holder has nominated to be linked on ANZ Internet Banking.

Account Holder means the person or entity in whose name the Account has been opened and who is responsible for the Account under the relevant Account authority.

Account Limit has the meaning set out in clause 7.

Account Signatory means the person or persons who is or are authorised to operate the Account Holder's Account(s) with ANZ under the relevant Account authority.

ANZ means:

- (a) the branch of Australia and New Zealand Banking Group Limited ABN 11 005 357 operating in the jurisdiction where your account(s) is opened and held, namely either in Cook Islands, Fiji, Solomon Islands, Tonga and Timor-Leste;
 - (b) ANZ Bank (Samoa) Limited, if your Account(s) is opened and held in Samoa; or
 - (c) ANZ Bank (Vanuatu) Limited, if your Account(s) is opened and held in Vanuatu;
- and its successors and assigns.

ANZ Business Day is any day excluding public holidays or any day on which ANZ is not open for business in at least one of its branches in the relevant jurisdiction where your Account is opened and held with ANZ.

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ANZ Diskpay means the service provided by ANZ in your jurisdiction which enables you to make batch payments to payee's bank accounts held with ANZ or at other financial institutions in your local jurisdiction.

ANZ Group Member means any branch, affiliate, subsidiary or agent of ANZ, including ANZ's head office or parent company, Australia and New Zealand Banking Group Limited, and its branches, subsidiaries, agents, representative offices, regional offices or affiliates, or any related corporation of ANZ anywhere in the world.

ANZ Internet Banking means banking services in respect of Account(s) provided by ANZ via the Internet and accessible at the URL address of the jurisdiction in which your Account(s) is opened and held with ANZ, as listed at the end of this document.

Authorised User for the purposes of ANZ Internet Banking means a person or persons authorised by the Account Holder to access the Account Holder's nominated linked Accounts through ANZ Internet Banking in accordance with clause 6.1.

Bank Mail means the secure electronic messaging service available via ANZ Internet Banking that enables you to communicate with ANZ to make general account or other enquiries and/or request services, if this functionality is available in ANZ Internet Banking in your jurisdiction.

Bank Mail Request means the function through ANZ Internet Banking through which you may make general or other account enquiries and/or request services by lodging instructions with ANZ, if this functionality is available in ANZ Internet Banking in your jurisdiction.

Billers means an organisation in the jurisdiction in which your Account(s) is held and opened with ANZ who have registered with ANZ to receive payments from ANZ customers through ANZ channels.

Bill Payments means the function available through ANZ Internet Banking through which you may lodge instructions to ANZ to make Immediate or Future-dated Transfers in local currency from your eligible nominated linked Account(s) opened and held with ANZ to your nominated Biller.

Business Administrator has the meaning set out in clause 6.1.

Business Operator has the meaning set out in clause 6.1.

Cheque Book Re-order Request means the function available through ANZ Internet Banking through which you may request ANZ to issue and deliver in the manner requested by you a new cheque book for your nominated linked cheque Account.

Cross Currency Transfer Request means the function available through ANZ Internet Banking through which you may lodge instructions to ANZ to make an Immediate Transfer of funds in cross currency between your eligible nominated linked Account(s) opened and held with ANZ in the same jurisdiction.

Daily Limit has the meaning set out in clause 7.

Diskpay Payments means the function available through ANZ Internet Banking, through which you may upload and lodge your Diskpay Payment Instruction File for processing by ANZ, provided you have entered into a Diskpay agreement with ANZ and you are an approved and registered user of ANZ Diskpay.

Diskpay Payment Instruction File means the electronic file compiled by you detailing batch payment instructions to payee's bank accounts for the purposes of ANZ Diskpay which you may upload and lodge through ANZ Internet Banking for processing by ANZ provided that such file is in an approved file extension and is less than the file size specified by ANZ from time to time.

Draft Request means the function available through ANZ Internet Banking through which you may lodge instructions to ANZ to prepare a local or foreign currency Draft from your eligible nominated linked Account(s) opened and held with ANZ.

Duplicate Statement Order Request means the function available through ANZ Internet Banking through which you may request ANZ to issue a duplicate statement of account for your eligible nominated linked Account(s).

Electronic banking services means ANZ electronic banking services including ANZ Internet Banking, ANZ mobile banking applications and other electronic banking services as agreed by ANZ and you.

Force Majeure means any act of nature, war, riot, sabotage, revolution, or any other unlawful act against public order or authority, an industrial or labour dispute, a governmental restraint, civil unrest, power shortages or power failure, sudden or unexpected system failure, or any other event or cause which is not within the reasonable control of ANZ or you.

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Function Levels has the meaning set out in clause 6.1.

Funding Account (or **From Account**) means the Account which you have nominated for funds to be debited for transactions conducted through ANZ Internet Banking.

Funds Transfer Between My Accounts means the function available through ANZ Internet Banking through which Immediate, Future-dated and Recurring Transfer of funds can be made between your eligible nominated linked Account(s) opened and held with ANZ in the same jurisdiction and in the same currency.

Future-dated Transfer means an instruction lodged by you to ANZ through ANZ Internet Banking to make a once only transfer of funds or payment from your nominated linked Account(s) in advance of the value date for payment (up to sixty (60) days in advance).

Immediate Transfer means an instruction lodged by you to ANZ through ANZ Internet Banking to make a transfer of funds or payment from your nominated linked Account(s) immediately subject to ANZ's processing times and requirements.

International Transfer Request means the function available through ANZ Internet Banking through which you may lodge instructions to ANZ to make Immediate Transfer funds in local or foreign currency from eligible nominated linked Account(s) opened and held with ANZ to third parties' account(s) (or your account) held at foreign licensed financial institutions or financial institutions outside the jurisdiction in which you are domiciled, which will accept such transfers.

Law means any law, legislation, regulation, proclamation, ordinance, by law, rule, instrument, official directive, ruling, code of practice, code of conduct or prudential requirement in force in the jurisdiction where your Account is opened and held with ANZ.

Local Transfer Request means the function available through ANZ Internet Banking through which you may lodge instructions to ANZ to make Immediate, Future-dated and Recurring Transfer of funds in local currency from eligible nominated linked Account(s) opened and held with ANZ to third parties' account(s) held at local licensed financial institutions in the same jurisdiction, which will accept such inter-bank transfers.

Multiple Authorisation means a process whereby a payment transaction submitted through ANZ Internet Banking must be authorised by the same number of Authorised Users who are Account Signatories of the relevant nominated linked Account as mandated by the Account authority held by ANZ before it is processed and approved by ANZ. For the purposes of this definition where Authorised Users is referenced, it shall not include Authorised Users who have been nominated as a Business Administrator Level 2 and 3 and Business Operators as set out in clause 6.1.

Non Value Access means where the Account Holder and/or an Authorised User is able to only view the information about the Account Holder's nominated linked Account(s) through ANZ Internet Banking.

Password means a sequence of a minimum of 8 and a maximum of 16 characters (consisting of both alpha and numeric) to access electronic banking services such as ANZ Internet Banking and includes the password first issued by ANZ to you to access ANZ Internet Banking.

Payroll Payments means the function available through ANZ Internet Banking, if you are an entity, through which you may lodge payroll payments to payee's bank accounts from your nominated linked Account(s) for processing by ANZ.

Primary Account (or **Prime Account**) means the Account nominated by the Account Holder as the primary linked Account for the purposes of ANZ Internet Banking, and the address of which will be used to confirm your registration and any future changes to your ANZ Internet Banking access.

Recurring Transfer means an instruction lodged by you to ANZ through ANZ Internet Banking to make a transfer of funds or payment for a set amount from your nominated eligible linked Account(s) on a recurring basis, for example: daily, weekly, monthly, quarterly, half-yearly or yearly basis.

Scheduled Downtime means a period of time scheduled by ANZ for internal administrative purposes resulting in restricted electronic banking service transactions that you may initiate on your nominated linked Account(s).

Security Question means a personal question that only the Authorised User knows the answer to.

Site Key means a picture or image and its associated phrase that only the Authorised User knows.

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Two-Factor Authentication means a second security layer that will let Authorised Users know they are on an authentic site and reconfirm an Authorised User's identity. This extra layer of security requires Authorised Users to complete 2 steps: first to confirm a 'site key image and phrase' so that they know the ANZ Internet Banking site is genuine; and then to answer a number of security questions that only the Authorised User should know the answers to.

User ID is the eight digit number issued by ANZ to you, which enables ANZ to identify you when you access ANZ Internet Banking.

Value Access means where:

- (a) an Account Holder can fully operate and transact on the Account on ANZ Internet Banking; or
- (b) an Authorised User has been authorised by the Account Holder to operate on the Account Holder's nominated linked Account(s) through ANZ Internet Banking nominated by the Account Holder for authorisation of transactions subject to any Multiple Authorisation requirements and limits which may apply and the function level assigned to the Authorised User by the Account Holder in accordance with clause 6.1(2).

You means, unless the context requires otherwise, the Account Holder and each Authorised User ("your" has a corresponding meaning).

3. Conditions Precedent

Your registration and utilisation of ANZ Internet Banking is conditional upon ANZ being satisfied that:

- (a) you are over eighteen years of age, unless the Law operating in the jurisdiction where your Account(s) is opened specifies a different age of majority in which case you must be at least that age; and
- (b) you have fulfilled all registration requirements specified by ANZ from time to time, including completing all necessary agreements and documents relating to or in connection with ANZ Internet Banking.

4. Initial and Subsequent Access to ANZ Internet Banking

You can access ANZ Internet Banking using the User ID and temporary Password issued to you by ANZ following registration.

When you are prompted to do so initially, and from time to time on ANZ Internet Banking, you will be required to accept the ANZ Internet Banking Terms and Conditions, change your Password and activate the additional security features.

5. Nominated Accounts

5.1 General

ANZ Internet Banking is only available on Accounts which you nominate to be linked and which are available for access on ANZ Internet Banking. Account(s) opened and held with ANZ in the same jurisdiction may be linked together on ANZ Internet Banking, unless:

- (a) this is prohibited by Law; or
- (b) ANZ, at its sole discretion, restricts or does not approve the Account(s) you have nominated to be linked on ANZ Internet Banking; in which case ANZ will notify you of such restriction or non-approval. ANZ may also restrict your use of ANZ Internet Banking on a nominated linked Account. For instance, ANZ may limit the amount of any type of transaction on a nominated linked Account. You must also nominate one (1) of the nominated Account(s) linked on ANZ Internet Banking as the Primary Account.

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5.2 Joint Personal Accounts

Where the Account Holder is an individual, and the Account(s) nominated to be linked on ANZ Internet Banking is held jointly with one or more persons and are not single signing authority, the Account Holder will be granted with only Non Value Access to those Account(s) on ANZ Internet Banking.

6. Authorised User(s)

This clause 6 only applies where the Account Holder is an entity, and has nominated a person or persons as an Authorised User. Authorised Users nominated as an Authorised Signatory and a Business Administrator must comply with the Law and satisfy ANZ's customer identification requirements. ANZ may also require Business Operators to satisfy ANZ's customer identification requirements from time to time.

6.1 Nomination

- (1) Each Authorised User will be assigned by the Account Holder with either Non Value Access or Value Access for each nominated linked Account on ANZ Internet Banking (the **"Access Levels"**). The Access Levels assigned are subject to approval by ANZ and any requirements and restrictions set out in the relevant Account authority.
- (2) An Account Holder may appoint an Authorised User as an Authorised Signatory, Business Administrator or Business Operator (the **"Function Levels"**), and subject to the Access Levels assigned to the Authorised User for the particular nominated linked Account in accordance with clause 6.1(1), these Authorised Users will be able to perform the following functions through ANZ Internet Banking:
 - (a) Authorised Signatory (Level 1): can view, initiate and authorise transactions through ANZ Internet Banking;
 - (b) Authorised Signatory (Level 2): can view and authorise transactions through ANZ Internet Banking;
 - (c) Business Administrator (Level 1): can set up Business Operators, view, initiate and authorise transactions through ANZ Internet Banking;
 - (d) Business Administrator (Level 2): can set up Business Operators, view and initiate transactions through ANZ Internet Banking; or
 - (e) Business Administrator (Level 3): can set up Business Operators and view transactions through ANZ Internet Banking.
- (3) Business Operators are individuals appointed and maintained by Business Administrators through ANZ Internet Banking, and therefore are not recorded on the relevant Account authority or the registration of ANZ Internet Banking form. Business Operators are permitted to view transactions or view and initiate transactions on the Account Holder's nominated linked Account(s) through ANZ Internet Banking only and not through any other means. ANZ accepts no liability or responsibility for any functions conducted or transactions initiated by a Business Operator through ANZ Internet Banking.
- (4) Where:
 - (a) an Authorised User is granted Value Access to the Account Holder's nominated Account on ANZ Internet Banking such as an Authorised Signatory and Business Administrator Level 1, he/she must be an Account Signatory for that particular nominated linked Account and will be subject to Multiple Authorisation requirements and limits (as per clause 7) for transactions authorised;
 - (b) an Authorised User is able to initiate transactions through ANZ Internet Banking, such as Business Administrators Level 2 and 3 and Business Operators, he/she will be subject to limits (as per clause 7) for transactions initiated; through ANZ Internet Banking.
- (5) For the avoidance of any doubt, except for the Multiple Authorisation requirements which apply, the Access Level, the Function Level, and any limits pursuant to clause 7 that apply for transactions initiated and/or authorised by an Authorised User through ANZ Internet Banking is applicable for the Authorised User's use and operation of ANZ Internet Banking only and may differ from the level of authority granted to that person for functions and/or transactions conducted outside ANZ Internet Banking.

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6.2 User ID, Passwords, Site Key and Security Questions for Authorised Users

Authorised Users will be issued with their own User ID and temporary Password. When the Authorised User first accesses ANZ Internet Banking, the Authorised User must use their User ID and temporary Password and will then be required to accept the ANZ Internet Banking Terms and Conditions, change the temporary Password and select a new Password for Internet Banking, of his/her choice comprising of both alphabet and numeric characters with a minimum of 8 and a maximum of 16 characters long. The Authorised User will then be required to choose a Site Key picture and write a short phrase that goes with the picture. The Authorised User will also be required to select 5 different Security Questions and type in different answers to each of these questions.

6.3 Responsibility of Authorised Users

The Account Holder is responsible for the operation of the Account Holder's nominated linked Account(s) through ANZ Internet Banking and other electronic banking services by each Authorised User in accordance with the Authorised User's assigned Access Level, Function Level, Multiple Authorisation requirements and any limits pursuant to clause 7 which may apply, including proper use and storage of the Authorised User's User ID and Password. ANZ accepts no liability for any errors or losses suffered by the Account Holder if an Authorised User acts outside the Authorised User's assigned Access Level, Function Level, Multiple Authorisation requirements and any limits that may apply on ANZ Internet Banking. The Account Holder is also responsible for ensuring that each Authorised User complies with all obligations and responsibilities imposed on the Account Holder and the Authorised User under these Terms and Conditions and any applicable terms and conditions for electronic banking services. The Account Holder may cancel or change an Authorised User's nomination, including the Authorised User's Access Level and Function Level by completing and submitting an ANZ Internet Banking Maintenance form, which is available from any ANZ branch. ANZ may take several ANZ Business Days to process this request. If an Authorised User is a Business Administrator, he/she may cancel the Business Operator's use of ANZ Internet Banking at any time through ANZ Internet Banking. It is the responsibility of the Account Holder to ensure that ANZ is informed immediately, whenever there is a change to the Authorised Users, including the Authorised User's assigned Access Level and Function Level by completing and submitting an ANZ Internet Banking Maintenance form. ANZ will not be responsible for any errors or losses associated with such changes where ANZ has not received prior written notice.

7. Limits

7.1

Unless the Account Holder has made subsequent arrangements with ANZ for an increased or decreased limit, all transactions conducted through ANZ Internet Banking and the relevant electronic banking services are subject to:

- (a) a Daily Limit being the maximum daily cumulative amount permitted by ANZ and set out in the application form for all transactions initiated through any electronic banking services, excluding Funds Transfers Between My Accounts transactions, Diskpay Payments, Payroll Payments, Bill Payments and Cross Currency Transfer Requests ("Daily Limit"). The Daily Limit is applicable for all Account Holders (individuals and entities) registered for ANZ Internet Banking;
- (b) an Account Limit being the maximum daily cumulative amount permitted by ANZ, and set out in the application form or set by the Account Holder on ANZ Internet Banking, for all transactions initiated through the electronic banking services, excluding Funds Transfers Between My Accounts transactions, Diskpay Payments, Payroll Payments, Bill Payments and Cross Currency Transfer Requests and is only applicable if the Account Holder registered for ANZ Internet Banking is an entity ("**Account Limit**"); and
- (c) an Authorisation Limit being the maximum limit that an Authorised User may authorise per transaction on nominated linked Account(s) through the electronic banking services and is only applicable if the Account Holder registered for ANZ Internet Banking is an entity; as agreed between the Account Holder and ANZ upon registration of ANZ Internet Banking subject to any transfer limit imposed by Law ("**Authorisation Limit**").

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7.2

The limits in clause 7.1 which apply for ANZ Internet Banking may be different, but must always be equal to or less than, the limits provided for under each Account authority held by ANZ. To the extent permitted by Law, ANZ may change or impose limits on the amount of funds that will be available through electronic banking services over any specified period of time for transactions. If ANZ exercises this right, ANZ will give you notice in accordance with clause 23.

7.3

In the event that the above limits differ, the Daily Limit will apply to all transactions.

8. Instructions conducted through ANZ Internet Banking

8.1 Instructions – General

Provided that there are sufficient funds in the Account Holder's nominated linked Account(s) and subject to any exclusions, ANZ Internet Banking will allow you to conduct a:

- (a) Funds Transfer between My Accounts;
- (b) Cross Currency Transfer Request;
- (c) Local Transfer Request;
- (d) International Transfer Request;
- (e) Draft Request;
- (f) Bill Payment;
- (g) Payroll Payment;
- (h) Diskpay Payment;
- (i) Duplicate Statement Order Request;
- (j) Cheque Book Re-Order Request; and
- (k) Bank Mail Request.

(each an **"Instruction"**, and collectively referred to as **"Instructions"**).

Restrictions and requirements may apply as required by Law or in accordance with ANZ's policies, in which case ANZ will notify you of such restriction and requirement. You agree that the effect of your Instructions and ANZ's response or notification given through electronic banking services shall have the same effect as if given in writing.

8.2 Processing

Subject to clauses 8.3, 8.4 and 9, ANZ will generally process a:

- (a) Funds Transfer between My Account instruction on the same day the instruction is received by ANZ; or
- (b) Cross Currency Transfer Request, Bill Payment, Local Transfer Request, International Transfer Request, Draft Request, Payroll Payments, Diskpay Payments, Cheque Book Re-order Request, Duplicate Statement Order Request and/or Bank Mail Request within the processing times, which may be subject to change without notice, and in accordance with the requirements stipulated by ANZ in the jurisdiction where your Funding Account is held or where your nominated linked Account is held in the case of a Cheque Book Re-Order Request or Duplicate Statement Order Request.

8.3 Currency

Deposits into or withdrawals from your Account through any electronic banking service are subject to:

- (a) foreign exchange control regulations and restrictions/requirements as applicable under local Law, in which case ANZ will notify you of such restriction/requirements. You may also contact your ANZ branch for further information; and

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- (b) exchange rates applicable to the currency of the transaction involved on the day of the transaction. ANZ will determine the exchange rates to convert the foreign currency amounts to the equivalent amounts in a different foreign currency or the local currency of the jurisdiction where your Account is opened and held with ANZ depending on the transaction in question in accordance with ANZ's standard procedures for currency conversion.

8.4 Additional Requirements

ANZ may require additional supporting information or confirmation details from you prior to processing your instructions.

8.5 Transaction Reference

ANZ will issue a transaction reference to you or an Authorised User (as the case may be) upon receipt of a Funds Transfer Between My Accounts instruction, Cross Currency Transfer Request, Local Transfer Request, International Transfer Request, Draft Request, Bill Payments, Payroll Payments, Diskpay Payments, Cheque Book Re-order Request, Duplicate Statement Order Request on ANZ Internet Banking and/or Bank Mail Request.

8.6 Bank Mail

Bank Mail is the secure electronic messaging service available via ANZ Internet Banking through which you may make general or other account enquiries and/or request services. When making such enquiries and/or requesting such services, you must ensure that all of the information in your Bank Mail message(s) is correct.

9. Processing Instructions – General

9.1 General

You must provide the information requested by ANZ to process your Instructions conducted through an electronic banking service. Your Instruction will not be processed if:

- (a) all necessary information is not provided;
- (b) authorisation has not occurred within twenty eight (28) days from when the Instruction was first initiated through the relevant electronic banking service;
- (c) Multiple Authorisation has not occurred where the Account Holder has elected for processing of transactions to be subject to Multiple Authorisation requirements;
- (d) there are insufficient available funds in your nominated Funding Account; or
- (e) ANZ is (for whatever reason) restricted or prohibited by Law from permitting the payment to occur.

ANZ is under no obligation to accept any Instructions and may, in its absolute discretion, accept or act on (or decline to accept or act on) any Instruction conducted through an electronic banking service. ANZ may also delay acting on an Instruction or may ask the Account Holder or an Authorised User for further information before acting on an Instruction. You may view the status of your Instructions through ANZ Internet Banking or by contacting the ANZ Internet Banking Support Centre.

ANZ is not required to, and does not, check that the details provided by the Account Holder or an Authorised User on an electronic banking service are correct. Any error in entering these details may result in funds transferred to an incorrect Account or for an incorrect amount and currency or the Instruction not being made at all. ANZ is not responsible for any inaccuracy in Instructions given by the Account Holder or an Authorised User or liable to the Account Holder for any loss arising from such inaccuracy in Instructions.

When ANZ has Instructions for more than one transfer from the Account Holder's nominated linked Account(s) conducted through an electronic banking service, ANZ will, at its sole discretion, determine the order of priority in which transfers are made.

Unless otherwise noted in clause 9.2, any Instruction given by the Account Holder or an Authorised User through electronic banking services cannot be cancelled, altered or changed once ANZ has issued a reference number.

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The Account Holder authorises ANZ to act on and process any Instruction the Account Holder or an Authorised User give or transmit through an electronic banking service using their User ID and, Password without ANZ further seeking confirmation from or giving notice to the Account Holder.

ANZ may, at its sole discretion; from time to time for verification purposes confirm your Instructions by telephone prior to processing any Instruction. Except as stated otherwise in these Terms and Conditions, the Account Holder is responsible to ANZ for, and agrees to indemnify ANZ against, all liabilities incurred as a result of:

- (a) ANZ accepting or acting on any Instruction in accordance with these Terms and Conditions;
- (b) the invalidity or alleged invalidity of any Instruction or the transactions constituted, including any Instruction or transaction entered into by an Authorised User that has not been authorised by ANZ;
- (c) ANZ declining to act on or accept an Instruction in accordance with these Terms and Conditions; or
- (d) ANZ delay in acting or accepting an Instruction in accordance with these Terms and Conditions.

9.2 Deleting or Skipping Instructions

Where ANZ Internet Banking permits you to lodge Future-dated or Recurring Transfer requests or transactions, you may:

- (a) delete a Future-dated Transfer; or
- (b) delete or skip the next Recurring Transfer;

provided that:

- (i) ANZ has not commenced or processed such Instruction; and
- (ii) ANZ receives such Instruction to delete or skip the transfer/payment (as the case may be) from the Account Holder or Authorised User who initiated the original Future Dated or Recurring Transfer through ANZ Internet Banking before 12.00am (midnight local time) on the ANZ Business Day prior to the payment date.

10. Account Information

Any balance for a nominated linked Account which you obtain through an electronic banking service will be the current balance as at the time you make the enquiry, and may include uncleared funds (for example cheques which have not been cleared). When you obtain an account balance, the maximum amount which you can withdraw from the nominated linked Account will also be displayed, subject to any limits which may apply on the electronic banking service. This maximum amount will generally reflect:

- (a) any credit limit on the Account;
- (b) any funds transferred using an electronic banking service on that ANZ Business Day; and
- (c) any deposits or withdrawals made at a branch of ANZ on that ANZ Business Day.

You may also search and view all transactions conducted on your nominated linked deposit Account(s) (up to the last 365 days), and the last 20 transactions conducted on your nominated linked loan Accounts, on ANZ Internet Banking. You may also download these transaction details from the results displayed to either Microsoft Excel or other spreadsheet programs in a Comma-Separated Value (CSV) format.

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11. Adding a Description to an Account

You may add a description of your choice to the Account(s) that the Account Holder has nominated to be linked on ANZ Internet Banking. Adding a description to an Account will change the description name of the Account as it appears on electronic banking services only for nominated linked Accounts linked to your User ID. It will not change the official records of ANZ or the description name of the Accounts of other users using other User IDs to access the nominated linked Account(s) on electronic banking services. Adding a description to an Account on electronic banking services is for your convenience only. ANZ will not be responsible or liable for receiving deposits to any Account on the basis that they are to be reserved or applied for any particular purpose simply because you have chosen to add a description to the Account for the purposes of electronic banking services only. All deposits, which are made to your Account(s) will be dealt with in the ordinary course of business.

12. Maintain Employee Payroll

ANZ Internet Banking allows the following listed Authorised Users to use the Maintain Employee Payroll function to maintain one list of employees for which Payroll Payments may be initiated through ANZ Internet Banking:

- (a) Authorised Signatory (Level 1)
- (b) Business Administrator (Level 1 & 2)
- (c) Business Operator

The list of employees is viewable by all Authorised Users who may initiate Payroll Payments through ANZ Internet Banking.

13. Cancellation or Suspension of User ID, Password, or Electronic Access

ANZ may cancel or suspend any User ID, Password, or electronic access:

- (a) without prior notice (unless prohibited by Law) if:
 - ANZ suspects the Account Holder or Authorised Users of being fraudulent or engaging in inappropriate behaviour;
 - ANZ believes that use of the Account Holder or Authorised Users' User ID or electronic access may cause loss to the Account Holder or to ANZ;
 - the Account is an inactive Account;
 - all the Accounts which the User ID relates to have been closed;
 - the Account has been overdrawn, or the Account Holder has exceeded its agreed credit limit with ANZ;
 - ANZ's systems or equipment malfunction or are otherwise unavailable for use;
 - ANZ believes that the security of the Account Holder or Authorised User's electronic access or ANZ's systems and equipment may have been compromised;
 - the Password, and/or Security Question Answer has been entered incorrectly three (3) times;
 - ANZ is required to do so by Law.

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14. User ID, Password, Site Key, Security Questions and Security

You must keep your User ID, Password, Site Key, and Security Questions secure. Failure to do so may increase the Account Holder's liability for any loss. You must:

- not disclose your Password, Site Key, Security Questions to any person;
- not allow any other person to see you entering your Password, Site Key, Security Questions;
- commit your Password, Site Key, Security Questions to memory and not record your Password, Site Key, Security Questions anywhere;
- not choose a Password, Site Key, Security Questions that is easily identified with you for example your birth date, car registration, telephone number or your name; and
- not use the same Password, Site Key, Security Questions for any other purpose other than the relevant electronic banking service.

You must comply with the security guidelines issued by ANZ (as amended from time to time) when you use an electronic banking service.

ANZ encourages you to change your Password, Site Key, Security Questions on a regular basis. To change your Password, Site Key, Security Questions you can either follow the instructions outlined in the "My Profile" function on ANZ Internet Banking Profile tab or contact the ANZ Internet Banking Support Centre on the details set out at the end of this document.

If your User ID, Password, Site Key, and/or Security Questions are lost or stolen or an unauthorized transaction has occurred on your linked Account(s) through an electronic banking service, you must notify ANZ immediately.

15. Unauthorised Transactions

This clause 15 sets out the parties' liability for unauthorised transactions conducted through any electronic banking service.

15.1 When ANZ is Liable

ANZ will be liable for actual losses incurred by the Account Holder that:

- (a) are caused by the fraudulent or negligent conduct of ANZ's employees or agents;
- (b) are related to faults that occur in the electronic banking service, unless the faults are obvious or advised by message or notice on display;
- (c) arise from transactions that require the use of any Password that occur before you have received or selected the Password (including a reissued Password);
- (d) result from an unauthorised transaction that occurs after you have notified ANZ that the security of your Password, Site Key, Security Questions or other security feature for the electronic banking service has been breached;
- (e) result from the same transaction being incorrectly debited more than once to the same account;
- (f) result from an unauthorised transaction if it is clear that you have not contributed to the losses.

15.2 When the Account Holder is Liable

In addition to any liability set out in your Account terms, the Account Holder is liable for any actual loss of funds or any interception of information through any unauthorised access to the Account Holder's Account(s) if the Account Holder or an Authorised User contributed to the unauthorised access:

- (a) through your fraud or negligence;
- (b) by voluntarily disclosing your Password, Site Key, Security Questions or other security feature to anyone including a family member or friend;

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- (c) by keeping a record of the Password, Site Key, Security Questions or other security feature (without making any reasonable attempt to disguise it):
 - with the User ID;
 - on any article carried with the User ID; or
 - which may be lost or stolen at the same time as the User ID;
- (d) by choosing a Password or security feature, that is easily identified with you, such as your birth date, car registration, telephone number or your name;
- (e) by using the same Password, Site Key, Security Questions or security feature for other purposes, including third party websites;
- (f) by otherwise acting with extreme carelessness in failing to protect the security of your User ID, Password, Site Key, Security Questions or other security feature and failing to comply with ANZ's security guidelines.

If, after you become aware of the loss, theft or breach of the security or your Password, Site Key, Security Questions or other security feature you unreasonably delay notifying ANZ, the Account Holder will be liable for the actual losses incurred between:

- (a) the time you first became aware of any of the events described above; and
- (b) the time ANZ is actually notified of the relevant event. However, the Account Holder will not be liable for the actual loss:
 - (i) incurred on any one day which is more than the applicable Daily Limit (if any);
 - (ii) which exceeds the balance of the relevant Account(s), including any agreed credit limit;
- (c) where ANZ has agreed that the Account could not be accessed through any electronic banking service; or
- (d) as a result of conduct that ANZ expressly authorised you to engage in, or losses incurred as a result of you disclosing, recording or storing a Password, Site Key, Security Questions or security feature in a way that is required or recommended by ANZ for the purposes of you using an Account access service expressly or impliedly promoted, endorsed or authorised by ANZ.

15.3

If it is not clear whether you have contributed to the loss caused by an unauthorised transaction and where a Password, Site Key, Security Questions or security feature was required to perform the unauthorised transaction, the Account Holder is liable for the least of:

- (a) the actual loss at the time ANZ is notified that the security of the Password, Site Key, Security Questions or security feature has been breached (but not any loss incurred on any one day if the amount is greater than the daily transaction limit (if any)); or
- (b) the balance of the Account, including any prearranged credit from which value was transferred in the unauthorised transaction.

15.4

ANZ is not liable for any loss or damage you or any other person may suffer because of action we have taken or not taken on any Bank Mail message from you.

16. Equipment Malfunction

ANZ does not represent or guarantee that access to an electronic banking service will be uninterrupted. In addition to Scheduled Downtimes notified to you by ANZ from time to time, you acknowledge that electronic banking services may be affected by outages, faults or delays. Such outages, faults or delays may be caused by factors including, but not limited to, technical difficulties with the performance or operation of ANZ's or another person's software, equipment or systems, traffic or technical difficulties with the Internet, or infrastructure failures such as damaged phone lines or interference with digital signals.

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ANZ is responsible to the Account Holder for any loss caused by the failure of ANZ's systems and equipment to complete a transaction accepted by ANZ's systems and equipment in accordance with your Instructions. However, if you were aware or should have been aware that the ANZ's systems and equipment were unavailable for use or malfunctioning, ANZ's responsibility will be limited to correcting errors in the Account and refunding any charges or fees imposed as a result.

The Account Holder is responsible for the accuracy and completeness of the content that you enter into or upload to the electronic banking services. ANZ is not responsible for any inaccuracy or incompleteness in the entering or uploading of information by you. ANZ's records of the information and data that was entered or uploaded will be determinative and final.

17. Force Majeure and Schedule Downtimes

ANZ shall not be liable for any loss or damage suffered by you if the loss or damage resulted from a Force Majeure event, or resulted from Scheduled Downtimes.

18. Security of Electronic Banking Services

ANZ's Endeavours

ANZ will use such measures as it considers reasonable to help ensure the security of the electronic banking services. ANZ, or its agents, employs a range of security measures, including firewalls and data encryption (128 bit Secure Sockets Layer (SSL) protocol helps provide a secure channel for your Internet Banking transactions). ANZ cannot guarantee that any data transmission over the Internet is totally secure. By applying for and using electronic banking services, you consent to the use of the data provided to ANZ for the purpose of providing electronic banking services and you acknowledge that the data provided to ANZ may be encrypted, transmitted and stored by ANZ, ANZ Group Members or agents of ANZ or ANZ Group Members (in the jurisdiction in which you are domiciled, Australia or elsewhere unless this is prohibited by Law) and that, except as otherwise provided by law, ANZ shall have no liability in respect of such data.

Your responsibility for your personal computer (PC) and devices

You are solely responsible for the anti-virus and security measures for all computers and devices used by you, and those used by any Authorised User and Operator, to help prevent unauthorised access through electronic banking services to your transactions and nominated Account(s). You are responsible, at your own cost, for ensuring that all necessary connections, such as PC equipment and software, a secure telephone line, electricity and a secure Internet Service Provider, are available to enable you to access the electronic banking services.

19. Money Laundering Prevention and other Offences

By accepting these Terms and Conditions you agree ANZ may delay, block or refuse to process any transaction without incurring any liability if ANZ suspects that:

- (a) the transaction may breach any Law of the country where your Account is opened and held with ANZ or the law of any other country;
- (b) the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of, unlawful conduct.

You must provide all information to ANZ which ANZ reasonably requires:

- (a) in order to manage money-laundering, terrorism-financing risk and economic and trade sanctions risk;
- (b) to comply with any Law of the country where your Account is opened and held with ANZ or the law in any other country; or
- (c) to comply with other prohibitions that may be applicable to ANZ with respect to any transaction.

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You consent to ANZ disclosing any information concerning you to:

- (a) any law enforcement, regulatory agency, taxation authority or court where required by any such Law of the country where your Account is opened and held with ANZ or the law of any other country;
- (b) any correspondent ANZ uses to make the payment, for the purposes of compliance with any such Law or the law of any other country.

Unless you have disclosed that you are acting in a trustee capacity or on behalf of another person, you warrant that you are acting in your own capacity in agreeing to these Terms and Conditions. You declare, agree and undertake to ANZ that the payment of monies by ANZ in accordance with your instructions will not breach any Law of the country where your Account is opened and held with ANZ or the law in any other jurisdiction.

20. Termination and Suspension

Termination of Access by the Account Holder

The Account Holder may cancel the Account Holder's access to electronic banking services (or revoke the authority of an Authorised User to access the Account Holder's Account(s) using electronic banking services) at any time by giving a written notice to your ANZ branch or completing the relevant ANZ Internet Banking Maintenance form for cancellation and submitting it to your ANZ branch.

Termination or Suspension of Access

ANZ may terminate your access to electronic banking services at any time by notifying you in writing (which may include notice given to you when you log on to use an electronic banking service). ANZ may also withdraw or deny access to any electronic banking service or any part of it without prior notice to you for reasons of security or quality of the electronic banking service. ANZ will not do this without good reason which could include:

- (a) ANZ suspecting you of being fraudulent or engaging in improper conduct;
- (b) ANZ suspecting that a third party has fraudulently used, or attempted to use, an electronic banking service with your User ID, Password, Site Key, Security Questions, Security Device and/or Security Device Code;
- (c) if the Account Holder files, or a creditor of the Account Holder files against the Account Holder, an application for bankruptcy, winding up or corporate reorganisation; or
- (d) as required by Law.

In the event that ANZ exercises its right contemplated in this clause, it shall not be responsible for any losses which the Account Holder may suffer or have suffered as a result.

What happens if Termination or Suspension of Access occurs?

In the event that your access to an electronic banking service is:

- (a) terminated, any unprocessed transactions including Future-dated and Recurring Transfers will be cancelled;
- (b) suspended, any unprocessed transactions including Future-dated and Recurring Transfers will be processed subject to available funds in your Funding Account.

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21. Error or Dispute Resolution

You must retain complete records of the completed Instructions conducted through electronic banking services, and maintain the accuracy and integrity of such records. ANZ will keep records conducted through electronic banking services as required by Law and in accordance with ANZ's document retention policy. The Account Holder must check the Account Holder's Account records carefully and promptly. If the Account Holder believes that an error has occurred in any transaction or there has been an unauthorised transaction, the Account Holder must contact the ANZ Internet Banking Support Centre or visit the Account Holder's nearest ANZ branch promptly.

To assist ANZ's investigations, the Account Holder will need to give the following information:

- the Account Holder's name, address and Account details;
- details of the transaction in question;
- the amount of the suspected error or disputed or unauthorised transaction.

ANZ may also ask the Account Holder to supply further information.

If you tell ANZ about the suspected error or disputed transaction verbally, ANZ may request that the Account Holder send ANZ details of the complaint in question in writing. However this will not delay the commencement of ANZ's investigations, provided that you have been able to give the information listed above. If ANZ is unable to resolve a dispute immediately to your satisfaction, ANZ will provide the Account Holder with a written notice setting out the steps that will be followed by ANZ to investigate and resolve the dispute.

22. Fees and Charges

When you use ANZ Internet Banking for particular transactions, ANZ may impose fees and charges. You agree to pay the fees and charges and also agree that ANZ may debit these fees and charges directly to your Funding Account or from the proceeds of the beneficiary account (where applicable). These fees and charges may be amended by ANZ from time to time. Full details of all current fees and charges are available at your nearest ANZ branch.

23. Variation of these Terms and Conditions and Fees and Charges

ANZ may amend these ANZ Internet Banking Terms and Conditions and the fees and charges applicable to ANZ Internet Banking, whether required by Law or otherwise. ANZ may vary these Terms and Conditions and fees and charges applicable to ANZ Internet Banking at any time by giving you not less than 30 days' notice of any change before it takes effect by:

- direct communication with you (for example by notice on your account statement or via online Broadcast);
- notice displayed in any of ANZ branches or on ANZ's website or on any electronic banking service; or
- advertisement in major daily or national newspapers or of the territory or jurisdiction in which your Account(s) is held.

You will be deemed to have received the notice immediately after any such display or advertisement. Any continued use of an electronic banking service after the end of the notice period by you shall constitute your acceptance of the variation.

The Terms and Conditions may be varied by mutual agreement between ANZ and you.

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24. Indemnity

To the extent permitted by Law, the Account Holder agrees to indemnify ANZ against any loss or damage ANZ may suffer due to any claim, demand or action of any kind brought against ANZ arising directly or indirectly because the Account Holder and/or the Authorised Users, including Business Operators:

- did not observe their obligations under these Terms and Conditions; or
- acted negligently or fraudulently in connection with these Terms and Conditions.

25. Governing Law

These Terms and Conditions are governed by and shall be construed in accordance with the Law in force in the jurisdiction in which your nominated linked Account(s) is opened and held with ANZ. You and ANZ agree to submit to the non-exclusive jurisdiction of the courts that have jurisdiction under that Law.

26. Privacy and Confidentiality Disclosure

When you deal with ANZ, ANZ is likely to collect and use some of your information, including details about your transactions, your financial conditions, your account relationship with ANZ and/or your Account(s) (herein collectively referred to as "Information"). ANZ explains below when and how ANZ may collect and use your Information.

Collection of your Information by ANZ

ANZ may, to the extent permitted by 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 internal administrative, operational and technology tasks (including technology, infrastructure maintenance and support, application maintenance and support, risk management, systems development and testing, credit scoring, staff training and market or customer satisfaction research and business continuity management);
- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws, regulations and external payment systems, whether inside or outside of the country where your account is opened and held with ANZ.

Absence of relevant Information

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

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Disclosures by ANZ

By applying for and/or continuing to use any electronic banking service, you agree that any information that ANZ has collected or will collect from or about you from time to time may be disclosed to and/or collected, held, processed, stored in electronic or virtual data storage, used or in whole or in part, in any country (and subject to the laws of such countries, including in relation to disclosure) by the following persons, unless such disclosure or use is expressly prohibited by the laws in the jurisdiction which your facility/ies is provided and held by us:

- any ANZ Group Member;
- any office, branch, affiliate, subsidiary, employee or agent of an ANZ Group Member or to its auditors or legal advisers;
- credit reporting or debit collecting agencies;
- any outsourced provider, agents and contractors which ANZ or any ANZ Group Member engages to carry out or assist its banking functions and activities (for example mailing houses, credit reporting or debt collection agencies), including electronic banking services;
- regulatory bodies, government agencies, law enforcement bodies, taxation authorities and courts within and outside the country in which your Account is opened and held with ANZ;
- other parties ANZ Group Members are authorised or required by Law inside the country in which your Account is opened and held with ANZ or by law in any other country to disclose Information to;
- participants in the payments system (including payment organisations and merchants) and other financial institutions (for example banks);
- insurers and reinsurers;
- your authorised agents or your executor, administrator or legal representative;
- any person where in ANZ's view, the disclosures are necessary or desirable for the purpose of allowing ANZ to perform its duties and exercise its powers and rights under these Terms and Conditions;
- any person with your prior written consent.

You further agree that any ANZ Group Member may, to the extent permitted by Law, transfer any of the above Information to any party to whom it is authorised to disclose the same referred to above notwithstanding that such party's principal place of business is outside the jurisdiction in which you are domiciled or that such Information will be collected, held, processed or used by such party in whole or in part outside the jurisdiction in which you are domiciled.

Accessing your Information held by ANZ

To the extent permitted by Law, you may access and request correction of your Information at any time by asking to do so at your ANZ branch.

27. Notices and Correspondences

For correspondences, notices or other documents related to electronic banking services which ANZ must inform you in writing, ANZ will post or courier them to the mailing address of the Primary Account nominated by you unless you have entered into a special agreement with ANZ for collection at your ANZ branch. You will be deemed to receive such correspondence or notice from ANZ:

- in the case of delivery by post or collection from your ANZ branch, on the thirtieth (30th) ANZ Business Day after posting or after which the correspondence or notice was made available for collection from your ANZ branch;
- in the case of courier or messenger service, when receipt of acknowledgment of the correspondence or notice is provided to the courier or messenger service by you.

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28. Inconsistency

In the event of any inconsistency between the English language and the other language of this document, the English version shall prevail to the extent of the inconsistency.

29. Assignment

The Account Holder may not transfer and/or assign any or all or part of its rights, benefits and/or obligations under these Terms and Conditions or any document related thereto without the prior written approval of ANZ. ANZ may at any time transfer and/or assign any or all or part of its rights, benefits and/or obligations under these Terms and Conditions or any document related thereto to a locally incorporated subsidiary of ANZ in the jurisdiction in which ANZ operates or any of its affiliates without your consent. To facilitate such transfer and/or assignment, ANZ is authorised to disclose any relevant information to such subsidiary or affiliate and you agree to take such actions and sign such documents as ANZ may reasonably require to complete any approval, filing or registration formalities which are necessary for such transfer and/or assignment.

30. Headings

The use of headings throughout these Terms and Conditions are inserted for convenience and ease of reference only and are not to be considered in the construction or interpretation of any provision of these Terms or Conditions.

31. APS222 Disclosure

You acknowledge that where ANZ is a subsidiary of Australia and New Zealand Banking Group Limited:

- (a) it is a separate entity to Australia and New Zealand Banking Group Limited and the obligations of ANZ under this Agreement do not constitute deposits or other liabilities of Australia and New Zealand Banking Group Limited; and
- (b) ANZ is not an authorised deposit taking institution within the meaning of the laws of Australia, and Australia and New Zealand Banking Group Limited does not guarantee the obligations of ANZ.

URLs for ANZ Internet Banking and ANZ Internet Banking Support Centre contact details:

Cook Islands

www.anz.com/cookislands/

Operating hours 9am to 5pm Cook Islands Standard Time, Monday to Friday excluding public holidays.

Local number 29750 (call rates may apply for mobile and payphones). International callers please dial +682 29750 (international call rates may apply).

Fiji

www.anz.com/fiji/

Operating hours 8am to 6pm Fiji Standard Time, Monday to Friday, excluding public holidays.

Local number 132 411 (call rates may apply for mobile and payphones). International callers please dial +679 321 3000 (international call rates may apply).

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Samoa

www.anz.com/samoa/

Operating hours 8.15am to 5pm Samoan Standard Time, Monday to Friday, excluding public holidays.

Local number 69999 (call rates may apply for mobile and payphones). International callers please dial +685 69999 (international call rates may apply).

Solomon Islands

www.anz.com/solomonislands/

Operating hours 8am to 5pm Solomon Islands Standard Time, Monday to Friday, excluding public holidays.

Local number 24900 (call rates may apply for mobile and payphones). International callers please dial +677 24900 (international call rates may apply).

Tonga

www.anz.com/tonga/

Operating hours 9am to 5pm Tonga Standard Time, Monday to Friday, excluding public holidays.

Local number 26 212 (call rates may apply for mobile and payphones). International callers please dial +676 26 212 (international call rates may apply).

Vanuatu

www.anz.com/vanuatu/

Operating hours 7.30am to 6pm Vanuatu Standard Time, Monday to Friday, excluding public holidays.

Local number 26 355 (call rates may apply for mobile and payphones). International callers please dial +678 26 355 (international call rates may apply).

Timor Leste

www.anz.com/timorleste/

Operating hours 8am to 5pm Timor Leste Standard Time, Monday to Friday, excluding public holidays.

Local number 3306100 (call rates may apply for mobile and payphones). International callers please dial +670 3306100 (international call rates may apply).

If you are registered for ANZ Internet Banking, you can contact ANZ via Bank Mail.