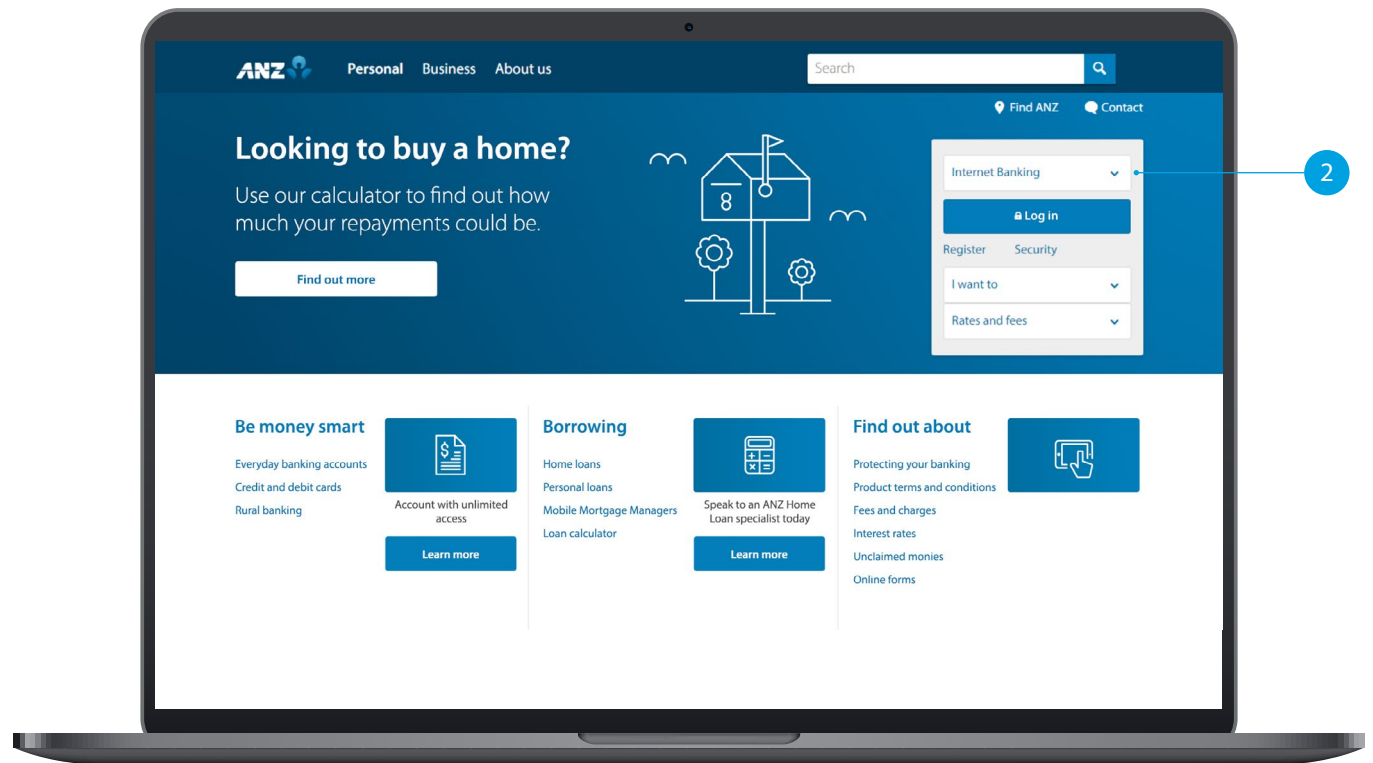


THE ANZ INTERNET BANKING GUIDE

HOW TO LOG IN

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

anz.com/tonga



If you ever get stuck or need extra help, we're only a phone call away on +676 20500, 9.00am - 4.00pm, Monday to Friday.

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

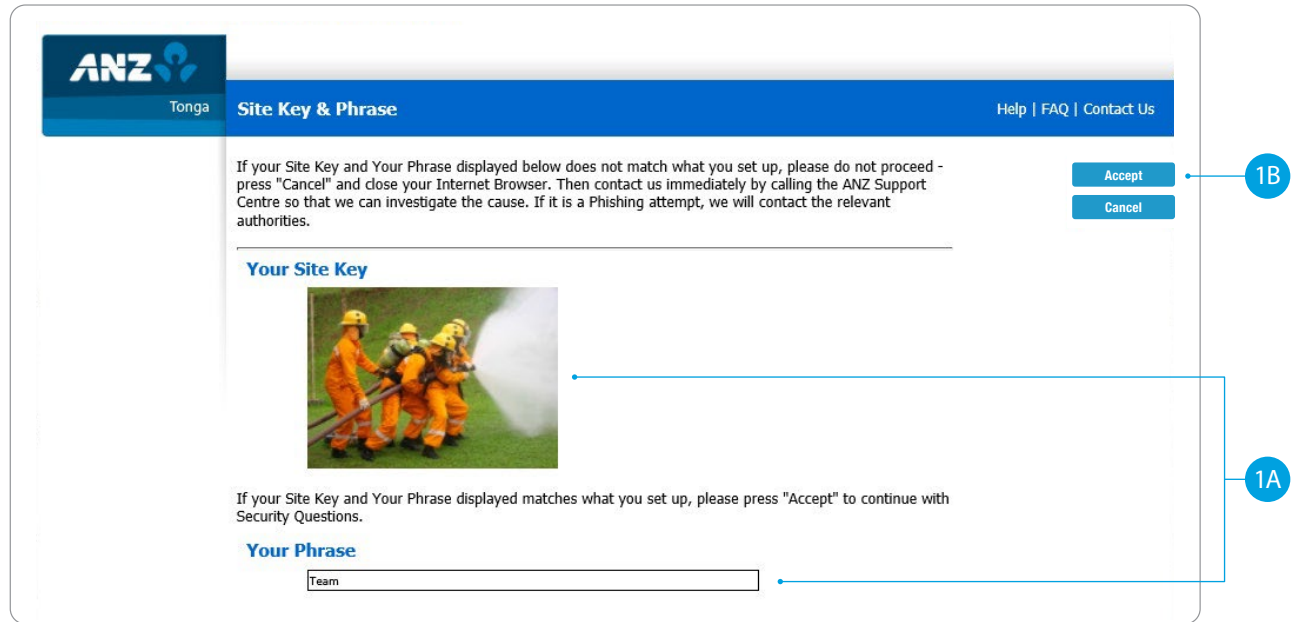
1A Check the picture and the phrase is the **same** as how you have personalised it in your initial set up.

1B Click **Accept**.

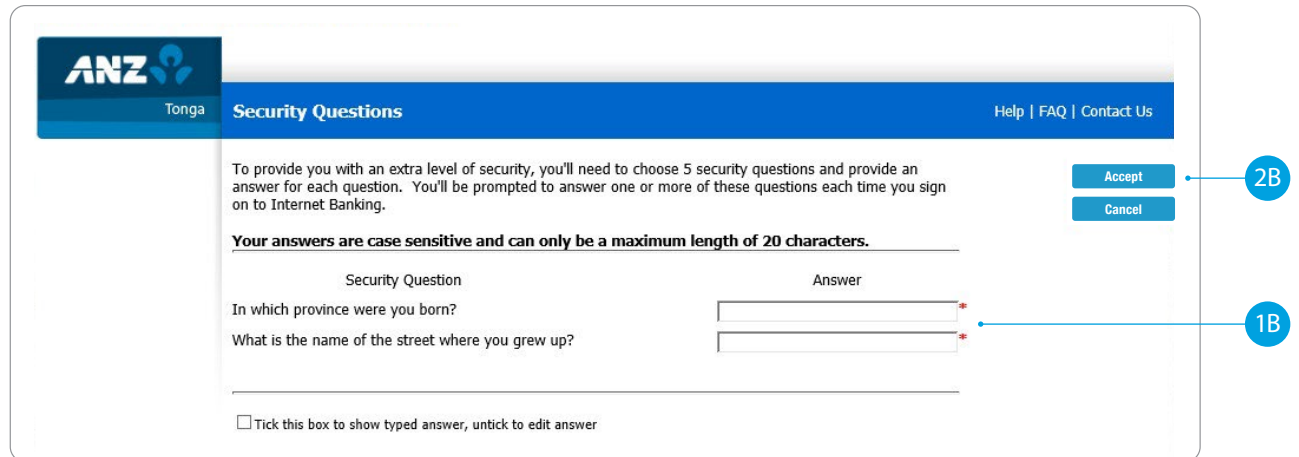
Security questions

2A Provide the answers to your security questions.

2B Click **Accept**.



The screenshot shows the ANZ 'Site Key & Phrase' page for the Tonga branch. The page header includes the ANZ logo, 'Tonga', and navigation links for 'Help | FAQ | Contact Us'. A warning message states: '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.' Below this are 'Accept' and 'Cancel' buttons. The 'Your Site Key' section features a photograph of three firefighters in orange gear. The 'Your Phrase' section has a text input field containing the word 'Team'. Callout boxes 1A and 1B point to the photo and the 'Accept' button respectively.



The screenshot shows the ANZ 'Security Questions' page for the Tonga branch. The page header includes the ANZ logo, 'Tonga', and navigation links for 'Help | FAQ | Contact Us'. A message states: '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.' Below this is a warning: 'Your answers are case sensitive and can only be a maximum length of 20 characters.' The page contains a table with two columns: 'Security Question' and 'Answer'. Two questions are listed: 'In which province were you born?' and 'What is the name of the street where you grew up?'. Each question has an associated text input field with a red asterisk. At the bottom, there is a checkbox labeled 'Tick this box to show typed answer, untick to edit answer'. Callout boxes 1B and 2B point to the 'Answer' input fields and the 'Accept' button respectively.

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 displays the ANZ online banking interface for the Tonga branch. The main navigation bar includes 'Enquiries', 'Funds Transfer', 'Requests', 'Communication', and 'My Profile'. The 'Account Balances' section is active, showing a table of accounts and a consolidated balance. The table lists two accounts: 12302419 (TOP-Access Premium, TOP, 3,784.00) and 12302420 (TOP-Access Premium, TOP, 5,200.00). The consolidated balance is 8,984.00. The interface also includes a 'Details' button and a 'Print' button. The page is annotated with numbered callouts 1 through 6, corresponding to the instructions on the left.

Account Number	Account Name	Currency	Balance	TOP Equivalent
▶ 12302419	TOP-Access Premium	TOP	3,784.00	3,784.00
12302420	TOP-Access Premium	TOP	5,200.00	5,200.00
Consolidated Balance			TOP	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.

The screenshot shows the 'ANZ to ANZ Transfer' form. Callout 1 points to the 'Funds Transfer' menu item. Callout 2 points to the 'ANZ to ANZ Transfer' option in the left sidebar. Callout 3 points to the 'From Account' dropdown menu. Callout 4 points to the 'To Account' radio button for 'My Accounts'. Callout 5 points to the 'Other ANZ Accounts (Enter Account Number)' radio button. Callout 6 points to the 'Transfer Amount' input field. Callout 7 points to the 'Notes for Recipient' input field. Callout 8 points to the 'Submit' button.

The screenshot shows the 'ANZ to ANZ Transfer - Review Transfer' form. Callout 9 points to the 'Notes for Myself' input field. Callout 10 points to the 'Confirm' button.

The screenshot shows a box titled 'Your Reference' containing the text: 'Transaction Posted' and 'Transaction Number ADC00612'. Callout 11 points to the transaction number.

BILL PAYMENT

- 1 Select **Funds Transfer**.
- 2 Select **Bill Payment**.
- 3 Select which **Account** you want to pay **from**.
- 4 Select the **Biller 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 ANZ logo and 'Tonga' are visible. The navigation menu includes 'Enquiries', 'Funds Transfer' (highlighted with callout 1), 'Requests', 'Communication', and 'My Profile'. Below the menu, the 'Bill Payment' section is active. A sidebar on the left lists options: 'Funds Transfer' (with sub-options: ANZ to ANZ Transfer, Bill Payment (callout 2), ANZ to Other Bank Transfer, International Transfer Request, Cross Currency Transfer Request, My Templates), and 'My Favourites' (No Items). The main form area contains instructions: 'To make a Bill Payment, select the From Account, and then select the Biller you want to pay based upon the currency of your From Account. Instructions for the Customer Reference will display when the Biller Name is selected.' Below this are fields for 'From Account' (dropdown: 12302420 - TOP-Access Premium, callout 3), 'Available Balance' (input: TOP, 5,200.00), 'Biller Name' (dropdown: Water Authority of Tonga, callout 4), 'Customer Reference' (input: KN54338, callout 5), and 'Bill Amount' (input: TOP, 75.26, callout 6). At the bottom right, there are 'Submit' (callout 7) and 'Cancel' buttons.

The screenshot shows the 'Bill Payment - Review' form. It features the same navigation and sidebar as the previous form. The main content area has a heading 'Bill Payment - Review' and a message: '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 transaction for processing.' Below the message are the same fields as in the previous form: 'From Account' (dropdown: 12302420 - TOP-Access Premium), 'Available Balance' (input: TOP, 5,200.00), 'Biller Name' (dropdown: Water Authority of Tonga), 'Customer Reference' (input: KN54338), and 'Bill Amount' (input: TOP, 75.26). At the bottom right, there are 'Confirm' (callout 9) and 'Back' buttons. A callout 8 points to the entire review section.

The screenshot shows a blue box titled 'Your Reference' containing the text: 'Transaction Posted' and 'Transaction Number ADC00612'. A callout 10 points to this box.

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.

ANZ Tonga

Enquiries **Funds Transfer** Requests Communication My Profile

Messages | Contact Us | Print | Help | Log Out

ANZ to Other Bank Transfer

To submit an ANZ to Other Bank Transfer please complete the form below.
To transfer funds to another ANZ customer's account, please enter account number in "Other ANZ Accounts" field on "ANZ to ANZ Transfer" Screen.

Submit

Funds Transfer

- ANZ to ANZ Transfer
- Bill Payment
- ANZ to Other Bank Transfer**
- International Transfer Request
- Cross Currency Transfer Request
- My Templates

My Favourites
No Items

Templates

From Account: 12302419 - TOP-Access Premium

Available Balance: TOP 3,784.00

Transfer Amount in Local Currency: TOP 50.00*

OR

Transfer From Amount: TOP 50.00*

Indicative Exchange Rate

My Reference: Bank of South Pacific

Payment Details

Directly enter payee details below:

Account Name: Other banks

Account Number: 6865677

Bank Name: Bank of South Pacific

Reference To Payee: Savings from ANZ

- Please Select -

- Bank of Baroda
- Bank of South Pacific
- Bred Bank

ANZ to Other Bank Transfer - Review Transfer

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.

Confirm

Back

From Account: 12302419 - TOP-Access Premium

Available Balance: TOP 3,658.74

Transfer Amount in Local Currency: TOP 50.00

Your Reference

Transaction Posted
Transaction Number ADC00612

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 navigation menu at the top includes Enquiries, Funds Transfer (highlighted), Requests, Communication, and My Profile. The page title is 'International Transfer Request' with links for Messages, Contact Us, Print, Help, and Log Out. The form is divided into several sections:

- Left Sidebar:** Contains links for Funds Transfer (ANZ to ANZ Transfer, Bill Payment, ANZ to Other Bank Transfer, International Transfer Request, Cross Currency Transfer Request, My Templates) and My Favourites (No Items).
- Form Fields:**
 - Templates:** New TTA (dropdown)
 - From Account:** 12302419 - TOP-Access Premium (dropdown)
 - Available Balance:** TOP 3,608.74
 - Transfer Currency:** TOP - Tongan Pa'anga (dropdown)
 - Transfer Amount:** TOP 560.00*
 - OR**
 - Transfer From Amount:** TOP 560.00*
 - Indicative Exchange Rate:** (empty field)
 - Purpose of Transfer:** 32 - Wedding expenses (dropdown)
 - Delegated Limit:** Up to \$2,000 per applicant per annum
 - Documents Required:** Documentary evidence of the wedding
 - File Attachment:** flowchart1.pdf (with Browse... button)
 - Bank Charge Option:** BEN - Beneficiary pays all charges (dropdown)
 - Beneficiary Bank Account Details:**
 - Bank:** Commonwealth Bank of Australia
 - Swift BIC (if known):** CTBAAU2S
 - Branch Number (if known):** 320
 - Account Number / IBAN:** 7377409
 - Branch Address:** Para Hills
- Buttons:** Submit and Cancel buttons are located at the top right.
- Callouts:** Numbered circles 1-9 point to specific fields: 1 (Funds Transfer menu), 2 (International Transfer Request link), 3 (From Account dropdown), 4 (Transfer Currency dropdown), 5 (Transfer Amount input), 6 (Purpose of Transfer dropdown), 7 (Documents Required field), 8 (Bank Charge Option dropdown), 9 (Beneficiary Bank Account Details section).

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

- 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 Phone Number

Preferred Contact No Alternative Contact No 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.

[Confirm](#)

[Back](#)

From Account

Available Balance

Transfer Currency

Your Reference

Request Submitted
Transaction Number **ADC00616**

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.

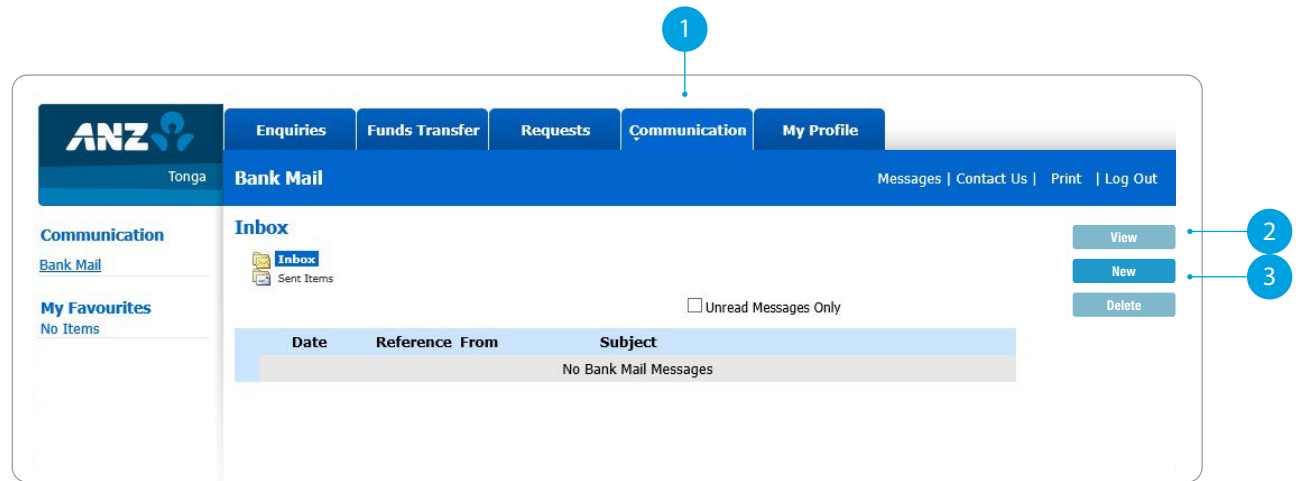
The screenshot shows the ANZ to ANZ Transfer form. The form includes the following fields and options:

- From Account:** 12302419 - TOP-Access Premium (dropdown)
- Transfer Amount:** TOP | 3,608.74
- To Account:**
 - My Accounts (dropdown: - Select Account -)
 - Other ANZ Accounts (Enter Account Number) (text input: 12302420)
- Transfer Amount:** TOP | 100.00
- Notes for Recipient:** For Mum
- Notes for Myself:** Transfer to Mum
- Transfer:**
 - Now (Funds Transfers lodged Now are processed immediately, and cannot be cancelled.)
 - Once On (dropdown)
 - Frequency (dropdown: Monthly) (* You can schedule how often this Funds Transfer is made.)
 - No End Date (Schedule the start date of your recurring Funds Transfer by selecting the start date. If you require an end date for your recurring Funds Transfer, select End On and select an end date.)
 - End On (dropdown: 08/11/2021)
- Submit** and **Cancel** buttons.
- Transaction Number:** Scheduled Transaction Number ADC00615

Numbered callouts 1-6 are placed on the page to guide the user through the form fields and actions.

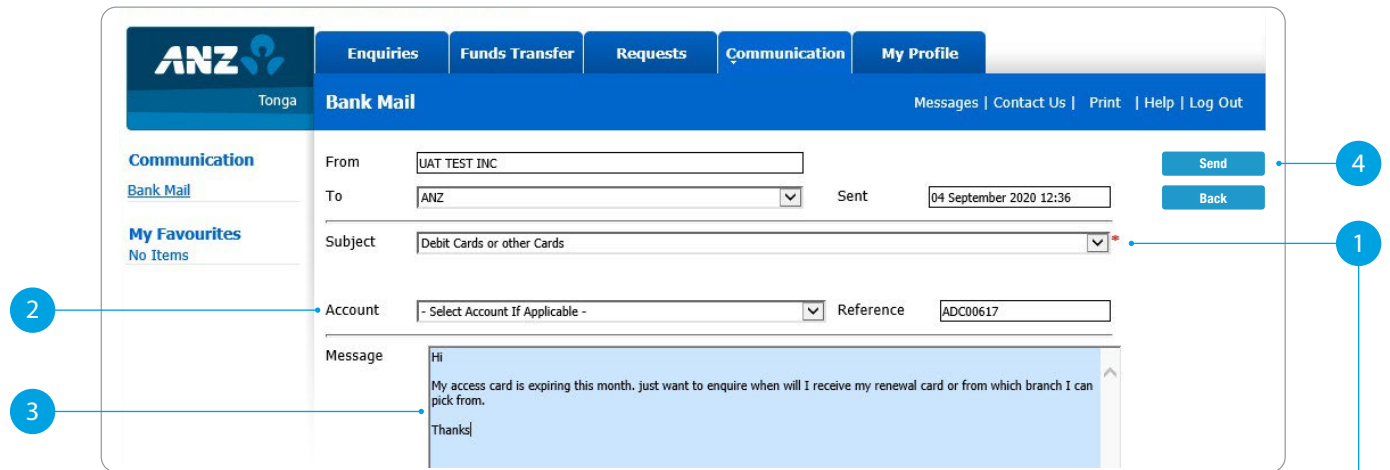
COMMUNICATING WITH ANZ VIA BANK MAIL

- 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 web interface for the Tonga branch. The navigation menu includes Enquiries, Funds Transfer, Requests, Communication, and My Profile. The main heading is 'Your Reference' with links for Messages, Contact Us, Print, Help, and 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 Favourites' with 'No Items'. The main content area displays 'Transaction Posted' for 'Transaction Number ADC00613'. A 'Transaction Details' section shows: 'Bill Payment', 'From Account: 12302419', 'Bill Name: Water Authority of Tonga', 'Customer Reference: KNS4339', 'Payment Amount: TOP 75.26', and 'Pay Date : 04/09/2020'. On the right side, there are three buttons: 'Back', 'Template' (highlighted with a blue circle and arrow labeled '1'), and 'Print'.

The screenshot shows the 'Add Template' page in the ANZ web interface. The navigation and sidebar are the same as in the previous screenshot. The main heading is 'Add Template' with links for Messages, Contact Us, Print, Help, and Log Out. The text reads: '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 the 'Template Details' section with two input fields: 'Template Name' (containing 'EFL-Homd') and 'Template Type' (containing 'Bill Payment'). There is also a 'Last Update' field showing '08 September 2020 12:23'. On the right side, there are two buttons: 'Add' (highlighted with a blue circle and arrow labeled '3') and 'Back'.

The screenshot shows a confirmation window titled 'ANZ Internet Banking Alert'. The message inside the window reads: 'Your template has been added.' At the bottom of the window, there is an 'OK' button. A blue circle with the number '4' and an arrow 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.