

MAX Work Products and services

# ANZ Access Basic

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ANZ Access Basic is an affordable every day bank account which provides concession card holders or customers receiving Government benefits unlimited access to funds with no monthly account service fees.

Eligible customers include those that

- Hold one of the following cards; Seniors Concession Card, Pensioner Concession Card, Centrelink Health Care Card; or a Repatriation Health Care Card (Veteran Affairs Card), and
- Have their benefit or income paid directly into the account, and
- Sign an account opening authority (as per the Terms and Conditions brochure). This authorises ANZ to check the customer's continuing eligibility with Centrelink or Veteran's Affairs.

For full qualifying criteria and account opening requirements, refer to ANZ Saving & Transaction Products Terms and Conditions.

Customer needs and product benefit/features

- Pricing
- Policy and processes
- Additional information

Customer needs	Product benefits and features
Main bank account for receiving their Government benefits or income	<p>Holders of this account must have their benefit or income paid directly into the account.</p> <p>Direct debits and periodic payments can also be set up on this account.</p>
Flexible and easy access to their money	<p>Unlimited ANZ transactions via below channels</p> <ul style="list-style-type: none"> <li>• ANZ ATMs</li> <li>• EFTPOS</li> <li>• goMoney™</li> <li>• ANZ Phone and Internet Banking</li> <li>• ANZ Branches</li> </ul> <p>Customers are eligible for an ANZ Access card to access their account (does not come with Visa Debit access)</p> <p>Due to the nature of the product, this product does not have Cheque book or Overdraft facilities.</p>
Simple fee structure without unexpected charges	No monthly account service fee, no minimal balance required.

To be eligible, customers need to be concession card holders or receiving government benefits and have their benefit or income paid into the account

Monthly account service fee	No monthly account service fee, no minimal balance required.
Other fees and charges	From 15 December 2009, Dishonour fees and Overdrawn fees (also referred as Honour fee ) do not apply to this product.  Refer to <a href="#">ANZ Personal Banking Account Fees and Charges booklet</a> for fees and charges that apply.
Interest rates	No interest is paid on this account
Current promotional offers	N/A
Product codes	Active Product code = DDA  Active Sub product code = CX  For more information on other product codes and their differences, please refer to <a href="#">Subproducts – DDA instruction manual</a> .
Eligibility	Eligibility criteria apply for this account. For full qualifying criteria and account opening requirements, refer to <a href="#">ANZ Savings &amp; Transaction Products – Terms &amp; Conditions</a> .
How does the customer apply?	Customers can apply for a new account in an ANZ Branch or by calling 1800 008 177 Monday - Friday, 8am-8pm. If the customer is new to ANZ, they will need to complete the <a href="#">Customer Identification Process (CIP)</a> at an ANZ branch before funds can be withdrawn from the new account.  <ul style="list-style-type: none"> <li>• Refer to <a href="#">Opening and operating this product</a> page for more account opening information</li> <li>• Refer to <a href="#">Online Switching Service</a> page for ways to make the switch a little easier</li> <li>• Refer to ANZ Saving &amp; Transaction Products <a href="#">Product Disclosure Statement</a> on <a href="#">anz.com</a> for full product disclosure</li> </ul>
Linking accounts and automatic debits	<ul style="list-style-type: none"> <li>• ANZ Access Basic can be conveniently linked to ANZ Online Saver, ANZ Progress Saver accounts and other ANZ accounts, providing the ability to make automatic debits to repay home loan, personal loan and credit card accounts.</li> <li>• Refer to <a href="#">Transact Solution</a> for tips on how to maximise benefit of this product Everyday Account</li> </ul>
Statements	<ul style="list-style-type: none"> <li>• Statements are issued every six months</li> <li>• Customers can elect to receive <a href="#">online statements</a> instead of paper statements</li> </ul>

- Find a [LifeGuide](#) that might be appropriate to your customers current situation
- [Resolving and escalating complaints](#)
- If opening an account in an ANZ Branch – refer to the following IM for details “[DDA accounts – 4136](#)”

- If opening an account over the phone (ANZ Direct ) – refer to [KnowHow](#)
- Complete [Customer Identification Process \(CIP\)](#) at an ANZ branch to open an ANZ Access Basic

#### Sales Resources

- [Transact Solution](#) - tips on ways to maximise benefit delivered to customers on their Everyday Account
- [Complementary products to ANZ Access accounts that the customer may also be interested in](#)
- [ANZ Access product forms](#) to set up Everyday Account related account features