

EVERYDAY BANKING  
AND SAVING

---

ACCESS YOUR MONEY YOUR WAY

IMAGINE BANKING THAT'S

# SIMPLE

AND

# SECURE

Now take a look at what we have for you.

## SECURITY

---



### **ANZ Falcon™**

Watching for suspicious transactions.

ANZ Falcon™ works 24/7 to monitor all your debit and credit card transactions, including ATM, EFTPOS, online, overseas and over the phone.

[anz.com/security](http://anz.com/security)



### **ANZ Fraud Money Back Guarantee**

Shop with confidence.

You won't be liable for any fraudulent transactions on your ANZ card, provided you didn't contribute to the loss and notified ANZ promptly of the fraud.

[anz.com/security](http://anz.com/security)



### **ANZ Internet Banking Guarantee**

Peace of mind for online banking.

When using ANZ Internet Banking or the ANZ App, you'll be reimbursed for any unauthorised transactions, provided that you have complied with the Electronic Banking Conditions of Use.<sup>1</sup>

[anz.com/security](http://anz.com/security)

## EASY WAYS TO BANK

---



### ANZ Internet Banking

Complete online banking, across multiple devices that adapts to mobile, tablet or desktop.

[anz.com/ibdemo](http://anz.com/ibdemo)

### ANZ Shield

Extra security to unlock additional Internet Banking features like instantly increasing your daily Pay Anyone limit.

[anz.com/shield](http://anz.com/shield)

### ANZ Smart ATMs

**More accessible banking.**

All of the standard ATM features as well as new and improved deposit options.

## MOBILITY

---



### ANZ Mobile Payments<sup>^</sup>

Use your compatible iPhone or Android phone to tap and pay with your eligible ANZ cards when you're out and about. It's another way to pay.

[anz.com/mobilepayments](http://anz.com/mobilepayments)



### ANZ App

Make the everyday a little bit easier and do your banking on the go. View balances, transfer money and make payments simply and easily.

[anz.com/app](http://anz.com/app)

## SIMPLER BANKING

Open an ANZ Access Advantage account for your day-to-day transactions, then choose one or more of our savings options.



### THREE WAYS TO SAVE



#### **ANZ Online Saver**

Get easy access to your money while you earn interest.



#### **ANZ Progress Saver**

Earn bonus interest and stick to your savings plan.



#### **ANZ Term Deposits**

Invest your savings for a specific time and get a fixed rate of return.

## EVERYDAY BANKING



### ANZ ACCESS ADVANTAGE

Easy and secure everyday banking

#### You pay

- \$0 monthly account service fee if you are under 25<sup>3</sup>, or deposit at least \$2000 a month<sup>4</sup>, or if you meet our other eligibility criteria<sup>3</sup> (normally \$5 a month)

#### You get

- Unlimited ANZ transactions including ANZ ATM, EFTPOS, and at ANZ branches
- Our range of easy ways to bank including Internet Banking and Smart ATM's, as well as our mobile banking apps
- Tap and pay with your compatible iPhone or Android phone just like you would with your card at eligible contactless terminals
- The option of applying for a \$500 or \$1000 credit limit with ANZ Assured<sup>6</sup> to help you manage your cash flow and avoid issues like declined transactions or bounced cheques

#### You're protected by

- ANZ Falcon™ anti-fraud protection
- ANZ Fraud Money Back Guarantee<sup>7</sup>
- ANZ Internet Banking Guarantee



#### ANZ Access Visa Debit card

Your ANZ Access Advantage account comes with an ANZ Access Visa Debit card<sup>5</sup> with Visa payWave.

- Shop online, over the phone or overseas with your own money wherever Visa is accepted
- Just wave and go for purchases under \$100 with Visa payWave at participating merchants, or enter your PIN for purchases over \$100
- You're protected by ANZ Falcon™ and the ANZ Fraud Money Back Guarantee. It's ideal for your online shopping!

[anz.com/contactless](http://anz.com/contactless)



#### Eligible for a concession account?

Ask us about available concession accounts that may suit your needs.

## THREE WAYS TO SAVE



### ANZ ONLINE SAVER

Monthly interest and instant access to savings

#### You pay

- \$0 monthly account service fee

#### You get

- A competitive interest rate that's calculated daily, paid to your account every month
- Easy access to your savings via your linked ANZ everyday account<sup>8</sup>
- 24/7 access via the ANZ App and ANZ Internet and Phone Banking
- Convenient savings with no minimum balance, no fixed term and no monthly account service fee<sup>8</sup>
- The option to open and name a few different accounts if you're saving for different reasons

#### You're protected by

- ANZ Internet Banking Guarantee
- The Australian Government Financial Claims Scheme guarantee<sup>9</sup>



### ANZ PROGRESS SAVER

Achieve your savings goals

#### You pay

- \$0 monthly account service fee
- First transaction every month is fee-free, then: \$2.50 per withdrawal at a branch, \$1.00 per electronic transaction<sup>10</sup>

#### You get

- Bonus interest on top of current base interest when you make at least one single deposit of \$10 or more in a month and make no withdrawals or debits in that same month<sup>11</sup>
- Automatic savings plan that helps you transfer money from your ANZ Access Advantage account every month
- Free Internet Banking and one fee-free transaction at a branch or ATM every month
- Savings graph with every statement to help you track your progress

#### You're protected by

- ANZ Internet Banking Guarantee
- The Australian Government Financial Claims Scheme guarantee<sup>9</sup>



#### Want ANZ Online Saver?

You'll need to link it to an ANZ everyday account to access your money.



#### Under 18?

Apply for a waiver and you won't have to pay ANZ transaction fees on your Progress Saver.



## ANZ TERM DEPOSITS

Invest your savings for  
a fixed rate and time

### You pay

- \$0 monthly account service fee (your minimum investment for a term deposits is \$5,000)

### You get

- A choice between two term deposit accounts, either an ANZ Advance Notice Term Deposit or an ANZ Term Deposit<sup>12</sup>
- A fixed rate of return over a period of your choice<sup>13</sup>
- Your choice of terms from one month to five years
- Interest may be paid monthly, quarterly, or every 6 or 12 months
- Secure investment with no set-up, monthly or management fees<sup>14</sup>

### You're protected by

- The Australian Government Financial Claims Scheme guarantee<sup>9</sup>



### Over 50?

You could get special interest rates on deposits between \$5,000 and \$100,000.





WHEN YOU  
MOVE WE'RE  
RIGHT WITH YOU



## WE'LL GET YOU READY

If you're starting your first job, changing jobs or moving, we can help you use, move and manage your money.

### FIRST JOB?

If you're aged 14+, get set up to be paid into an ANZ Access Advantage account and you can use Visa Debit<sup>5</sup> to shop online, over the phone and overseas with your own money. You can also tap to pay, by adding your eligible card to your compatible iPhone or Android phone, at contactless terminals.

Saving is easy too, with quick online transfers to an ANZ Online Saver account.

You can check your balance and manage your money with the ANZ App.<sup>2</sup>

### CHANGING JOBS OR MOVING?

We can help you organise your finances.

Paying for everyday purchases has never been easier. Just link your compatible iPhone or Android phone to your eligible ANZ card to tap and pay when you're out and about. It's another way to pay.

Another way to make everyday purchases. An ANZ Rewards Credit Card<sup>15</sup> is a convenient way to be rewarded for eligible purchases.<sup>16</sup>

## IMPORTANT THINGS YOU NEED TO KNOW

Any advice does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you.

ANZ recommends you read the Terms and Conditions and Financial Services Guide which are available from any ANZ branch, by calling 13 13 14 or by visiting [anz.com](http://anz.com) before acquiring the product. Fees and charges apply.

**1.** Electronic Banking Conditions of Use are contained in the Savings and Transaction Products Terms and Conditions which are available from any ANZ branch, by calling 13 13 14 or by visiting [anz.com](http://anz.com)

**2.** The ANZ App is provided by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Super, Shares and Insurance (if available) are not provided by ANZ but entities which are not banks. ANZ does not guarantee them. This information is general in nature only and does not take into account your personal objectives, financial situation or needs. ANZ recommends that you read the ANZ App Terms and Conditions available at [www.anz.com](http://www.anz.com) and consider if this service is appropriate to you prior to making a decision to acquire or use the ANZ App.

**3.** On application for the waiver by the customer, the monthly account service fee will be waived on one nominated ANZ Access Advantage account. For more information on Exemptions and Concessions please refer to ANZ Personal Banking Account Fees and Charges.

**4.** Monthly account service fee waived for ANZ Access Advantage accounts opened on or after 30 November 2013 if you deposit \$2,000 or more by the last business day of the calendar month.

**5.** Where Visa is accepted. Eligibility criteria apply to issue of ANZ Access Visa Debit card. Overseas transactions fees may apply to foreign currency transactions. Please refer to ANZ Personal Banking Account Fees and Charges for fees and charges that apply.

**6.** All applications for credit are subject to ANZ's credit assessment criteria. Terms and conditions are available on application. Fees and charges apply.

**7.** Provided the cardholder did not contribute to the loss and notified ANZ promptly of the fraud.

**8.** ANZ Online Saver is only available to customers who open or who are the account holders of, or signatories to, eligible ANZ everyday banking accounts with ANZ Internet Banking or ANZ Phone Banking access. Eligible accounts include ANZ Access Advantage, ANZ Access Select, ANZ Access Basic, ANZ Pensioner Advantage, ANZ Progress Saver, ANZ V2 PLUS, ANZ Premium Cash Management Account and ANZ Everyday Visa Debit. Terms and conditions and fees and charges apply to the eligible account.

**9.** Deposit accounts with ANZ with balances of up to and including A\$250,000 in total are guaranteed by the Federal Government without charge. The guarantee applies to the total balance held in one or more ANZ deposit accounts by each legal entity, up to a maximum amount of A\$250,000. For further information please refer to the Financial Claims Scheme.

**10.** Additional ANZ Transactions charged as: Electronic Transactions \$1.00 each, Staff Assisted Transactions \$2.50 each. Other fees may apply (including non-ANZ ATM operator fees, overseas ATM transaction fees and overseas transaction fees). Please refer to the ANZ Personal Banking Account Fees and Charges booklet for definitions of ANZ Transactions, Electronic Transactions and Staff Assisted Transactions, and for fees and charges that apply.

**11.** Terms, conditions and eligibility criteria apply. ANZ Progress Saver pays bonus interest (in addition to the current base interest) in respect of a particular month if the set minimum deposit (currently \$10) and no withdrawals, fees or charges are processed to the account on or before the last business day of that calendar month, and after the last business day of the previous calendar month.

**12.** The principal difference between an ANZ Advance Notice Term Deposit and an ANZ Term Deposit (apart from the interest rate that applies) is that you must provide 31 days' notice to ANZ if you wish to make an early withdrawal of funds from an ANZ Advance Notice Term Deposit account. Further details are set out in ANZ Savings and Transactions Terms and Conditions booklet. Refer to [anz.com](http://anz.com)

**13.** Different interest rates apply to different investment amounts, terms and interest frequencies.

**14.** Early withdrawal fees apply. An administration fee of \$30 will be charged and the account will incur an interest reduction in respect of the money you withdraw early. Further details are set out in Savings and Transactions booklet. Refer to [anz.com](http://anz.com)

**15.** Terms and conditions available on application. Fees and charges apply. All applications for credit are subject to ANZ's credit assessment criteria. Minimum age for credit card applicants is 18 years.

**16.** Reward Points and Bonus Reward Points accrue in accordance with the ANZ Rewards – Rewards Program terms and conditions booklet. Purchases which are not eligible to earn Rewards Points are described in the ANZ Rewards – Rewards Program terms and conditions booklet, for example fees, cash, cash equivalent transactions, balance transfers and transactions for gambling or gaming purposes will not earn Reward Points.

Australian Financial Services Licence Number and Australian Credit Licence Number 234527.

<sup>TM</sup> ANZ Falcon is a trademark of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Falcon is a trademark of Fair Isaac Corporation.

<sup>^</sup> Mobile payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at [anz.com/mobilepayments](http://anz.com/mobilepayments).

Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.

Android is a trademark of Google LLC.

Temporary service disruptions may occur.

## It's easy to apply



Visit an ANZ Branch



Visit [anz.com/bankaccounts](http://anz.com/bankaccounts)



or call 1800 008 177 (Monday to Friday 8am to 8pm AEST)

## Switching to ANZ

Two simple ways to transfer regular payments to your new ANZ account.



**Do it yourself:** It's easy at [anz.com/switch](http://anz.com/switch)



**Or let us do it for you:** Once you give us your authority we can request a regular payments list from your previous financial institution, and transfer them over to your new ANZ account.

### MY DETAILS

BSB: \_\_\_\_\_ - \_\_\_\_\_ Account No: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Account No: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Account No: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Customer Registration Number: \_\_\_\_\_

**Note:** To protect the security of your ANZ Internet Banking do not record your Telecode or Password in the same place as your Customer Registration Number.

Connect with us

 [facebook.com/anzaustralia](https://facebook.com/anzaustralia)

 [youtube.com/anzaustralia](https://youtube.com/anzaustralia)

 [@anz\\_au](https://twitter.com/anz_au)

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Item No. 73750 04.2018 W592911