



## WELCOME TO ANZ ACCESS VISA DEBIT

EASY AND SECURE ACCESS  
TO YOUR MONEY



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## EASY AND SECURE ACCESS TO YOUR MONEY, YOUR WAY WITH YOUR NEW ANZ ACCESS VISA DEBIT CARD:

- Shop online, overseas or over the phone using your own money, where Visa is accepted
- ANZ Visa payWave eliminates the need to swipe or sign for purchases under the contactless limit<sup>1</sup>. For purchases over the contactless limit<sup>1</sup>, just wave and enter your PIN
- Use your compatible iPhone™ or Android™ phone to tap and pay with your ANZ Visa Debit card when you're out and about<sup>2</sup>
- ANZ Falcon™ provides anti-fraud protection for all ANZ Visa Debit card purchases
- All purchases made with ANZ Visa Debit cards, have the added protection of our Fraud Money Back Guarantee.<sup>3</sup>



This guide will help you make the most of your ANZ Access Visa Debit card. If you have any questions or would like to find out more about your new card, please visit [anz.com](http://anz.com).

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### WHEN YOU USE YOUR ANZ ACCESS VISA DEBIT CARD YOU AUTOMATICALLY GET THE ADDED SECURITY OF ANZ FALCON™ FRAUD MONITORING.

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- <sup>1</sup> ANZ Visa payWave eliminates the need to swipe or sign for purchases under the contactless limit. For purchases over the contactless limit, just wave and enter your PIN. The contactless limit may differ depending on the terminal. For more information on contactless limits, please refer to [anz.com/Contactless\\_payments](http://anz.com/Contactless_payments)
- <sup>2</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)
- <sup>3</sup> You won't be liable for fraudulent transactions on your ANZ Visa Debit card, provided you didn't contribute to the loss and you notify ANZ promptly of the fraud.

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

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

Android, Google Pay, and the Google Logo are trademarks of Google LLC.

# START USING YOUR NEW CARD NOW

## HOW TO GET STARTED

1. Sign the back of your card now.
2. Activate your card using ANZ Internet Banking or the ANZ App. If you use the app, you'll be able to set your eligible card PIN straight away. Nice!
3. Deposit funds into your linked everyday bank account and then you're ready to start.

## HOW WE SUGGEST YOU USE YOUR CARD

Transaction type	Select 'Visa Debit' or Press CR	Select 'eftpos SAV' or Press SAV
Purchases with Visa payWave	N/A	N/A
ATM Balance Enquiry	✓	
ATM Cash Withdrawals (in Australia or Overseas)	✓ <sup>4</sup>	
Purchases in Australia and overseas	✓	
Purchases in Australia with 'Cash Out'		✓ <sup>4</sup>

**Remember - Select 'Visa Debit' or press 'CR' when using your card, unless you want 'Cash Out' in-store.**

<sup>4</sup> Standard daily cash withdrawal limit: AUD\$2,500 per card provided your account has sufficient funds. Daily refers to Midnight to Midnight Melbourne time.

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**YOUR ANZ ACCESS VISA DEBIT CARD ALLOWS YOU TO TAP AND PAY FOR PURCHASES UNDER THE CONTACTLESS LIMIT<sup>1</sup> WHEREVER YOU SEE THE VISA PAYWAVE SYMBOL. FOR PURCHASES OVER THE CONTACTLESS LIMIT<sup>1</sup>, JUST ENTER YOUR PIN AS USUAL.'**

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# IMAGINE BANKING THAT'S SIMPLE AND SECURE

Now take a look at what we have for you.

## 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](https://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](https://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>5</sup>



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

<sup>5</sup> 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](https://anz.com)

## **HANDY HINTS TO MANAGE YOUR MONEY**

Your ANZ Account can make managing your finances easier. You can arrange your everyday banking needs from the one account and enjoy receiving one simple statement. This could make budgeting and checking your payments much easier, and you can reduce the time it takes to do your banking.

### **LIMIT YOUR ABILITY TO OVERDRAW YOUR ACCOUNT**

For your convenience, we may allow you to make a payment or withdrawal even when there are insufficient funds in your account. This may help you avoid the hassle of having a transaction declined. If this occurs, we may provide you with an Informal Overdraft Facility and you may be charged an Overdrawn Fee.

If you don't require this flexibility you can request that electronically authorised purchases and cash transactions, where possible, are not processed if they will cause you to overdraw your account. To arrange this, please call 13 13 14.

### **MINIMISE YOUR NON-ANZ ATM OPERATOR FEES**

When you want to withdraw cash or check your balance at an ATM, try to use an ATM that doesn't charge you a fee for withdrawals when using an ANZ card. You can find out more about ANZ ATMs by visiting [anz.com](http://anz.com).

### **AVOID PAYING UNNECESSARY ACCOUNT KEEPING FEES - SWITCH YOUR REGULAR TRANSACTIONS**

There's an easy way to switch your regular debits, payments and deposits to your ANZ everyday bank account. Simply visit [anz.com/switch](http://anz.com/switch) and follow the simple instructions. You can also use this service to switch your salary payments or alternatively, you can fill out the enclosed form and hand it directly to your employer or payroll administrator.

## EASY ACCESS TO YOUR MONEY OVERSEAS

You can use your card and PIN to withdraw local currency at PLUS ATMs worldwide (fees apply, including overseas ATM transaction fees and overseas transaction fees). You also have the added benefit of being able to make purchases with your own money at POS terminals wherever Visa is accepted. Just remember to press credit when you're using your card overseas.

If you are heading overseas and plan to use your ANZ Access Visa Debit card, provide ANZ your overseas travel itinerary using ANZ Internet Banking. That way, we know when you have used your card and other ANZ accounts overseas. This helps avoid transactions being stopped by ANZ Falcon™ on your accounts when we detect overseas purchases. Simply log in to ANZ Internet Banking and:

- Select **Contact** from the header
- Select **Inform us of your international travel plans** and provide your details.

Alternatively, you can visit **Support** in the ANZ App and give us a call from there. Your call will go through with your identity already confirmed.

## YOUR CARD IN YOUR CONTROL

Take control of your eligible card all from the app. We've got you covered. Temporarily block your card if you misplace it, report your card as lost or stolen, or block gambling transactions. Choose the account, tap **Manage**, then **Manage Card** and follow the prompts.

See what you can do using the ANZ App at [anz.com/anzapp](https://anz.com/anzapp).

# SETTING UP PAYMENTS TO YOUR NEW ACCOUNT

## SALARY PAYMENTS

Arrange for your salary to be paid into your account by providing your employer or other paying organisation with your BSB and account number.

For your convenience, we have included a Salary Payment Authorisation form in this booklet (see Page 13). Simply complete the form (or complete the form your employer provides) and hand it to your employer or payroll administrator.

## CASH DEPOSITS AND TRANSFERS TO AND FROM OTHER ACCOUNTS

To make a cash deposit into your account, simply visit any ANZ branch or selected ANZ ATMs, or you can transfer funds from another linked ANZ account using ANZ Internet Banking or the ANZ App, or using a Visa Direct enabled Original Credit Transaction (where available). You can also transfer funds from an account with another financial institution using your PayID<sup>6</sup> or BSB and account number. You may be able to transfer funds to an account you hold with a Visa Direct enabled merchant or other person via an Account Funding Transaction (where available).

## DIRECT DEBITS AND RECURRING TRANSACTIONS

For regular expenses like rent, utilities or car repayments, you can setup a recurring transaction through Visa, or direct debits to your account.

To setup a regular payment arrangement using Visa, simply provide the organisation with your card number, expiry date and advise the card is a Visa. Some organisations may require the Card Verification Code located on the back of your card (this is the last 3 digits on the signature panel).

<sup>6</sup> Available when the sending and receiving accounts are capable of processing faster payments. Not available on some ANZ accounts, including ANZ Home Loans and ANZ Personal Loans. Technical interruptions may occur.



If an organisation doesn't accept Visa for recurring payment arrangements but instead uses direct debits, simply provide them with your BSB and account number.

## REGISTER NOW FOR ANZ INTERNET BANKING, ANZ PHONE BANKING, THE ANZ APP AND CREATE YOUR PAYID

### GETTING STARTED

To enjoy the convenience of 24/7 access<sup>7</sup> to ANZ Internet Banking, ANZ Phone Banking and the ANZ App, the first thing you need to do is obtain a Customer Registration Number (CRN) and Telecode.

If you didn't receive these when you opened your account, you can call 13 13 14 or you may be able to recover your login details online.

### TO USE ANZ INTERNET BANKING FOR THE FIRST TIME

- Go to [anz.com](http://anz.com), select **Internet Banking** and then select **Register**.
- Enter your CRN and Telecode to register for ANZ Internet Banking. Alternatively, you may be able to register for ANZ Internet Banking with your ANZ card number, PIN and registered mobile phone number.

<sup>7</sup> Temporary service interruptions may occur.

Terms and conditions apply to ANZ Internet Banking, ANZ Phone Banking and the ANZ App.

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.

- You can start using ANZ Internet Banking as soon as you have finished registering. You can also use your CRN and Internet Banking password to register for the ANZ App. Find out more at [anz.com/anzapp](http://anz.com/anzapp).

## TO USE THE ANZ APP

### 1. Grab your mobile phone

You'll need to have an active Australian mobile phone to receive your registration confirmation code by text message.

### 2. Download the app

Open the App Store or Google Play on your device, then search **ANZ Australia** and download the ANZ App to get started.

### 3. Register and confirm

Next, enter your Internet Banking login details and your mobile number, then create a 4-digit secure PIN. Complete your registration by entering the code sent to you via text message.

### 4. Bank the way that works for you

Make the everyday a little easier with great banking and payment features to manage your money on the move. You can use the ANZ App to activate your card and set your PIN, temporarily block your card if you misplace it<sup>8</sup>, and see more information about your purchases at a glance. That's handy.

## TO USE ANZ PHONE BANKING

- Simply call 13 13 14 anytime. We're available 24/7.
- Enter your CRN and Telecode when prompted and start banking.

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<sup>8</sup> If you think your card is lost or stolen, it's important that you let us know immediately.

## SET UP YOUR DIGITAL WALLET

### Tap and pay with a compatible phone

Add your ANZ Access Visa Debit card to your compatible phone or wearable device and enjoy a super easy, speedy contactless way to pay for everyday things.<sup>10</sup>

Learn more at [anz.com/pay](https://anz.com/pay)

## CREATE YOUR PAYID

Use your phone number or email address as your PayID® on eligible accounts. Then, you could get paid easier and faster by sharing your PayID instead of your BSB and account number.<sup>9</sup>

To create your PayID, log in to the ANZ App, tap **Profile** then **PayID** or log in to ANZ Internet Banking and select **Settings**, then **Manage your PayID** from the menu.

PayID is registered trademark of NPP Australia Limited.

9 PayID is available when the sending and receiving accounts are capable of processing faster payments. Not available on some ANZ accounts. Technical interruptions may occur.

10 Mobile payments available on compatible devices and eligible ANZ cards. View the full list at [anz.com/mobilepayments](https://anz.com/mobilepayments). Terms and conditions apply to the use of Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, and Garmin Pay.



## SALARY/INCOME PAYMENT CHANGE OF DETAILS REQUEST

In order to have your salary or income credited directly to your ANZ everyday bank account, simply fill out this form and give it to your employer or payroll administrator. You would have received your BSB and Account Number when you opened your account. Alternatively, they can be located via ANZ App, ANZ Internet Banking, on your account statement or by calling 13 13 14.

### Salary Payment Authorisation

Please credit my future income payments to my ANZ everyday bank account.

Name:

Account Name:

Account Number:

BSB:

Branch Address:

Signature:



# WE'RE HERE IF YOU NEED US

## Use the ANZ App



Get the support you need, the way you like it. We've answered your most common questions in **Support** in the ANZ App. Choose the topic that you need help with, then see if we have the answers you need. If not, tap **Call Us Now** and your call will go through to the right team with your identity already confirmed.

## ANZ general enquiries, ANZ Internet Banking, ANZ Phone Banking and the ANZ App



13 13 14

## Lost or stolen cards, suspected unauthorised transactions or divulged PINs please call using the ANZ App or using the number below



Temporarily block your eligible card if you misplace it or report it as lost or stolen using the ANZ App. Choose your account, tap **Manage**, then tap **Manage Card** and follow the prompts.



1800 033 844, or if overseas call +613 9683 7043

## TTY service for hearing or speech impaired customers



1800 651 546

This material 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 ANZ Saving & Transaction Products - Terms and Conditions, ANZ Personal Banking Account Fees and Charges and Financial Services Guide which are available by calling 13 13 14 or by visiting [anz.com](http://anz.com), before deciding to acquire or hold this product.

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