



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



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



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.¹

anz.com/security

EASY WAYS TO BANK



+



+



ANZ Internet Banking

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

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/anzapp

ANZ Smart ATMs

More accessible banking.

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

anz.com.au/ways-to-bank/atms/

DO MORE WITH YOUR BANKING



+



+



ANZ Digital Wallet[^]

Add your eligible ANZ card to your compatible phone or wearable device and enjoy a super easy, speedy contactless way to pay for everyday things.

anz.com/pay

ANZ Shield

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

anz.com/shield

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 giving out your PayID instead of your BSB and account number.¹⁶

anz.com/payid

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 Saver¹⁷

Earn interest and move your money in and out of a linked eligible ANZ bank account at anytime.



ANZ Progress Saver¹⁸

Earn bonus interest when you deposit at least \$10 in one transaction and don't withdraw or transfer money out.



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

Monthly account service fee

- \$5 monthly account service fee. The \$5 fee will be automatically waived if you deposit at least \$2,000 a month³ and you don't have to keep your \$2,000 in your account for the whole month. You may also apply for a waiver if you meet our other eligibility criteria⁴.

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 ANZ App¹⁹
- Tap and pay with your compatible phone or wearable device for everyday purchases wherever you can make contactless payments.
- The ability to create a PayID using your phone number or email address. Then, you could get paid easier and faster by giving out your PayID instead of your BSB and account number.¹⁶

You're protected by

- ANZ Falcon™ anti-fraud protection
- ANZ Fraud Money Back Guarantee⁶
- ANZ Internet Banking Guarantee



ANZ Access Visa Debit card

Your ANZ Access Advantage account comes with an ANZ Access Visa Debit card⁵ 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.²⁰ It's ideal for your online shopping!

anz.com/contactless



Eligible for a concession account?

If you hold a concession card, or are receiving Government benefits, you may be eligible for one of ANZ's concession everyday bank accounts. Ask us about available concession accounts that may suit your needs.²¹

THREE WAYS TO SAVE



ANZ ONLINE SAVER

Earn interest and move your money in and out of a linked eligible ANZ bank account at anytime.¹⁷

You pay

- \$0 monthly account service fee

You get

- An interest rate that's calculated daily, paid to your account every month
- Easy access to your savings via your linked ANZ everyday account⁷
- 24/7 access via the ANZ App and ANZ Internet and Phone Banking
- Saving for something? Set a goal in the ANZ App to help you save
- Convenient savings with no minimum balance, no fixed term and no monthly account service fee⁷
- 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 guarantee⁸



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 transaction⁹

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 month¹⁰
- Automatic savings plan that helps you transfer money from your ANZ Access Advantage account every month
- One fee-free transaction at a branch or ATM every month
- Savings graph with every statement to help you track your progress
- Saving for something? Set a goal in the ANZ App to help you save

You're protected by

- ANZ Internet Banking Guarantee
- The Australian Government Financial Claims Scheme guarantee⁸



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

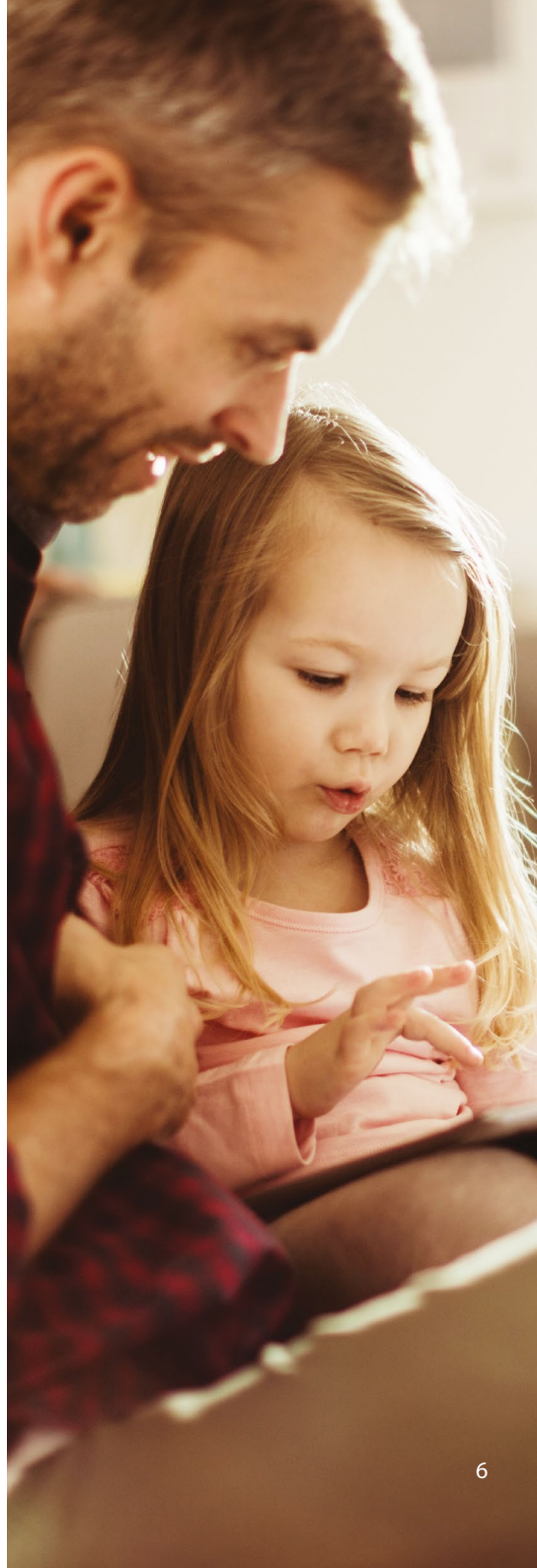
- \$0 monthly account service fee (your minimum investment for a term deposit is \$5,000)

You get

- A choice between two term deposit accounts, either an ANZ Advance Notice Term Deposit or an ANZ Term Deposit¹¹
- A fixed rate of return over a period of your choice¹²
- Your choice of terms
- Interest may be paid monthly, quarterly, or every 6 or 12 months
- Secure investment with no set-up, monthly or management fees¹³

You're protected by

- The Australian Government Financial Claims Scheme guarantee⁸





**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 12+²², get set up to be paid into an ANZ Access Advantage account and you can use an ANZ Access Visa Debit card⁵ 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.²

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 Card¹⁴ is a convenient way to be rewarded for eligible purchases.¹⁵

IMPORTANT THINGS YOU NEED TO KNOW

A copy of the Target Market Determination for each product is available on anz.com. 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 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

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 and consider if this service is appropriate to you prior to making a decision to acquire or use the ANZ App.

3. Monthly account service fee waived applicable to ANZ Access Advantage accounts opened if you deposit \$2,000 or more by the last business day of the calendar month. You must satisfy the monthly deposit requirement to be eligible for the waiver in a particular month.

4. On application for the waiver by an eligible 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' which can be found on <https://www.anz.com.au>

5. Where Visa is accepted. Eligibility criteria apply to issue of ANZ Access Visa Debit card. Fees may apply (for example, overseas transaction fees, overseas ATM transaction fees and non-ANZ operator fees). Please refer to ANZ Personal Banking Account Fees and Charges and Saving & Transaction Products Terms and Conditions for details.

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

7. 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 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.

8. 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.

9. 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.

10. 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.

11. 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

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

13. 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

14. 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.

15. 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.

16. Eligible accounts and payments only - sending and receiving account must be capable of processing faster payments. Technical interruptions may occur and some payments may be delayed e.g. for security screening.

17. Eligible linked accounts include ANZ Access Advantage, ANZ Access Basic, ANZ Pensioner Advantage, ANZ Progress Saver, ANZ V2 Plus and ANZ Premium Cash Management Account. Open your first ANZ Online Saver account and you'll receive an introductory fixed bonus rate for 3 months, on top of the current ANZ Online Saver standard variable rate. After 3 months, the ANZ Online Saver standard variable rate, applicable at that time, will apply. The introductory fixed bonus rate is only available on the first ANZ Online Saver account opened by customers who have not held an ANZ Online Saver in the last 6 months. In case of joint account holders, the introductory fixed bonus rate offer will only be received if all customers are eligible. Interest rates change are subject to change at any time. For more information refer to <https://www.anz.com.au/personal/bank-accounts/savings-accounts/online-saver/>

18. Bonus interest is subject to eligibility. ANZ Progress Saver pays bonus interest (in addition to the current variable base interest) in respect of a particular month if the set minimum deposit 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. Bonus and base rates are variable and subject to change. Australian Financial Services Licence Number and Australian Credit Licence Number 234527.

19. Mobile payments available on compatible devices and eligible ANZ cards.

Separate terms and conditions apply to the use of Apple Pay, Google Pay, Samsung Pay, Fitbit Pay and Garmin Pay. Apple, Apple Pay and iPhone are trade marks of Apple Inc., registered in the U.S. and other countries. Android, Google Pay and the Google Logo are trade marks of Google LLC.

20. Provided the cardholder didn't contribute to the loss and notified ANZ promptly of the fraud.

21. Refer to ANZ Savings & Transaction Products Terms and Conditions (PDF) for criteria.

22. Eligibility criteria apply to the issue of ANZ Access Visa Debit card.

TM 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.

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

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



Get the ANZ App from the App Store or Google Play



Visit 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



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.

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 youtube.com/anzaustralia

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

