

ANZ SMART ATMS THE SMARTER WAY TO BANK

WE'LL SHOW YOU HOW



SMART
ATM

- Withdraw cash
- Deposit notes
- Deposit cheques



Enjoy the convenience of an ANZ Smart ATM

- ✓ Deposit with or without a card
- ✓ Deposit AUD notes[^] and cheques
- ✓ Cheques clear as quickly as in-branch cheque deposits
- ✓ Cash deposits appear in your account instantly
- ✓ Pay your linked credit card account with cash or by cheque

ANZ cardholders benefit from no transaction fee* when making cash withdrawals[^] or balance enquiries at:

- ✓ Any ANZ ATM or ANZ Smart ATM as well as NAB, Commonwealth Bank or Westpac ATMs across Australia
- ✓ Any **atmx by Armaguard** ATM

There are also thousands of merchants that have eftpos machines, including most major supermarkets and petrol stations, that also provide cash withdrawals with no withdrawal fee.

* Terms and conditions apply. No transaction fee access relates to the following: a successful cash withdrawal and an account balance query. Daily withdrawal limits may apply. For certain ANZ cards, withdrawals from an ATM may attract interest, and you may also have to pay a cash advance fee. For certain ANZ accounts, monthly fee free transaction limits apply. For details on cash advance fees and other fees and charges that may apply, please refer to your applicable product terms and conditions. Eligibility criteria, account fees and interest, charges may apply. Visit anz.com for more information.

[^] Cash deposit and withdrawal limits apply.

SMART ATM

- Withdraw cash
- Deposit notes
- Deposit cheques



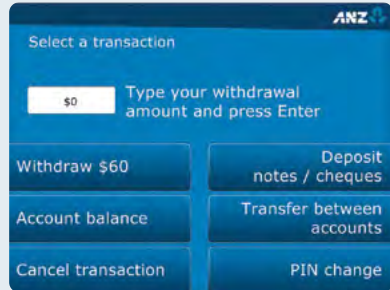


WITHDRAWING CASH

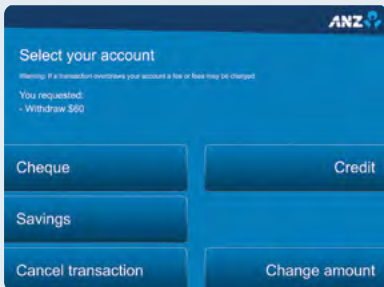
HOW YOU CAN WITHDRAW CASH



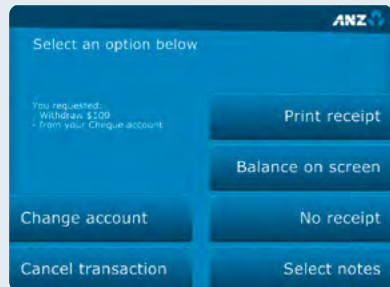
1. Start your transaction with Tap & PIN using your physical card or a card-enabled digital device, or by inserting a card



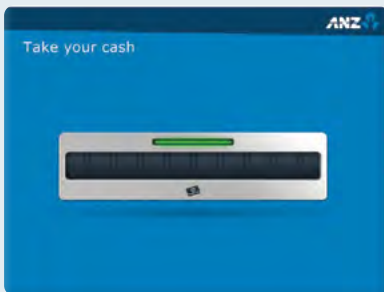
2. Enter withdrawal amount up to \$2,500 (subject to individual daily withdrawal limits)



3. Select account



4. Confirm receipt preference. There is an option to select note denominations at this point



5. Transaction complete - collect notes and receipt (if you requested one)

WHAT TYPES OF NOTES CAN I WITHDRAW?

Whether you're looking for \$50 to put in a birthday card or \$20 for a sausage sizzle, we've got you covered. You can choose the specific notes you'd like to withdraw using an ANZ Smart ATM.

Start your transaction with Tap & PIN or inserting a card, enter your withdrawal amount, choose your account, then choose notes. Follow the prompts and you'll be all sorted in no time.

Not all Smart ATMs have the \$10 and \$100 note option.

HOW MUCH CAN I WITHDRAW USING AN ANZ ATM?*

The standard daily limit for ATM withdrawals is \$1000 per ANZ Access Debit card and \$2,500 per ANZ Access Visa Debit card or ANZ Business Visa Debit card. ANZ Smart ATMs can dispense a maximum of 40 notes per withdrawal transaction.

If you'd like to change your limit, Message Us in the ANZ App or visit anz.com/contactus for more options.

CAN I MAKE A WITHDRAWAL WITHOUT A PHYSICAL CARD?

Yes you can with a digital wallet. Just tap your digital wallet with an eligible ANZ Visa debit or credit card. Terms and conditions apply to the use of digital wallets. Find out more at anz.com/digitalwallets.

* Terms and Conditions apply. Visit anz.com.au/ways-to-bank/atms/ for more information.

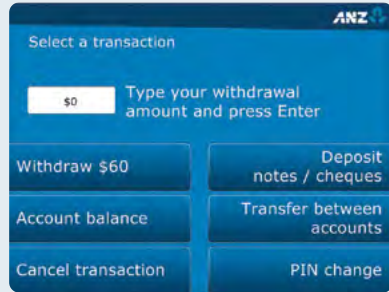


DEPOSITING NOTES AND COINS

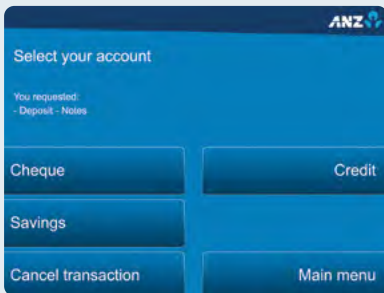
HOW YOU CAN DEPOSIT CASH



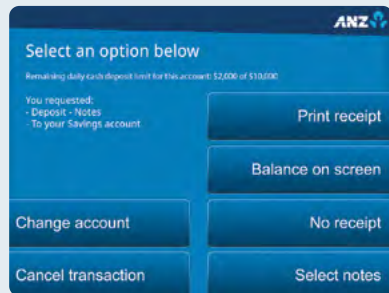
1. Start your transaction with Tap & PIN or inserting a card



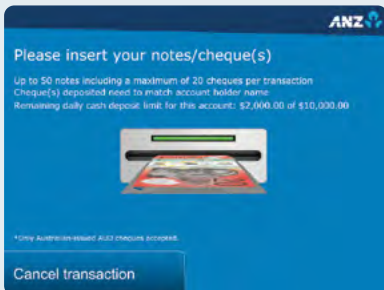
2. Select 'Deposit notes / cheques'



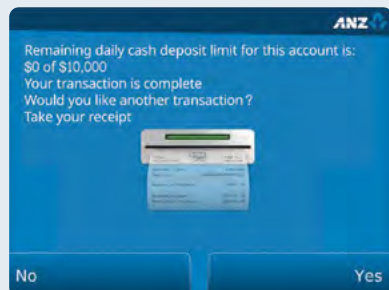
3. Select your account



4. Confirm your receipt preference



5. Follow the prompts on screen (This is when you need to put the notes in the ATM)



6. A receipt will be provided (if you requested one)

DO I NEED TO SORT MY NOTES?

No, cash does not need to be sorted. However, if the notes are very bent, flatten them out then turn them over and the machine accepts them better.


WHEN DO MY CASH DEPOSITS APPEAR IN MY ACCOUNT?

Cash deposits appear in your account instantly.

HOW MUCH CAN I DEPOSIT USING A SMART ATM?

ANZ Smart ATMs can accept a total of 50 notes and cheques per transaction. You can deposit up to \$5,000 in cash in each transaction and up to \$10,000 per account each day.

HOW DO I MAKE A DEPOSIT WITHOUT A CARD?

You can use your eligible digital wallet to access an ANZ Smart ATM*. Just grab your phone with your digital wallet already set up, then tap on the contactless symbol  and enter your card PIN to get started.

You can also access an ANZ Smart ATM using your BSB and account number, deposit slip or credit card number. Choose 'Cardless Deposit' then follow the prompts.



DEPOSIT TIP

Remove all staples, rubber bands, paperclips or any other foreign object from your cash prior to inserting into the machine. This will prevent the machine from jamming during the transaction.



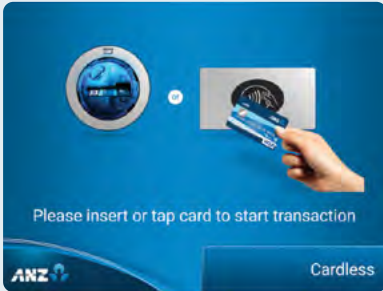
ANZ Coin Deposit Machines sit next to select Smart ATMs allowing customers to deposit loose Australian denomination coins simply and easily. Up to 500 coins or 4kg may be deposited with no pre-bagging or sorting required.

*Terms and conditions apply to the use of digital wallets.

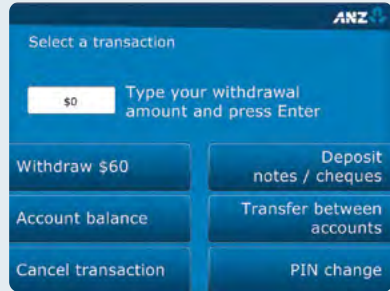


DEPOSITING A CHEQUE

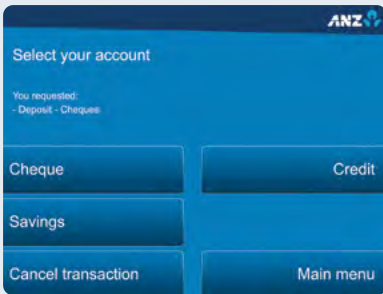
HOW YOU CAN DEPOSIT A CHEQUE



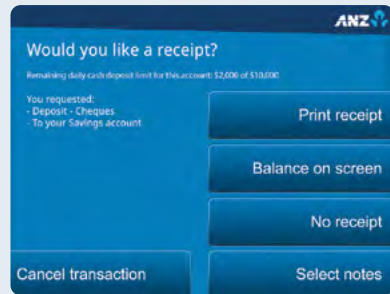
1. Start your transaction with Tap & PIN or inserting a card



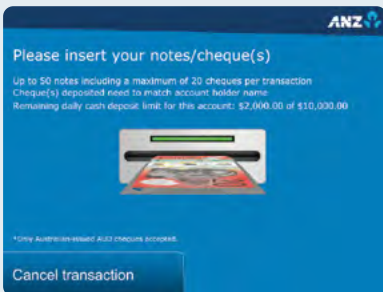
2. Select 'Deposit notes/cheques'



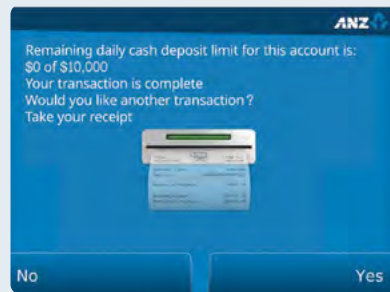
3. Select your account



4. Confirm your receipt preference



5. Follow the prompts on screen – (this is when you need to put the cheque in the ATM with the serial number on the right-hand side)



6. A receipt will be provided (if you requested one)

WHAT HAPPENS WHEN I DEPOSIT A CHEQUE USING A SMART ATM?

When you deposit a cheque at an ANZ Smart ATM, we'll list the cheques on the receipt so you can see exactly what you've deposited. If you deposit three cheques or less you will see the images of the cheques on the back of your receipt (if you requested one).

HOW QUICKLY WILL MY CHEQUE CLEAR?

When you deposit a cheque at an ANZ Smart ATM, we'll process it just as quickly as we do cheques deposited at a branch. Usually this takes between 3 and 7 business days.



CHEQUE DEPOSIT TIP

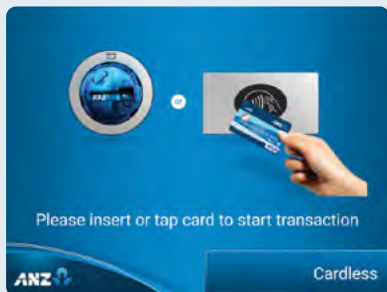
Remove all staples, rubber bands, paperclips or any other foreign object from your cheques prior to inserting into the machine. This will prevent the machine from jamming during the transaction.



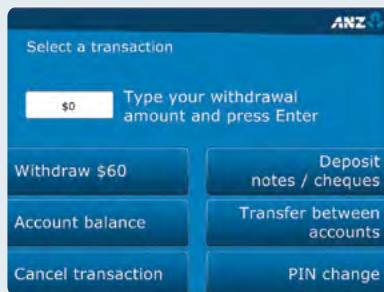
CHANGING YOUR PIN

HOW YOU CAN CHANGE YOUR PIN

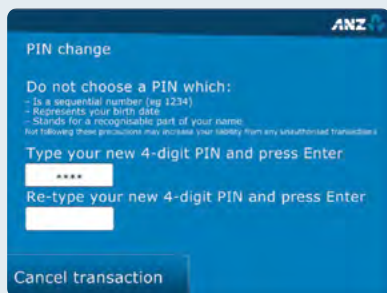
You can use any ANZ ATM to change your card PIN when it suits you.



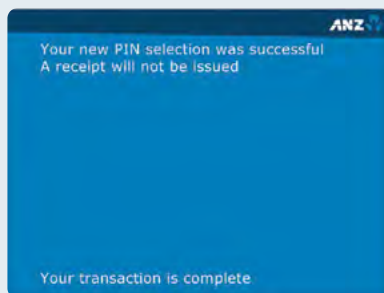
1. Start your transaction with Tap & PIN or inserting a card



2. Select 'PIN change'



3. Enter new PIN



4. PIN change completed



Remember to choose a card PIN that is easy for you to remember, but hard for someone else to guess.

WHAT HAPPENS IF I'VE FORGOTTEN MY PIN?

You can reset your eligible card PIN using the ANZ App. No need to call or visit a branch. Choose the account, then tap on **Manage**, then **Manage Card**. Tap **Set/Change Card PIN** and then follow the prompts.

If you're not able to use the ANZ App, call **13 13 14** and we'll change it for you.



OTHER FAQs

WHERE CAN I FIND AN ANZ ATM?

Visit anz.com/findanz. If you have the ANZ App, you can also use it to find your nearest ATM. Log in, tap **Support**, then choose **Find a branch or ATM near you**. Allow the app to use your location, so that we can show the ATMs that are nearest to you.

WHAT IF THERE'S A FAULT WITH THE MACHINE?

If you're at an ANZ branch, our team will be able to help. Otherwise you can call **1800 803 752**.

HOW DO I RAISE AN ATM DISCREPANCY?

Please seek assistance from the nearest ANZ branch (they'll be able to lodge a dispute form) or call **13 13 14**.

HOW DOES A SMART ATM KNOW HOW MUCH I'M DEPOSITING?

ANZ Smart ATMs have advanced imaging technology to scan and verify Australian notes and Australian-issued AUD cheques. All of your cash and cheque deposits are listed on your receipt.

WHICH TRANSACTIONS CAN I COMPLETE USING TAP & PIN?

With Tap & PIN, you can complete all of the same Smart ATM transactions that can be done by inserting your card: deposits, withdrawals, balance enquiries, PIN changes and transfers between accounts.



- Braille keypads and assisted audio voiceover is easily accessible for our valued visually and physically impaired customers
- Multiple languages are available to help you understand and conduct your banking easily.

