ANZ Australia App (ANZ App) Terms and Conditions and Licence Agreement

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INTRODUCTION

1. Introduction

ANZ App is a Mobile Device application that allows users to access the following functionality (more detail is provided in clause 5):

(a) Banking: undertake certain banking transactions on Australian ANZ accounts (excluding ANZ Plus accounts).

(b) Superannuation: view certain details (including the balance) of your ANZ SmartChoice Super and Pension Account.

(c) Share Investments: undertake and monitor certain transactions regarding Australian listed equities.

(d) Insurance: view certain details, and undertake certain insurance transactions regarding applicable ANZ distributed insurance products (see clause 2 for relevant insurance products).

These services are enabled through an application available via the App Store. These ANZ App Terms and Conditions form a legal contract between you, the account or product owner and us, Australia and New Zealand Banking Group Limited (ANZ) in relation to your use of the ANZ App. It is important that you read and understand them before using the ANZ App as downloading the ANZ App application from the App Store is your acceptance of the ANZ App Terms and Conditions.

2. Providers of services and additional terms and conditions

The ANZ App has been developed, and is provided by ANZ. However, not all of the products which are accessible through the ANZ App are provided or issued by ANZ. A description of the accounts or products accessible through the ANZ App, the providers or issuers of the accounts or products, and the terms and conditions relevant to the accounts or products and the functions in the ANZ App follows.

Banking:

(a) Issuer of accounts: The accounts that will link into the ANZ App will be issued by either ANZ or OnePath Custodians. The terms and conditions for the relevant account will determine the extent to which the banking function can be used for the account.

(b) Terms and Conditions: The Electronic Banking Conditions of Use provided with your product terms and conditions apply to your use of the banking function in the ANZ App, together with the additional conditions set out under the heading ‘General Terms’ below and, with reference to the Your Money Report, the terms and contained in the Your Money Report (which are reflected in the “Important Information” section of the report). Where inconsistent, these ANZ App Terms and Conditions will override the Electronic Banking Conditions of Use or the terms and conditions contained in the Your Money Report (as applicable) to the extent of the inconsistency. Capitalised terms that are undefined in these ANZ App Terms and Conditions take their meaning from the Electronic Banking Conditions of Use. The Electronic Banking Conditions of Use are included in the terms and conditions governing your ANZ account. References to “ANZ Mobile Banking” in the Electronic Banking Conditions of Use include the
banking solution offered by the ANZ App. References to a Personal Identification Number or PIN in the Electronic Banking Conditions of Use includes the four digit security PIN that you set up when you first register to use the ANZ App as changed by you from time to time (ANZ App PIN).

Superannuation:

(a) Issuer of account: ANZ Smart Choice Super is a suite of products consisting of ANZ Smart Choice Super and Pension, ANZ Smart Choice for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees (together ANZ Smart Choice). ANZ Smart Choice is issued by OnePath Custodians Pty Limited (OnePath Custodians), and the ANZ Smart Choice Super and Pension product is distributed by ANZ. ANZ is an authorised deposit taking institution under the Banking Act 1959 (Cth). OnePath Custodians is the issuer of ANZ Smart Choice but is not a Bank. Except as set out in the relevant Product Disclosure Statement (PDS), this product is not a deposit or liability of ANZ or its related group companies. None of them stands behind or guarantees the issuer or the capital or performance of the product.

(b) Terms and Conditions: The ANZ Smart Choice Electronic Access Terms and Conditions apply to your use of the superannuation function in the ANZ App, together with the additional conditions set out below. Where inconsistent, the ANZ Smart Choice Electronic Access Terms and Conditions will override these ANZ App Terms and Conditions to the extent of the inconsistency. Capitalised terms that are undefined in these ANZ App Terms and Conditions take their meaning from the ANZ Smart Choice Electronic Access Terms and Conditions. The ANZ Smart Choice Electronic Access Terms and Conditions are available at www.wealth.anz.com/superannuation.

References to a PIN in the ANZ Smart Choice Electronic Access Terms and Conditions includes your ANZ App PIN and use of TouchID.

With an ANZ Smart Choice Super account, OnePath Custodians can help you track down and bring together all your super accounts using the ATO SuperMatch service – including any you have lost on the way. You consent to receiving the results of SuperMatch searches via the ANZ App. You can opt out of the SuperMatch searches by calling Customer Services on 13 12 87.

Share Investments:

(a) Provider of account: The ANZ Share Investing service is provided by CMC Markets Stockbroking Limited ABN 69 081 002 851 AFSL 246381 (CMC Markets Stockbroking), a market participant of the Australian Securities Exchange Limited (ASX), Sydney Stock Exchange Limited (SSX) and Cboe Australia Pty Ltd (Cboe), a clearing participant of ASX Clear Pty Limited (ASX Clear) and a participant of CHESS (the clearing and settlement facility operated by ASX Settlement Pty Limited), at the request of ANZ. The obligations of CMC Markets Stockbroking are not guaranteed by ANZ. CMC Markets Stockbroking and ANZ are not representatives of each other.

(b) Terms and Conditions: The ANZ Share Investing Trading Terms and Conditions (including CHESS Sponsorship Agreement) and Best Execution Policy apply to your use of the Share Investments function in the ANZ App, together with the additional conditions set out below. Where inconsistent, these ANZ App Terms and Conditions will override the ANZ Share Investing Trading Terms and Conditions. Capitalised terms that are undefined in these ANZ App Terms and Conditions take their meaning from the ANZ Share
Investing Trading Terms and Conditions. The Terms and Conditions applicable to the Share Investments function are available within the Support section of the ANZ App.

(c) Functional Differences: The Share Investments module within the ANZ App has been designed to enable investors to monitor their holdings. It has limited functionality when compared to the other ANZ Share Investing trading platforms. It is your responsibility to be familiar with, and understand, those differences and any limitations. Information regarding the Share Investments module within the ANZ App and its differences to the other ANZ Share Investing trading platforms is available on anz.com. To access services not available in the ANZ App please use the other ANZ Share Investing trading platforms. We will not be liable for you being unable to access services or other features through the ANZ App.

(d) The Cash Investment Account balance will not reflect unsettled sell trades. Please view Share Investments or log on to the ANZ Share Investing website to obtain details of your current account balance including any unsettled trades.

Insurance:

(a) Issuer of Supported Products: QBE Insurance (Australia) Limited (ABN 78 003 191 035) (QBE) is the issuer of the following insurance products: ANZ Home Insurance, ANZ Car Insurance and ANZ Landlord Insurance. Together the above insurance products are collectively referred to as “Supported Insurance Products”.

QBE is not an authorised deposit taking institution under the Banking Act 1959 (Cth). The Supported Insurance Products are not a deposit or liability of ANZ or its related group companies and none of them stands behind or guarantees the issuers of the products or the products themselves.

(b) Terms and Conditions: These ANZ App terms and conditions relate to the use of insurance on the ANZ App. Each Supported Insurance Product has its own terms and conditions, which relate to the product itself. Policy documents for the Supported Insurance Products are available on request by calling 13 16 14.

GENERAL TERMS

3. Eligibility
In order to register to use the ANZ App you will need
an eligible mobile device with eligible software listed on anz.com/app that is enabled for cellular or wireless Internet connection (Mobile Device) and:

(a) if you are an existing customer of ANZ:
   (i) to have registered a mobile phone number with ANZ;
   (ii) a valid Customer Registration Number (CRN); and
   (iii) an ANZ Internet Banking password or telecode; or
(b) if you are new to ANZ:
   (i) a valid mobile phone number; and
   (ii) eligible photographic identification documentation to verify your identity.

4. Fees and Charges
Using the ANZ App will not incur any additional fees charged by ANZ. You may incur charges from your mobile service provider for downloading and using the ANZ App, and making calls. Any such charges are your sole responsibility and any matters regarding these charges should be raised with your mobile service provider.
You will continue to be liable for any fees and charges disclosed to you in your product terms and conditions or contract with ANZ or the product issuer.

5. **Functionality**

The ANZ App allows users to undertake the following functions, including but not limited to:

- **Banking**: check their account balances, view their transaction history, transfer money between their ANZ accounts (excluding ANZ Plus accounts), pay bills using BPAY® Payments and transfer funds to their ANZ Plus accounts or non-ANZ bank accounts (**Pay Anyone**).
- **Superannuation**: open an ANZ Smart Choice Super Account, check their ANZ Smart Choice Super and Pension Account balances and view their transaction history (high level details only), investment portfolio, historic investment options performance, investment asset allocations, insurance cover and beneficiary nominations and consolidate their other superannuation account/s into their ANZ Smart Choice Super Account.
- **Share Investments**: view company announcements, share prices, their transaction history, their investment portfolio and buy and sell Australian listed equities.
- **Insurance**: View information regarding Supported Insurance Products, buy Supported Insurance Products, view high level details of policies in force including information to make a claim, and ability to add or link existing insurance policies (both Supported Insurance Products or otherwise) to the ANZ App.

International services are not currently available using the ANZ App.

There are more specific terms relevant to each function in clauses 18 – 26 (banking), 27 (superannuation), 28 – 30 (share investments) and 31 – 33 (insurance) below.

There may be hyperlinks or icons within the ANZ App that, when clicked, will cause a user’s default internet browser to open and redirect the user to anz.com or to a website operated by a third party (**Third Party Website**). When this occurs, the ANZ Website Security and Privacy Statement and ANZ Website Terms of Use will apply to any activity undertaken on anz.com or the Third Party Website.

From 1 February 2022, users must update their operating system to iOS 12 or above to continue using the ANZ App. From time to time, ANZ may notify users of further minimum device, operating system version and any specific software required necessary to access the ANZ App.

6. **Biometric authentication**

**Biometric authentication for Mobile Devices**

A user with an eligible Mobile Device may elect to enable biometric authentication to log on to the ANZ App using a biometric identifier registered on the user’s Mobile Device. A biometric identifier includes a fingerprint, facial data and any other means by which a Mobile Device manufacturer allows a user to authenticate their identity for the purposes of unlocking their Mobile Device (**Biometric Identifier**). ANZ does not collect or store this Biometric Identifier, it is stored on the user’s Mobile Device.

**Important**: If you enable or use a Biometric Identifier to access the ANZ App, you must ensure that your Biometric Identifier is the only Biometric Identifier stored on the Mobile Devices you use to access the ANZ App. However if another person has stored their Biometric Identifier on the Mobile Device you use to access the ANZ App in breach of these terms and conditions, you acknowledge that they will be able to access your accounts including to view and conduct certain transactions on the ANZ App and these transactions will be treated as having been authorised by you and conducted with your knowledge and consent for the purposes of the Electronic Banking Conditions of Use and the ANZ Smart Choice Electronic Access Terms and Conditions.
Voice ID authentication for Banking Functionality

You may enable voice biometrics (Voice ID) as an authentication method for the Banking Functionality. With Voice ID you will be able to undertake higher limit payments. If you are under the age of 18, you should discuss the collection and use of your personal information for Voice ID with your parents or guardian. If you are under the age of 18 and use Voice ID you confirm that you and your parent or guardian consent to ANZ recording and storing your voice and creating a voiceprint to verify your identity. By using Voice ID, you consent to ANZ recording and storing your voice and creating a voiceprint to verify your identity, provide you with access to certain ANZ products and services, improve ANZ’s voice verification services as well as investigate fraud and security matters. If ANZ does not do so, you will not be able to utilise Voice ID. ANZ may disclose your voiceprints and recordings to its wholly-owned subsidiary, ANZ Bank New Zealand Limited, which is located in New Zealand. Clause 36 (Privacy) and ANZ’s Privacy Policy (www.anz.com/privacy) contains more information about ANZ’s use and storage of your information, together with how you may access and seek correction of your personal information.

Voice ID uses your voice like a password based upon biometric security. Outside noise or disturbance when using Voice ID, or interference to your voice including through illness or trauma, may adversely affect Voice ID’s ability to recognise you resulting in rejection. ANZ will not be liable for any loss or claim, whether direct, indirect or consequential from denial by Voice ID. If at any time you cannot use Voice ID, you should use ANZ Internet Banking.

7. Multiple Device Registration
After you have first registered your Mobile Device for the ANZ App, you are permitted to register additional devices for use with the ANZ App. In order to register an additional device for the ANZ App and in order to use the ANZ App on that additional device once it is registered, you will be required to enter your ANZ App PIN.

You agree you will:
(a) not disclose your ANZ App PIN to any other person, including any joint account holder; and
(b) not allow any other person to use your ANZ App PIN for the purpose of registering another device for the ANZ App.

For security reasons ANZ will impose a limit on the number of devices that can be registered for the ANZ App by one user at any one time. If you attempt to register a device that exceeds the limit, you will be notified at that time that your registration has been unsuccessful.

8. Multiple Profile Registration
If you have more than one CRN registered under your name, ANZ may permit you to register each CRN as a new profile in the ANZ App, subject to:
(a) ANZ may impose a limit on the number of CRN’s you can register as a new profile in the ANZ App;
(b) a new profile will need to be registered on each Mobile Device that you have registered for the ANZ App; and
(c) each profile in the ANZ App will operate as a separate session of the ANZ App and ANZ recommends that you select a different PIN for each profile registration.

9. Joint account holders using the ANZ App
Joint account holders of any products accessed using the ANZ App are not permitted to share an ANZ App PIN. If each joint account holder wishes to use the ANZ App, each account holder must have their own CRN and register separately for the ANZ App. Joint accounts are not available for use or access within Share
Investments. During registration, each joint account holder will be required to enter their unique CRN. You can contact ANZ on 13 33 50 to link your unique CRN to a joint account.

10. Transfer between accounts
The landing page of the ANZ App gives you the option of directly selecting the “Transfer” option through the ANZ button. Selecting this option is the same as selecting the “Transfer” option within Banking. The terms and conditions of ‘Banking Functionality’ below apply to the transfer instruction given to ANZ arising through use of this tab.

11. Deregistering from the ANZ App
If you wish to deregister a Device from the ANZ App, you can do so within the ANZ App. Removing the ANZ App from your Mobile Device or deregistering from the ANZ App will not deregister you from accessing (if you are registered for access):
- ANZ Internet Banking
- ANZ Phone Banking; or
- ANZ Share Investing

If you change Mobile Device and wish to continue using the ANZ App, you must download the ANZ App on your new Mobile Device and follow the registration process. You may deregister your old device prior to, or during, the registration process for your new device.

12. Your Obligations
You agree you will:
(a) Not leave your Mobile Device unattended and left logged into the ANZ App.
(b) Lock your Mobile Device or take other steps necessary to stop unauthorised use of the ANZ App.
(c) Notify ANZ immediately if your Mobile Device is lost or stolen, or if your Mobile Device service is suddenly disconnected without your permission (which may indicate you have been subject to mobile phone porting).
(d) Not use the ANZ App for any purpose other than to undertake legitimate banking, superannuation, investment or insurance enquiries or payments on accounts you are legally entitled to operate in accordance with these ANZ App Terms and Conditions and the terms and conditions applicable to your products and account.
(e) Not act fraudulently or maliciously in relation to the ANZ App application or software. As examples, you will not copy, modify, adversely effect, reverse engineer, hack into or insert malicious code into the ANZ App application or software.
(f) Only install approved applications on your Mobile Device, and that you will not override the software lockdown on your Mobile Device (i.e. jailbreak your Mobile Device).
(g) Promptly update, and keep updated, the operating system and security software for your Mobile Device when released by the Mobile Device or system provider.
(h) Not permit any other person to store their Biometric Identifier on your Mobile Device.
(i) Before you sell or permanently give your Mobile Device to any person, delete the ANZ App application and if you have enabled a Biometric Identifier for access to the ANZ App, disable this feature within the app (e.g. disable TouchID or FaceID).

If you use photos to personalise your accounts (including setting a goal) that can be accessed using the ANZ App, you warrant that:
(a) the photos used by you do not contain content which is offensive or illegal, or would be considered unacceptable for viewing by a person under 18yo; and
7

(b) you took the photo (or are the owner of the copyright in the photo).

13. SMS
You agree that, by registering for the ANZ App, ANZ may send a SMS to your nominated Mobile Device. ANZ is not liable for any loss or damage you suffer as a result of any person other than you accessing those SMSs. You may incur charges from your mobile phone operator as a result of using the ANZ App or SMS. Any such charges are solely your responsibility.

14. Liability and Indemnity
Subject to clause 2 above, the liability of you and ANZ when using the ANZ App is set out in:
(a) For banking functions: the Electronic Banking Conditions of Use and, with reference to the Your Money Report, the terms and conditions in the Your Money Report;
(b) For superannuation functions: The ANZ Smart Choice Electronic Access Terms and Conditions;
(c) For share investment functions: As set out below in clause 28; and
(d) For insurance functions: As set out in clause 33.

Without limiting the specific liability statements in the above product terms and conditions:
• ANZ will not be responsible for any inability and/or failure of your Mobile Device to access or use the ANZ App, or for any loss or damage to your Mobile Device resulting from your access or use, or attempted access or use, of the ANZ App (including downloading any associated applications for the ANZ App), and you should satisfy yourself as to these matters before attempting to access or use the ANZ App.
• ANZ will not be liable for any loss arising from your inability to access your Trading Account or Share Investments through the ANZ App. If for any reason you are unable to access your Trading Account or Share Investments through the ANZ App, you can contact the Client Service Consultants by telephoning 13 33 50, Monday to Friday, 8am – 8pm Sydney time, or by emailing service@anzshareinvesting.com. You can also access your Trading Account through www.anzshareinvesting.com (once you have been registered for access, which can be obtained from a Client Service Consultant).
• ANZ will not be liable for any loss arising from your use of the ANZ App, including loss arising from any security breach, if you have acted fraudulently (either alone or together with any other person), if you have installed applications on your Mobile Device other than those available from the App Store, or if you have caused or contributed to that loss, for example, by failing to comply with any of these ANZ App Terms and Conditions or other applicable terms and conditions set out in clause 2 above. It is your choice to download and install the ANZ App. ANZ accepts no liability for any loss or consequences to you whatsoever that result from this decision, including in the event ANZ refuses or fails to process a transaction request or delays in doing so. You acknowledge that any unauthorised reproduction by you of any proprietary information provided or available via the ANZ App or any portion of it may result in legal action being taken. When you initiate a call through the ANZ App on your Mobile Device, you will exit the application and the call will be made using your chosen Mobile Device’s dialler. ANZ will not be liable in any way if your dialler redirects you to a fraudulent or incorrect number and will not be liable for any network service provider fees incurred for the call.

15. Helpdesk
For assistance in your use of the ANZ App please call ANZ on 13 33 50. This service is provided on the condition that neither we nor our employees will be liable for any direct or indirect loss suffered by you, resulting from your use of the service. This service will not be responsible for providing advice specific to your Mobile Device, including data connections and cellular charges to your mobile device accounts.

16. Suspension or Termination of Use and Service Quality
ANZ may suspend or terminate your use of the ANZ App, or access to any functionality within the ANZ App, at any time. The provision and subsequent use of the ANZ App is subject to the reliability and availability of third party service providers including software providers and network service providers. ANZ will not be liable for any direct or indirect loss suffered by you, as a result of a reduced level of service caused by any third party. The ANZ App may be unavailable from time to time and temporary service interruptions may occur. In the event you need to execute a transaction request or access any account available through the ANZ App during this time, you acknowledge that the following channels and applications are available to access these accounts as an alternative (if you are registered for access):

- ANZ Internet Banking; or
- ANZ Share Investing (through the Client Service Consultants by telephoning 13 33 50, Monday to Friday, 8am – 8pm Sydney time, or through www.anzshareinvesting.com)

You can contact ANZ at any time for information on how to arrange access to any of the above channels.

17. Changes to the ANZ App and the ANZ App Terms and Conditions

ANZ can change the ANZ App Terms and Conditions at any time. ANZ will give you 20 days prior notice of any changes which relate solely to the use of the banking function in the ANZ App which:

- Impose or increase charges;
- Increase your liability for losses relating to transactions conducted using the ANZ App; or
- Change your daily transaction limit or other periodical transaction limit applying to the use of the ANZ App.

ANZ will notify you of the above changes only by:

- Posting information on anz.com/app;
- Notice in our branches;
- Public notice; or
- Written or electronic notice to you (including via your Mobile Device).

BANKING FUNCTIONALITY

18. Pay Anyone

It is your responsibility to ensure that the details provided by you are correct or your transfer may be unsuccessful or may be paid to an unintended account. We do not check that the details provided by you are correct.

ANZ will generally process Pay Anyone instructions:

- in near real time, or on the future date you have selected, if the Pay Anyone transfer can be made through the New Payments Platform or Osko®;
- if the Pay Anyone transfer cannot be made through the New Payments Platform or Osko® (for example, if either the sending or receiving account is ineligible for those services), in the following way:
  o If you do not ask us to make the transfer on a future date, on the day the instruction is given provided ANZ receives the instruction before 6pm Melbourne time on a Banking Business Day; and
  o If you ask us to make the transfer on a future date, on that date provided it is a Banking Business Day (or if it is not, on the next Banking Business Day).

19. BPAY® Payments
The ANZ App allows you to pay bills using BPAY® Payments. When using BPAY® Payments, you must ensure that the Biller Code and Reference are correct or your payment may be unsuccessful or may be paid to an unintended account. You cannot:

- delete or cancel a bill payment once you have submitted the request to us; or
- make future dated bill payments or recurring bill payments.

BPAY View™ is not available using the ANZ App. A limit of $10,000 per transaction and $15,000 per day applies to bill payments using BPAY® Payments on the ANZ App (unless you have registered for and use VoiceID, in which case higher daily transaction and per day limits may be available). Bill payments requested before 6pm Sydney time on a Banking Business Day will be processed to your account on the same day. Any bill payment requested after 6pm Sydney time on a Banking Business Day may be processed on the next Banking Business Day. However, when the biller’s account will be credited for this payment will depend on the policy and systems of the biller’s bank. After you have completed your bill payment request, you will receive a receipt confirming your bill has been lodged for processing with us. The receipt will contain a receipt number. BPAY® Payments and BPAY View™ is registered to BPAY Pty Ltd ABN 69 079 137 518.

20. PayID
ANZ may allow you to create PayID in the ANZ App on accounts which can receive payments through the New Payments Platform. The PayID Conditions set out in the Electronic Banking Conditions of Use provided with your product terms and conditions, and any additional conditions you are advised of while creating your PayID, will apply to creation and use of your PayID.

21. ANZ Spendi
ANZ Spendi allows you to set daily budgets for your personal credit and debit card accounts within the ANZ App and to track card and ATM transactions against those budgets. This includes card transactions at a retailer, online or on the phone, mobile wallet transactions (such as Apple Pay) and recurring transactions that use your card on file. Transactions that are not tracked include Pay Anyone payments, BPAY® payments, direct debits, international money transfers and fees or charges on your account. If you have a shared account, card and ATM transactions for all linked cards will count towards your daily budgets.

It is your responsibility to determine your own budgets based on your individual circumstances. ANZ Spendi is only an indicator and won’t restrict your spending or provide advice on the suitability of your allocated budgets.

ANZ Spendi will track your card and ATM transactions throughout the day, starting and ending at around 12am (midnight) AEST/AEDT. In the early hours of some mornings, your daily spend won’t be visible, but ANZ Spendi will still track the card and ATM transactions made during this time against your daily budget.

22. Goals
You can set a savings goal in the ANZ App by applying the goal to an underlying eligible savings account. This only changes the look of the account as it is displayed in the ANZ App – it does not change the underlying functionality or features of the account, which will continue to be governed by the terms and conditions that apply to that account.

The feature uses information that you have entered or selected, it does not consider your personal needs and financial circumstances. It is your responsibility to determine your own goal/s and how much and how often you save towards a goal based on your individual circumstances. Please consider if this feature is right for you.

You may receive in-app notifications. You can close a goal at any time and your account with any personalisation, such as name and image, will revert back to the original settings.
23. **ANZ Spend Summary**

The ANZ Spend Summary is not available on all products and is not an account statement and should not be relied on for that purpose. For eligible products, the ANZ Spend Summary allows you to view a summary of your spending habits by merchant or category within the ANZ App on a calendar monthly basis. Not all fees, charges, interest or transactions on your account will be reflected in the Spend Summary. For example, it will exclude pending transactions, credits, reversals and refunds and may not include all fees, charges, interest or transactions.

ANZ may categorise transactions in a manner that causes a particular transaction and its fees, charges and/or interest to be described in the ANZ Spend Summary in one category, as a combined amount, or across one or more categories. The ANZ Spend Summary should be used and read subject to your relevant product terms and conditions and periodic statements. You can sort a transaction the way you want by changing its category to suit your needs. You can choose whether to apply a new category to the transaction you’ve chosen or, where the merchant is identifiable, to all transactions (past and future) from that merchant. ANZ does not endorse how you choose to categorise your transactions and accepts no responsibility or liability in relation to the categorisations you choose. Any changes you make to categorise your transactions will not be reflected in any category included in the Your Money Report.

ANZ Spend Summary does not change the underlying functionality or features of the relevant account you hold, which will continue to be governed by the terms and conditions that apply to that account.

24. **Transaction Details**

We cannot guarantee that transaction details displayed in the ANZ App (such as time of transaction) are accurate. Specifically, merchant details (including merchant identity and contact information) displayed in connection with your transactions via the ANZ App and the Your Money Report are provided by our third party supplier, Look Who’s Charging Pty Limited. Whilst every effort is made to ensure these details are correct, we cannot guarantee this. If you believe the merchant details displayed for a transaction are incorrect, you can send a message to Look Who’s Charging via a link in the ANZ App.

25. **Your Money Report**

If you are on a version of the ANZ App that includes access to the Your Money Report you may be able to access a copy of the Your Money Report in the ANZ App. The Your Money Report may be titled with reference to your name. The Your Money Report may not include all of your account information and you should refer to the Your Money Report for an explanation of included accounts and/or products. The Your Money Report is not an account statement or a summary of your financial position and should not be relied on for such purposes. The Your Money Report is not intended to provide you with any financial or other advice and it is your responsibility to determine your own budgets and make your own financial decisions based on your individual circumstances.

Not all fees, charges, interest or transactions on your accounts will be reflected in the Your Money Report. For example, it will exclude pending transactions, such as pending credits, reversals and refunds. Reversals or refunds that occur after the report has been generated for a particular month will be reflected in a future report.

ANZ may categorise transactions in the Your Money Report in a manner that causes a particular transaction and its fees, charges and/or interest to be described in one category, as a combined amount, or across one or more categories.

You may only be able to access the Your Money Report for limited periods and we make no guarantee or representation about the periods for which the Your Money Report will be available to you.
If you have more than one CRN registered under your name, the Your Money Report will reflect collective information relating to accounts the subject of your multiple CRNs and you will not get a separate Your Money Report for each of your CRNs.

26. Card Control Service

Definitions

In this clause 26, the following terms have the meanings given below:

“Account” means the underlying ANZ account (but excludes ANZ Plus accounts) which is able to be transacted on using a Card.

“Accountholder” means the person responsible to ANZ for the operation of the Account (including any Cards issued in connection with the Account).

“Card” means any eligible ANZ Visa credit card or Visa debit card associated with an Account which is able to be used in conjunction with the Card Control Service.

“Card Control Service” means the service described in this clause 26.

“Cardholder” means the person in whose name a Card has been issued.

“Control” means each of the control functions available for use in connection with a Card as part of the Card Control Service.

Types of Controls

As part of the Card Control Service, ANZ may make different types of Controls available for use via the ANZ App from time to time including:

(a) “Temporary Block” – this Control allows you, as the Cardholder, to place a temporary block on your Card. If you apply this Control, it will generally block all transactions which are identified by ANZ as having been attempted using your physical Card, including:

• transactions attempted at both domestic and overseas point of sale terminals, including contactless and “insert card” transactions;
• cash withdrawal transactions attempted at domestic and overseas ATMs;
• transactions conducted online or over the phone; and
• pre-authorisation transactions (including those for $0).

Temporary Block will not generally block other types of transactions using your Card, including:

• any transactions using a mobile wallet (e.g. Apple Pay);
• BPAY® payments;
• recurring payments and instalment payments which were set up against your Card before Card Temporary Block was applied to it; and
• refunds or other credits back onto your Card.

(b) “Gambling Block” – this Control allows you, as the Cardholder, to block Gambling Transactions on your Card. For the purpose of the Gambling Block, a “Gambling Transaction” is any transaction identified by ANZ as being for gambling or gaming purposes. This includes most domestic and overseas transactions on your Card which are identified by ANZ as being for gambling purposes, including but not limited to:

• gambling transactions at point of sale terminals;
• gambling transactions using a mobile wallet (e.g. Apple Pay);
• gambling transactions conducted online or over the phone;
• recurring and instalment payments for gambling purposes; and
• pre-authorisations for gambling transactions (including those for $0).
To identify Gambling Transactions, ANZ relies on information provided by third parties (including, for example, the merchant, their intermediary financial institution, and Visa), and accepts no responsibility for the accuracy of that information. Accordingly:

- certain transactions made with certain merchants may be identified by ANZ as gambling transactions, even though such transactions are not for gambling or gaming purposes (e.g. transactions which occur at newsagents that sell lottery tickets could be identified as a Gambling Transaction)
- ANZ may not identify a transaction as a Gambling Transaction, even though the transaction is for gambling or gaming purposes.

Gambling Block won’t block other types of transactions, including but not limited to:

- cash withdrawal transactions at domestic and overseas ATMs;
- BPAY® payments; and
- refunds or other credits back onto your Card.

The availability or status of Gambling Block does not affect any block or restrictions on the card imposed by the Account holder or the principal of the Account in accordance with the terms and conditions of that account or otherwise.

**General information**

(a) The Card Control Service is available for use in the ANZ App by the Cardholder of a Card. If you do not hold an eligible Card, or if your Card is expired, blocked, suspended, closed or cancelled, the Card Control Service may not be visible to you or available for your use in the ANZ App.

(b) By using the Card Control Service, you warrant that you are authorised by the relevant Account holder to apply Controls to the Card.

(c) You can apply a Control to, or remove a Control from, your Card at any time via the ANZ App (although please refer to “What happens when you remove a Control” for more information about removing a Gambling Block). You may be required to submit your agreement to this action before it takes effect.

(d) More than one Control can be applied to a Card at the same time.

(e) Controls applied using the ANZ App are separate and distinct from any control or block applied by ANZ for any other purpose. Any other such controls or blocks must be removed separately.

**What happens when you apply a Control**

(a) There may be up to a 15 minute delay between the time when you apply a Control to your Card and the time when the Control actually commences blocking relevant transactions.

(b) If the ANZ App, or ANZ’s or Visa’s computer or telecommunications systems, are interrupted, unavailable or offline for any reason, you may be unable to complete required activities to apply a Control via the ANZ App, or there may be a delay in processing the application of a Control.

(c) When you apply a Control to a Card:

- ANZ will use reasonable efforts to block a transaction when we receive an authorisation request that matches one of the Controls applied to your Card. However, there are certain circumstances when the selected Control may not operate to block relevant transactions, as further described in “What transactions may not be blocked by a Control” below, and under “Gambling Block”, above.
• It only applies to that Card and not to any other Cards associated with the same Account.
• It applies to all Accounts linked to that Card, regardless of which linked Account is sought to be used to process a transaction. For example, if you have an ANZ savings or everyday Account linked to your Visa credit card, the application of a Temporary Block on your Visa credit card will prevent you from completing transactions using “SAV” and “CHQ” options, in addition to “CR” transactions.
• Transactions (such as direct debits) that are processed using your Account number (rather than your Card number) will not be blocked as a result of a Control being applied to a Card which has been issued against the relevant Account.

(d) Each time a transaction on your Card is blocked by a Control, ANZ may send you an alert notification by SMS and/or email using the contact details ANZ has on file for you. If you have more than one Control applied to your Card that is capable of blocking the relevant transaction, we will still only send a single alert.

(e) Applying Temporary Block or any other type of Control to a Card does not report your Card to ANZ as lost or stolen. If your Card has been lost or stolen or you believe it has been subject to misuse, you must report this to ANZ immediately in accordance with the terms and conditions that apply to your Account or any other method agreed to by ANZ from time to time. This helps to protect you as much as possible from any loss or liability. A failure to report that a Card has been lost, stolen or subject to misuse within a reasonable time after you become aware of the loss, theft or misuse may cause you to be liable for any unauthorised transactions applied to the Card until ANZ is notified. If you report your Card to ANZ as lost or stolen, the Card may be suspended or cancelled by ANZ in accordance with the relevant product terms and conditions, and you may not be able to transact using it, regardless of whether you have removed all Controls from your Card.

(f) Without limiting clause 14, ANZ is not liable for any loss suffered by you if a transaction is charged to your Card despite the application of a Control, or where a transaction is unable to be charged to your Card as a result of the application of a Control.

**What happens when you remove a Control**

When you remove a Control, you should generally be able to recommence using your Card to complete relevant transactions straight away. However:

• If you’ve applied Gambling Block to your Card and you subsequently submit a request via the ANZ App to remove that Control, a 48 hour delay applies. After the 48 hours have elapsed, you can then remove Gambling Block by turning the Control off in the ANZ App.
• If the ANZ App, or ANZ’s or Visa’s computer or telecommunications systems, are interrupted, unavailable or offline for any reason, you may be unable to complete required activities to remove a Control via the ANZ App, or there may be a delay in processing the removal of a Control.
• If your Card has expired, been closed or cancelled, or is subject to a block or suspension other than as a result of the application of a Control, you may be prevented from transacting on your Card even after you have removed all Controls.

**What transactions may not be blocked by a Control**

Even where you have applied a Control to your Card, the Control may not block the following:

• Transactions that are made when ANZ’s, Visa’s or a merchant’s computer or telecommunications systems are interrupted, unavailable or offline for any reason;
• Transactions that are processed using the underlying Account details (e.g. your BSB and Account number) rather than the Card itself; and
• Transactions for which the information provided by the merchant or their bank doesn’t match the Control you’ve set, and therefore ANZ is unable to correctly identify the nature of the transaction.

Nothing in this section limits any other part of this clause 26.

What happens when you receive a replacement Card

If a replacement Card is issued to you:
• because the existing Card is due to expire, all Controls applied to the existing Card will be carried over to the replacement Card;
• because the existing Card is reported as lost or stolen, all Controls applied to the existing Card will be carried over to the replacement Card, other than Temporary Block;
• because you have transferred to a different type of Account, no Controls applied to the existing Card will be carried over to the replacement Card; and
• any request submitted via the ANZ App to remove Gambling Block from the existing card will be carried over to the replacement card and the remaining time, if any, from the 48 hour timer will be carried over to the replacement card and will continue to count down until it reaches zero. Once the 48 hours have elapsed, you will be able to remove the Gambling Block by turning the Control off in the ANZ App.

SUPERANNUATION FUNCTIONALITY

27. Superannuation functionality
You may view the following in relation to your ANZ Smart Choice Super and Pension Account on the ANZ App:
• account balance;
• transaction history (high level details only);
• investment portfolio;
• historic investment options performance;
• investment asset allocations;
• insurance cover; and
• beneficiaries.

You also have the ability to consolidate your other superannuation account/s into your ANZ Smart Choice Super Account via the ANZ App. This consolidation functionality is not available in relation to ANZ Smart Choice Transition to Retirement or Pension Accounts. You may not conduct any other transactions that would otherwise be available through the Electronic Access for your ANZ Smart Choice Super and Pension account. You cannot directly contribute to or withdraw funds from your ANZ Smart Choice Super and Pension Account using the ANZ App. However, you can use BPay® Payments or an electronic funds transfer through the ANZ App, ANZ Internet Banking or through any other financial institution to transfer funds to your ANZ Smart Choice Super Account. For further details on how you can contribute to, and withdraw funds from, your ANZ Smart Choice Super and Pension Account, please refer to the PDS. You acknowledge and understand that the account information of your ANZ Smart Choice Super and Pension Account as displayed in the ANZ App is provided to ANZ by OnePath Custodians and are subject to change in the event of an error. It is intended for information purposes only and is based on the available unit prices, therefore should not be taken as complete and up to date.
SHARE INVESTING FUNCTIONALITY

28. Liability
Subject to responsibilities implied by law and which cannot be excluded, ANZ is not liable to you for any losses, damages, liabilities, claims or expenses whatsoever (including but not limited to legal costs or settlement costs and consequential losses) whether in contract, tort, statute or otherwise arising out of or relating to your access to the ANZ Share Investing service through the ANZ App, except, subject to clause 2 where the losses:
   • are caused by the fraudulent or negligent conduct of ANZ or its employees or agents;
   • relate to any forged, faulty, expired or cancelled part of the ANZ App;
   • arise from access to the ANZ App on a device that occurs before you have received or selected your ANZ App PIN for the first time on that device;
   • result from an unauthorised access that occurs after you have notified ANZ that the security of your password has been breached; or
   • result from an unauthorised transaction if it is clear that you have not contributed to the losses.

The liability of you and the provider of the ANZ Share Investing service identified in clause 2 is set out in the ANZ Share Investing Trading Terms and Conditions.

29. Equipment malfunction
You agree that ANZ will not be liable for any losses suffered by you where the ANZ App is temporarily unavailable or where a system or equipment fails to function in a normal or satisfactory manner, regardless of how this may have been caused. You are solely responsible for your own anti-virus and mobile device security measures, and those of any authorised user, to help prevent unauthorised access via the ANZ App to your transactions and linked accounts.

You agree that if for any reason you are unable to access your Trading Account or Share Investments through the ANZ App, you can contact the Client Service Consultants by telephoning 1300 269 662, Monday to Friday, 8am – 8pm Sydney time, including to undertake a share investment transaction by telephone or you can access your Trading Account through www.anzshareinvesting.com (once you have been registered for access, which can be obtained from a Client Service Consultant).

30. Specific Electronic Access Terms for accessing Share Investments
The following terms will only apply if you access Share Investments in the ANZ App:
   (a) You must make a report to ANZ immediately you become aware or suspect that your ANZ App PIN, telecode, password or CRN is disclosed or used without your authority or lost. You must not then continue to use your ANZ App PIN, telecode, password or CRN. ANZ will cancel it and arrange for you to select a new ANZ App PIN, telecode or password or to be provided with a new CRN. The best way to make the report is to call ANZ on 13 33 50. If ANZ’s telephone report service is unavailable, you must report the loss, theft or misuse to any ANZ branch.
   (b) ANZ may cancel any CRN or electronic access without prior notice if:
      (i) ANZ believes that use of the electronic access may cause loss to you or to ANZ; or
      (ii) the account is an inactive account.
   (c) ANZ may withdraw your electronic access to accounts without prior notice if:
      (i) electronic equipment malfunctions or is otherwise unavailable for use;
      (ii) any of your accounts is overdrawn or will become overdrawn, or is otherwise considered out of order by ANZ;
(iii) ANZ believes your access to accounts through electronic equipment may cause loss to you or to ANZ;
(iv) ANZ believes that the quality or security of your electronic access process or ANZ’s systems may have been comprised; or
(v) ANZ suspects you of being fraudulent or engaging in inappropriate behaviour unless this is prohibited by law.

(d) ANZ may at any time change the types of accounts that may be operated, or the types of transactions that may be made through particular electronic equipment.

INSURANCE FUNCTIONALITY

31. Insurance functionality
You may view the following (if applicable) in relation to the Supported Insurance Products on the ANZ App:

- insurance cover;
- who is covered;
- policy commencement, renewal, anniversary and expiry dates;
- beneficiaries;
- the premium amount and payment method; and
- claims information and documentation.

If a Supported Insurance Product you hold does not appear on the ANZ App, you may request to link the product(s) using the ‘Add Existing Policy’ feature in the Insure section of the ANZ App. You can also use the “Add Existing Policy” feature and view insurance products other than Supported Insurance Products. Information you input in respect of these insurance products will not be updated by ANZ or the product issuer.

You acknowledge and understand that any product related information regarding Supported Insurance Products displayed on the ANZ App is provided to ANZ by QBE and is subject to change in the event of an error. The information should not be taken as complete and up to date. Please refer to the relevant Product Disclosure Statement, Policy document and Policy Schedule for full product terms and conditions.

32. Electronic delivery of documents
You agree, by registering and continuing to use the ANZ App, for the documents (or type of documents) below to be made available electronically through the ANZ App. Each document, or type of document, can be obtained and accessed in the manner set out below:

- ANZ Financial Services Guide (FSG) – this document can be accessed, downloaded and saved via:
  o the ‘Important Information’ folder; or
  o clicking on hyperlinks of the FSG, which are located at the bottom of both the Insurance Store pages and every page of the application to buy a Supported Insurance Product;
- any Policy Schedule in respect of a Supported Insurance Product purchased through the ANZ App – this type of document can be viewed, downloaded and saved by accessing the ‘Messages’ folder within 60 days of buying a Supported Insurance Product; and
- any PDS in respect of a Supported Insurance Product – this type of document can be accessed, downloaded and saved by clicking on hyperlinks of relevant PDS, which are located at the bottom of both the Insurance Store pages and every page of the application to buy a Supported Insurance Product.

33. Liability
In addition to the matters set out in clause 14, ANZ, its subsidiaries, officers, employees, or the relevant product issuer(s) are not liable to you for any losses, damages, liabilities, claims or expenses whatsoever whether in contract, tort, statute or otherwise arising directly or indirectly out of, or relating to the accuracy
of, or reliance on, any product related information that appears on the ANZ App. This is irrespective of whether the information is input by you or ANZ.

FURTHER GENERAL TERMS

34. Password Security
You must keep your passwords secure. Failure to do so may increase your liability for any loss.

Warning: You must not use your birth date or an alphabetical code which is a recognisable part of your name as a password, or select a password with sequential numbers, for example “1234” or where three or more numbers repeat, for example, ‘1111’ or “2222”. If you do, you may be liable for any loss suffered from an unauthorised transaction. You must not:
(a) disclose your passwords to any other person;
(b) allow any other person to see you entering your password; or
(c) if you enabled TouchID for access to the ANZ App, allow another person to store their fingerprints on your Mobile Device.

35. Making a complaint
If you have a complaint about any of our products or services, ANZ has established complaints resolution procedures.

The easiest way to contact us to tell us about your complaint is to use the online complaints form or give us a call:

- Use our online complaints form at anz.com.au/complaint.
- By phone:
  - 13 13 14
  - +613 9683 9999 from overseas
  - Complaint Resolution Team 1800 805 154
  - National Relay Service 133 677.
- Write to the ANZ Complaint Resolution Team:
  Locked Bag 4050
  South Melbourne VIC 3205.
- Visit your nearest ANZ branch.
- If you have a relationship manager, please feel free to contact them.

For more information about ANZ’s complaints resolution procedures, please ask for the brochure entitled ‘ANZ Complaint Guide’ at any ANZ branch or business centre or go to https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/

Your review options

If you are not satisfied with our response, you can have your complaint reviewed free of charge by the Australian Financial Complaints Authority, an external dispute resolution scheme.

Australian Financial Complaints Authority (AFCA)
AFCA is external to ANZ. It provides a free and independent dispute resolution service for individual and small business customers who are unable to resolve their complaints directly with ANZ.

Email: info@afca.org.au
Phone: +61 1800 931 678
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
Website: www.afca.org.au

APPLE TERMS AND OTHER MATTERS

36. Privacy

ANZ may collect personal information via the ANZ App. In addition to the types of personal information set out in ANZ’s Privacy Policy, ANZ may also collect personal information about:

- the electronic devices (eg: mobile phones or tablets) you use to access the ANZ App such as network type and carrier name, device type and model, operating system, screen resolution, application type and version, IP address and security information related to the device (Device Information); and
- the way you use or interact with the ANZ App or particular features, such as screens you visit, the time you spend in the app and information that you may download like statements or reports from the app.

ANZ may use this personal information for the purposes of:

- providing you with access to the ANZ App;
- considering your request for any product or service;
- assessing your application for any product or service;
- providing you with the ANZ products and services that have been requested by you;
- communicating with you about your accounts including providing statements and other notices;
- answering any questions you may have, responding to any requests you make and to provide information to you;
- providing you with updates on your progress towards your goals, such as a savings goal or providing other helpful information;
- determining your approximate location using your Device Information, which may assist us to detect fraud and other suspicious activities and to enable us to provide you with information, such as your nearest branch or ATM;
- obtaining insights into how you interact with the ANZ App and to better understand your preferences and requirements so that we can tailor the customer experience (for example, contact you regarding an app issue we can see you have been facing, deliver personalised content or present you with offers which may be of interest);
- marketing and promotional activities including telling you about other products or services (including products of third parties) that may be of interest to you;
- market research, analytics and product development;
- to improve our ANZ App;
- to help us maintain and manage the app, your accounts and to perform other administrative and operational tasks including but not limited to testing, maintenance and incident management of the app, analytics and crash reporting;
- to comply with our legal obligations, including under relevant laws such as the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), the Income Tax Assessment Act 1936 (Cth) and the Competition and Consumer Act 2010 (Cth);
- for any purpose we inform you about when we collect your personal information via the app;
- for other purposes set out in our Privacy Policy.
ANZ may collect this information from you directly or from third parties, such as third party service providers who assist with operating the ANZ App and capture data on ANZ’s behalf or an authorised operator of your account.

Without this personal information, ANZ would not be able to provide you with access to the ANZ App. In this regard, if you do not agree to ANZ handling your personal information in accordance with this clause then you may choose not to use the ANZ App and may instead elect to access ANZ products and services via an alternative platform (where available). If you are already using the ANZ App, you should cease use.

ANZ may disclose this personal information to its related entities, agents, insurance partners, contractors and/or service providers that ANZ engages to carry out or assist with its functions and activities (Third Parties) some of which may be based overseas including in Europe, the USA and the Asia Pacific. Some of these Third Parties include QBE Insurance (Australia) Limited, Adobe Systems, Inc and Adobe Systems Software Ireland Limited, Google Asia Pacific Pte Ltd (Google), New Relic Inc, Moneythor Pte Ltd, LivePerson Inc and Look Who’s Charging Pty Ltd.

Google may retain and use the information collected by it, subject to the terms of its privacy policy (located at www.google.com/privacy.html). You can also find more information in relation to how Google processes and uses your data at the site “How Google uses data when you use our partners’ sites or apps” (located at www.google.com/policies/privacy/partners/).

ANZ’s Privacy Policy contains information about how to access the personal information ANZ holds about you, how you can seek to correct it and how you can raise concerns if you believe ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters.

Before you provide ANZ with personal information about someone else, we require that you show them a copy of this clause so that they can understand how ANZ intends to handle their personal information.

Details regarding the handling of your personal information for Voice ID authentication can be found by referring to clause 6 above.

37. Other matters
   (a) By clicking “Install” you agree to receive these ANZ App Terms and Conditions and any amendments to them (except those outlined in clause 17) electronically via the App Store or the Mobile Device and understand ANZ will not send you a paper copy.

   (b) In relation to these ANZ App Terms and Conditions, no delay or failure to act will be construed as a waiver of or in any way prejudice, any of our rights. No waiver will be effective unless it is in writing. A waiver or a breach will not waive any other breach.

   (c) These ANZ App Terms and Conditions are governed by and to be construed in accordance with the laws in force in Victoria, Australia. By accepting these ANZ App Terms and Conditions you irrevocably and unconditionally submit to the non-exclusive jurisdiction of the courts of Victoria, Australia and courts of appeal from them.

38. Apple Inc Licensing
   You acknowledge that these ANZ App Terms and Conditions are between ANZ and you, and not Apple Inc (Apple). You are given a non-transferable licence to use the ANZ App on your Mobile Device in accordance with these ANZ App Terms and Conditions and the Apple Usage Rules in the Apple Store Terms of Service.
Subject to these ANZ App Terms and Conditions, ANZ is solely responsible for the ANZ App, and Apple Inc is not responsible for the ANZ App in any way.

To the maximum extent permitted by law, Apple has no warranty obligations whatsoever with respect to the ANZ App. You agree that ANZ, and not Apple, is responsible for:

- addressing any claims by you or a third party in relation to the ANZ App, including but not limited to product liability claims, claims that the ANZ App fails to confirm to legal or regulatory requirements or consumer protection claims;
- investigating any claim that the ANZ App breaches third party intellectual property rights, and for defending, settling or discharging such claim;
- maintenance and support services for the ANZ App. You warrant that you are not located in a country that is subject to a US Government embargo or is designated by the US Government as a “terrorist supporting” country, and you are not listed on any US Government list of prohibited or restricted parties. You must comply with all third party service providers terms of use (for example, software providers and network service providers) when using the ANZ App. You agree that Apple and its subsidiaries are third party beneficiaries of these ANZ App Terms and Conditions and that Apple has the right to (and will be deemed to have accepted the right) to enforce these ANZ App Terms and Conditions against you as a third party beneficiary.

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