



How to bank online

Easy Read version



How to use this guide



We are ANZ.

We wrote this guide.



We wrote some words in **bold**.

We explain what these words mean.

There is also a list of these words on page 17.



You can ask someone you trust for support to:

- read this guide
- find more information.



This is an Easy Read summary of another guide.

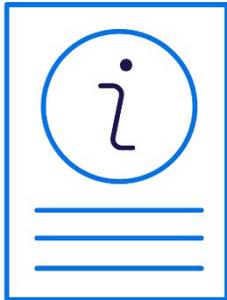
It only includes the most important ideas.



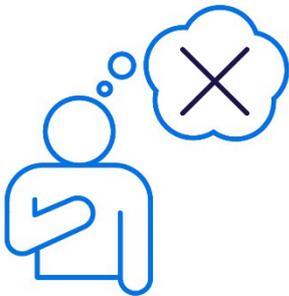
You can find the other guide on our website.

www.anz.com.au/support/legal/important-documents

A note about this information



This document includes general information only.



This means it might not be right for you.
Or you might have different goals.

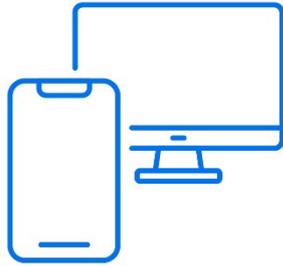


You should think about getting your own advice about the information in this document.

What's in this document?

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About online banking



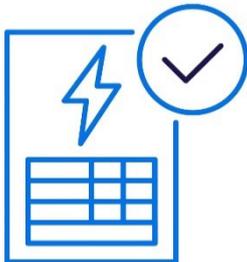
ANZ Internet Banking is a way for you to manage your money from your:

- phone
- computer.

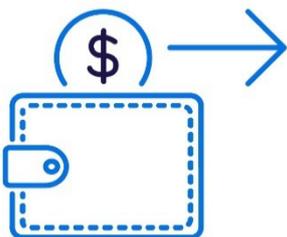


We call this online banking.

Online banking makes it easier for you to:



- pay your bills



- send money

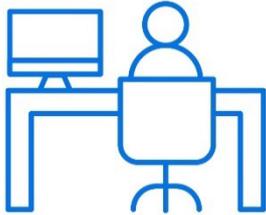


- check your bank account.

You can use online banking:



- at home



- at work



This guide includes 5 steps.

We explain these steps on the following pages.

These steps explain:



- how to get started



- how you can use online banking.

1. Start using your online banking account



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You will need a **Customer Registration Number (CRN)** to start using your online banking account.

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A CRN is a number we give you when you create a bank account.

You use this number to log into your online banking.

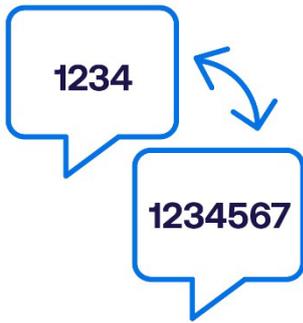


A CRN is not the same as your bank account number.

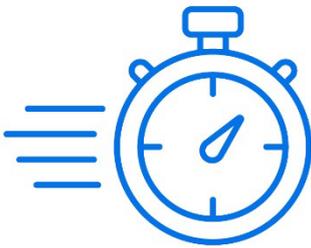


We will send you a number to use to log into your online banking for the first time.

We call this number a **Telecode**.



A Telecode is 4 to 7 numbers long.



You must use your Telecode as soon as possible.



Once you use it you will make a new password.



You will then use this password and your CRN to log in into your online banking from then on.

You can use the ANZ Australia app to:



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- find your CRN



- set up a password.



You can also get support to find this information on our website.

[www.anz.com.au/support/online-banking/
account-management/login-details](http://www.anz.com.au/support/online-banking/account-management/login-details)

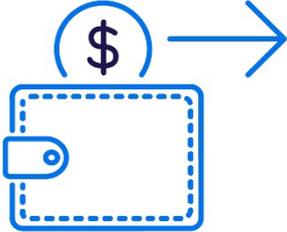


You can also call us if you need help.

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2. Manage your bank accounts

You can use your online banking account to check:



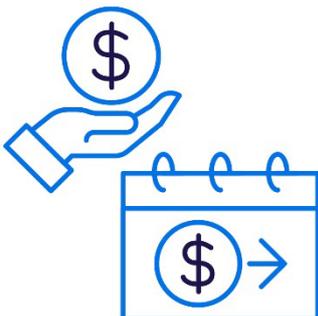
- what you have spent your money on



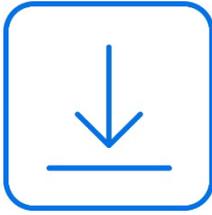
- how much money you have



- how much your **loans** cost.



A loan is money you borrow from a bank that you pay back over time



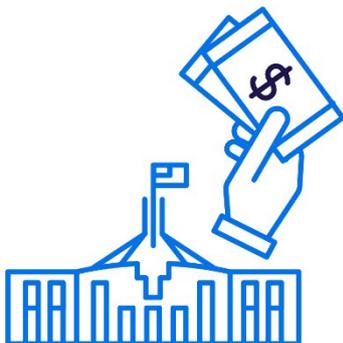
You can use your online banking account to check and download your **account statements**.



An account statement is a document that shows how you have used your account.



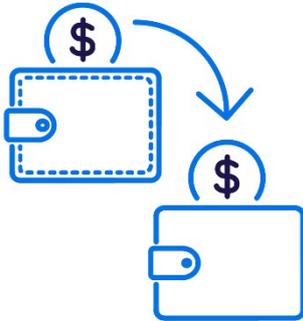
You can also use your online banking account to print information you might need to know when paying your **taxes**.



Tax is money that people pay to the government to help pay for services like schools, roads and hospitals.

3. Pay for things and send money

You can use online banking to:



- move money between your ANZ bank accounts



- send money to other people using their bank account numbers



- pay bills with **BPAY**[®].



BPAY is a way you can pay someone online from your bank account.



You can use online banking to:

- create a **PayID**[®]
- send money to other people with PayID.



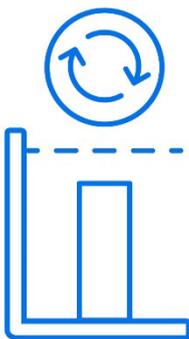
PayID is a way you can send money to someone by using their phone number or email.

You can also use online banking to:

XXX - XXX



- send money to other people with their BSB and bank account number

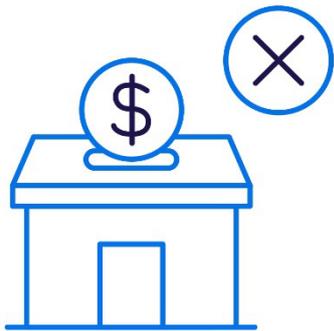


- change the limit on how much you can send to other people a day.

4. Manage your bank cards and loans



You can use online banking to get your new bank cards ready to use.

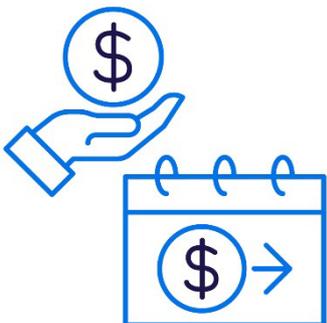


You don't need to go to the bank to do this.

You can also use online banking to:



- ask for a new bank card



- manage how you pay your loans.

5. Stay safe and get help



We use strong technology to keep your money safe.



This includes a system that looks for **fraud** in your bank account.



Fraud is when someone lies or cheats to get something they want.



For example, when a person pretends to be someone else to use their money.



You can also use our ANZ Shield app to help keep your money safe.



This app helps protect your online banking.

It sends you a new code to make sure it's you using your account.



You can call us for support any time.

13 13 14



You can also visit our website for help.

www.anz.com.au/support

Word list

This list explains what the **bold** words in this guide mean.



Account statement

An account statement is a document that shows how you have used your account.



BPAY

BPAY is a way you can pay someone online from your bank account.

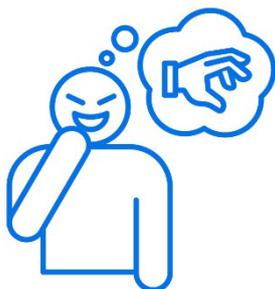


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Customer Registration Number (CRN)

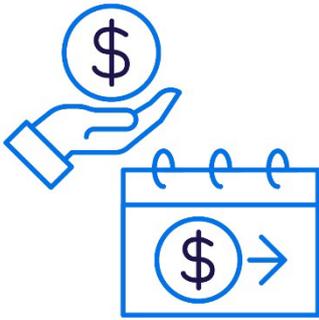
A CRN is a number we give you when you create a bank account.

You use this number to log into your online banking.



Fraud

Fraud is when someone lies or cheats to get something they want.



Loan

A loan is money you borrow from a bank that you pay back over time.



PayID

PayID is a way you can send money to someone by using their phone number or email.



Tax

Tax is money that people pay to the government to help pay for services like schools, roads and hospitals.



Telecode

A Telecode is a number we send you to use to log into your online banking for the first time.



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www.anz.com.au/security

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By providing this information ANZ does not intend to provide any financial advice or other advice or recommendations. You should seek independent financial, legal, tax and other relevant advice having regard to your particular circumstances.

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