



ANZ SELF-SERVICE

HOW TO GUIDE

BANK THE WAY THAT WORKS FOR YOU

Securely access your account in the ANZ App or Internet Banking and take care of your home loan any time that suits you.



ANZ App

Join over 4 million users who are taking care of the day to day with the ANZ App. Just like that.



ANZ Internet Banking

ANZ Internet Banking helps you manage your money whenever it suits you. Visit anz.com and click **Log in**.

Get started:

anz.com/registerinternetbanking

Log in with your mobile device or desktop to quickly view your transactions, interest rate, repayment amount and frequency, how much you've paid off or download your statements.

GET STARTED

Have your Customer Registration Number (CRN) and Telecode ready

1 Get set up

Once you open a transaction account or your loan is settled with us (whichever comes first), you can manage your account with the ANZ App or ANZ Internet Banking.

2 Have your Customer Registration Number (CRN) and Telecode ready

Your CRN is what you use to register for digital banking.

If you don't have your CRN or Telecode, contact ANZ on 13 33 50, we're available 24/7.

If you're an existing customer and can't remember your CRN, log in to the ANZ App, tap **Profile**, and then your name to find it.

Otherwise, you can also visit anz.com, click **Log in** and click **Forgot login details** and follow the steps.

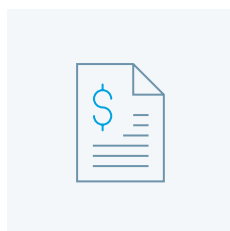
3 Register for digital banking

Download the ANZ App and tap **Get Started**.

Otherwise, you can visit anz.com, select **Log in** and select **Register**.

TAKE CONTROL OF YOUR HOME LOAN WITH THESE FEATURES

VIEW HOME LOAN ACCOUNT DETAILS



ANZ App

1. Log in to the ANZ App.
2. Tap on the **loan account**.
3. Tap on **View home loan details** to view:
 - a. **Summary:** current interest rate, loan balance, total loan amount and loan start date.
 - b. **Repayments:** minimum payment amount, current direct loan payment, repayment frequency and next repayment date.
 - c. **Offset account:** if an offset is linked, view the account number.

ANZ Internet Banking

1. Log in to ANZ Internet Banking.
2. Select the **loan account**.
3. Select the **Details** tab.
4. On this page customers can view:
 - a. **Account summary:** account details, balance, interest rate and interest rate discount (if applicable).
 - b. **Mortgage offset:** mortgage offset details that are linked to your eligible loan.
 - c. **Term details:** original loan term and amount, loan start and maturity date, interest rate indicator and amount paid in advance.
 - d. **Loan repayments:** minimum payment amount, current direct loan payment, repayment frequency and next repayment date.

CHECK WHICH LOAN IS LINKED TO YOUR OFFSET ACCOUNT (IF APPLICABLE TO YOUR LOAN)



ANZ App

1. Log in to the ANZ App.
2. First ensure you have an ANZ One Offset account listed in your **account menu**.
3. If yes, then **tap on your home loan account**.
4. Tap **View home loan details**.
5. Scroll down to **offset account**.
6. If there is an account number listed, that loan is linked to your offset account.

ANZ Internet Banking

1. Log in to ANZ Internet Banking.
2. First ensure you have an ANZ One Offset account listed in your **account menu**.
3. From the homepage, **select your loan account**.
4. Select the **details** tab.
5. Scroll down to mortgage **offset section**.
6. If there is a mortgage offset number listed, that loan is linked to your offset account.

If there is no account number, there is no offset linked. Contact ANZ to have your account linked on 1800 100 641 (Monday - Friday 8am to 8pm (AEST)).

Only one loan can be linked to one offset account. Please ensure you check each loan account individually if you have more than one loan to ensure offset is linked correctly.

Terms and Conditions, fees and charges apply. Refer to ANZ Personal Account Fees and Charges booklet.

REQUEST CHANGE TO UPDATE YOUR ADDRESS



ANZ App

1. Log in to the ANZ App.
2. Tap **Profile**.
3. Tap on your name.
4. Tap on **Address**.
5. Read the important information screens and follow the prompts.

ANZ Internet Banking

1. Log in to ANZ Internet Banking.
2. Select **Profile** from the header, then **Profile and Security**.
3. Under **Contact details**, select **Address**.
4. On the address you'd like to change, click **Edit**.
5. Read the important information screens and follow the prompts.

Find out more at anz.com/updateprofile

UPDATE YOUR PHONE OR EMAIL ADDRESS



Find out more at anz.com/updateprofile

ANZ App

To update your phone number or email address:

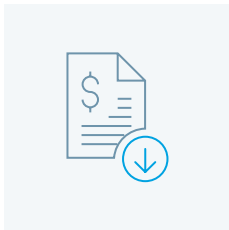
1. Log in to the ANZ App.
2. Tap **Profile**.
3. Tap on your name.
4. Tap on the contact detail you'd like to edit, **Phone** or **Email**, and follow the prompts.

ANZ Internet Banking

To request a change to your address:

1. Log in to ANZ Internet Banking.
2. Select **Profile** from the header, then **Profile and Security**.
3. Under **Contact details**, select **Phone** or **Email**.
4. Select the number or email address you would like to update.
5. Read the important information screens and follow the prompts.

VIEW, DOWNLOAD AND SHARE STATEMENTS



Find out more at anz.com/statement

ANZ App

1. Log in to the ANZ App.
2. Tap on **More**, then **View statements**.
3. Choose the **account** to see the statement.
4. Choose latest statement or find a previous statement by year. Tap on it to open and see the details.

ANZ Internet Banking

1. Log in to ANZ Internet Banking.
2. From the homepage, select the **account** to see the statement for current accounts as well as closed accounts.
3. Click the **View statements** link on the **Account actions** menu on the left.
4. Select the account you wish to view the statements on.
5. Statements are listed in the **Statement issue date**.
6. View a statement by selecting the date or the download icon. The statement will be displayed in a new window or tab.
7. Statements are also available via the quick link on the **home** page.

MANAGE DIRECT LOAN PAYMENTS IN ANZ INTERNET BANKING



Find out more here anz.com/hlpayments

Set up and manage

1. Log in to ANZ Internet Banking.
2. Select the **loan account**.
3. Select **Create or manage direct loan payments** from the **Account actions** menu located on the left-hand side of the screen.
4. Click **Add a new Payment** under the Direct Loan Payments.
5. Read and accept the Important Information.
6. Enter the **Loan payment details** and **Transfer details** and select **Submit**.
7. Read and accept the conditions for loan repayments on the **Direct Loan Payment - Customer Authorisation** page.

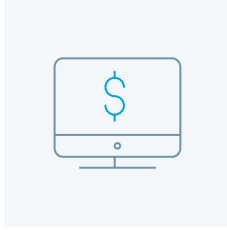
Modify

1. Log in to ANZ Internet Banking.
2. Select the **loan account**.
3. Select the **Create or manage direct loan payments** from the **Account Actions** menu located on the left-hand side of the screen.
4. Existing direct loan payments list will display.
5. Select the relevant payment and click **Modify**.
6. Enter **Loan payment details** and **Transfer details** and select **Submit**.
7. Read and accept the conditions for loan repayments by clicking **I accept**.

When setting up or modifying a direct loan payment, a lodgement receipt is displayed to confirm that payment instructions have been submitted successfully.

Depending on the loan payment requests and changes required in the loan contract, the direct loan payment may be set up straight away or sent to the Loan/Mortgage Team to process the request. The request may then take up to two bank business days to be processed.

REDRAW (IF APPLICABLE TO YOUR LOAN)



Find out more at anz.com/redraw

ANZ Internet Banking

To request a redraw on an eligible loan:

1. Log in to ANZ Internet Banking.
2. Select the loan account to be taken to the **Account Overview** page.
3. Then select the **Redraw loan** link from the **Account actions** menu located on the left-hand side of the screen.
4. The Loan redraw page will display with the **Amount in advance** available for redraw and the redraw fee, if applicable.
5. Enter the amount for redraw and click continue.
6. Review information and click **Confirm**.

A lodgement receipt is displayed to confirm that the request has been submitted successfully.

Depending on the transaction, the redraw may be processed straight away or could be sent to the ANZ Redraw team to be processed. A redraw request may then take up to two bank business days to be processed.

Terms and Conditions and eligibility criteria apply to ANZ Redraw. ANZ Redraw is not available on loans in a company name. For further information on ANZ Redraw please refer to the ANZ Consumer Lending Terms and Conditions available at anz.com.

VIEW INTEREST AND CHARGES PAID FOR THE FINANCIAL YEAR



ANZ Internet Banking

1. Log in to ANZ Internet Banking.
2. Select your account.
3. Select **View your interest and charges summary** from left-hand side menu.
4. View for previous and current financial year for all of your accounts.



MORE INFORMATION

For queries about switching, refinancing or splitting your home loan, please contact your ANZ Lender.

If you also have an everyday transaction account, ANZ Visa debit card or ANZ credit card, you can get a better understanding of your spending or manage your card in the ANZ App or Internet Banking.

Visit anz.com/waystobank

anz.com

The information on this page does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you and read the relevant terms and conditions, Product Disclosure Statement and the ANZ Financial Services Guide available at anz.com before acquiring any product.

Applications for credit subject to approval. Terms and conditions available on application. Fees and charges apply. Australian credit licence number 234527.

The target market for these products can be found within the product's Target Market Determination available at anz.com.

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