

NOTIFICATION OF CHANGES - ANZ SAVING & TRANSACTION PRODUCTS - TERMS AND CONDITIONS

From **01 May 2025**, the following changes to the ANZ Saving & Transaction Products - Terms and Conditions take effect:

Section and/or Subsection	Description of Change
About these T&Cs Page 2	In the second paragraph, replace the word "See" with "Read".
Contents Pages 4-6	Add "Confirmation of Payee" after "BPAY".
Authority Pages 7-8	In the last paragraph, remove the word "for".
Money Out Subsection: Taking money out Page 11	To the end of the last sentence of the last paragraph, add the following: to those used for the original transaction.
Money Out Subsection: Keep enough \$ in your account Pages 13-15	In the second paragraph, replace the word "will" with "may" in the second sentence.
Limits Subsection: Limits that apply Pages 15-17	In the second paragraph, add "and" to the end of the second last bullet point. In the third paragraph, replace the word "see" with "refer to".



Section and/or Subsection	Description of Change
<p>About transactions</p> <p>Subsection:</p> <p>Your ANZ Access Visa Debit Card</p> <p>Pages 20-21</p>	<p>Replace the last paragraph with the following:</p> <p>When you use your ANZ Access Visa Debit Card (including through a Digital Wallet), your Nominated Account will always be debited other than when you access your linked secondary account by choosing 'eftpos CHQ' or 'CHQ' ('cheque') at an ATM or EFTPOS terminal in Australia.</p>
<p>About transactions</p> <p>Subsection:</p> <p>Confirmation of Payee</p> <p>Page 27</p>	<p>After the subsection "BPAY", add new subsection "Confirmation of Payee" with the following:</p> <p>Confirmation of Payee</p> <p>This clause applies when Confirmation of Payee is available for your ANZ Account and in your digital channel (either in part or in full).</p> <p>For more information about Confirmation of Payee, please refer to anz.com</p> <p>In this clause:</p> <ul style="list-style-type: none"> • Account Details means our record of your ANZ Account including the date your ANZ Account was opened, BSB, account number, account name, your full legal account name and any alternative name recorded on your account (where permitted). • Confirmation of Payee is an initiative of Australian Payments Plus. It is the industry-wide service which allows payers to check whether the bank account details entered by a payer match the account details held by the payee's bank. <p>Making payments: conducting a Confirmation of Payee check</p> <p>When you transfer to a new payee or add, update or edit a saved payee (and in other circumstances, as we make available from time to time), the Confirmation of Payee may check the payee name you enter against the name and account details held by the payee's bank.</p>

Section and/or Subsection	Description of Change
<p>About transactions</p> <p>Subsection:</p> <p>Confirmation of Payee</p> <p>Page 27</p> <p>(cont.)</p>	<p>Match outcomes</p> <p>Confirmation of Payee may provide you with a match outcome.</p> <p>A match outcome is provided to help you make a decision about what to do next – for e.g., continue with the payment, check the details again or choose not to proceed with the payment altogether.</p> <p>More detail about what the match outcome means can be found on anz.com</p> <p>It's your responsibility to enter the right details</p> <p>To enable Confirmation of Payee to check the details you have entered and provide a match outcome, you must accurately enter the account name and BSB and account number as provided by the payee.</p> <p>Confirmation of Payee will not stop you from making a payment (unless Confirmation of Payee shows that the account you are trying to pay has been closed). We rely on you to make sure that all transaction details are correct. Read '<i>Be careful!</i>' in '<i>About transactions</i>'.</p> <p>Misuse of Confirmation of Payee</p> <p>You must only use Confirmation of Payee to check that the account details you enter match the details of the person you want to transfer money to. You must comply with these T&Cs when you are using it.</p> <p>We may limit or suspend your use of Confirmation of Payee if we believe it is reasonably necessary to protect you or us or anyone else from possible fraudulent activity, scams or other activities that might cause you or us or anyone else to lose money.</p> <p>Use and disclosure of your Account Details</p> <p>You acknowledge and authorise:</p> <ul style="list-style-type: none"> • us to use and disclose your Account Details to Confirmation of Payee; and

Section and/or Subsection	Description of Change
<p>About transactions Subsection: Confirmation of Payee Page 27 (cont.)</p>	<ul style="list-style-type: none"> • other financial institutions to use your Account Details for the purposes of Confirmation of Payee when someone wants to make a payment to you. <p>If you do not want your information made available in this way, you can contact us to request to opt-out. See '<i>How to contact us</i>' in '<i>Getting in touch</i>'.</p> <p>Notwithstanding any such request made to ANZ, you acknowledge and authorise us to confirm, disclose, store and use your Account Details through Confirmation of Payee to government agencies making a payment to you.</p> <p>To the extent your Account Details and the use of your Account Details constitutes disclosure, storage and use of your personal information within the meaning of the Privacy Act, you acknowledge and agree that you consent to that disclosure, storage and use.</p> <p>Further information about how we handle your personal information can be found in our Privacy Policy which is available on the ANZ Privacy website.</p>
<p>About transactions Subsection: PayTo Page 33</p>	<p>Remove the section with the heading “Transferring a PayTo Payment Agreement”.</p>
<p>About transactions Subsection: PayTo Pages 34-35</p>	<p>Under the heading “Unauthorised PayTo Payments”, replace the second paragraph with the following:</p> <p>If you become aware of a payment being made from your Account, that is not permitted under the terms of your PayTo Payment Agreement (such as the payment frequency or the amount debited) or was not authorised by you, you can contact the Payee to resolve this matter directly with them. You can also ask us to raise an enquiry with the Payee’s financial institution in an attempt to recover funds on your behalf.</p>

Section and/or Subsection	Description of Change
<p>Earning Interest Subsection: How and when we pay interest Pages 39-40</p>	<p>In the seventh paragraph, replace the first sentence with the following:</p> <p>In the case of ANZ Term Deposit accounts, ANZ Advance Notice Term Deposit accounts and ANZ Equity Manager accounts, you can choose to have your interest paid to another eligible ANZ deposit account, rather than being paid to the ANZ Account on which the interest accrues.</p>
<p>Specific terms for specific accounts Subsection: ANZ V2 PLUS account Pages 54-55</p>	<p>Under the heading “Earning interest on your ANZ V2 PLUS account”, in the third paragraph, replace the word “See” with “Read” in the second last sentence.</p>
<p>Specific terms for specific accounts Subsection: ANZ One offset account Pages 57-59</p>	<p>In the second paragraph, remove the words in brackets at the end of the paragraph.</p>

Section and/or Subsection	Description of Change
<p>Specific terms for specific accounts</p> <p>Subsection:</p> <p>ANZ Equity Manager account</p> <p>Page 59</p>	<p>In the first paragraph, replace the second sentence with the following:</p> <p>We'll credit interest to your ANZ Equity Manager account or another eligible ANZ account nominated by you every month from the date you opened your ANZ Equity Manager account in accordance with the rules set out in '<i>Earning interest</i>'.</p> <p>At the end of the third paragraph, add the following new sentence:</p> <p>We may allow you to choose an alternative eligible nominated ANZ account to which certain fees and charges are debited and if we do, you authorise us to debit your ANZ Equity Manager Account or alternative nominated ANZ account (as applicable) with all relevant fees and charges. A reference in these T&Cs to a fee or charge being debited to your account includes a reference to the fee or charge being debited to your alternative nominated ANZ account, unless the context requires otherwise.</p>
<p>Fees</p> <p>Subsection:</p> <p>Fees that apply</p> <p>Page 60</p>	<p>Replace the last paragraph with the following two new paragraphs:</p> <p>If we are entitled to a fee that we fail to collect, we have a right to collect that fee at a later date or for future transactions of the same type.</p> <p>Choosing an alternative eligible nominated ANZ deposit account to which certain fees and charges are debited may apply for some eligible products. Read '<i>ANZ Equity Manager account</i>'.</p>

Section and/or Subsection	Description of Change
<p>If things go wrong</p> <p>Pages 60-62</p>	<p>Under the heading “Security Requirements”, in the fifth paragraph, replace the second bullet point with the following two new bullet points:</p> <ul style="list-style-type: none"> • an unauthorised transaction happens or • if you become aware or suspect that your username or Passcode has been lost, disclosed or used without your authority. You must not continue to use your username or Passcode. We will cancel it and arrange for you to select a new username or Passcode (including a new CRN if applicable).

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