

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

Stay in control of your home loan with fast access to key information anytime you need it.



ANZ Internet Banking

Managing your home loan is easy in Internet Banking – the home of your home loan.

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, download your statements and get fast support using Message Us.

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 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'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.

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

3

Register for both the ANZ App and ANZ Internet Banking

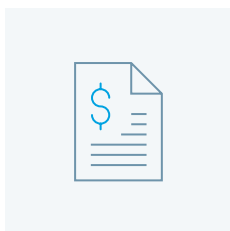
1 First, register for the ANZ App

2 While in the ANZ App, you can set your ANZ Internet Banking password in "Profile"

3 Then, you can log in to Internet Banking without needing to register. Nice one!

TAKE CONTROL OF YOUR HOME LOAN WITH THESE FEATURES

VIEW HOME LOAN ACCOUNT DETAILS



Find out more at anz.com.au/personal/home-loans/your-loan/understanding/

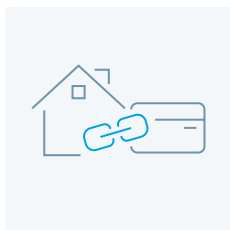
ANZ App

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.
 - 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. To have your offset account linked Message Us in the ANZ App. To get started, log in to the ANZ App, tap Support then Message Us and follow the prompts.

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



Find out more at anz.com/updateprofile

ANZ App

1. Log in to the ANZ App.
2. Tap **Profile**.
3. Tap on your name.
4. Tap on **Address**.

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. Click Edit and follow the prompts

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. Choose the contact detail you'd like to edit, **Phone** or **Email** 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. Statements are listed in the **Statement issue date**.
5. View a statement by selecting the date or the download icon. The statement will be displayed in a new window or tab.

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** and read and accept the important information and follow the prompts.

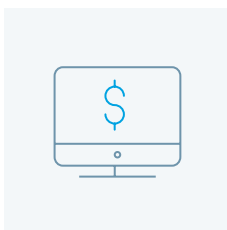
Modify

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. Select the relevant payment and click **Modify** and follow the prompts

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** and follow the steps to complete the Redraw.

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.

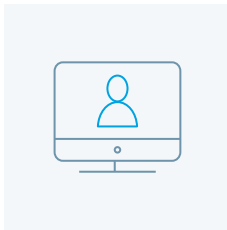
VIEW INTEREST AND CHARGES PAID FOR THE FINANCIAL YEAR



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.

CREATE AND MANAGE A PAYID® TO LINK YOUR OFFSET ACCOUNT (IF APPLICABLE)



Create

ANZ App

1. Log in to the ANZ App
2. Tap **Profile**
3. Tap **PayID**
4. Follow the prompts to create your PayID and link it to your ANZ One offset account.

Create and Manage

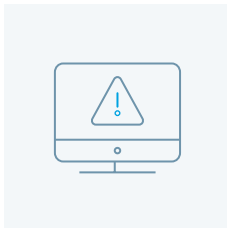
ANZ Internet Banking

1. Log in to ANZ Internet Banking
2. Click **Profile**
3. Select **Manage your PayID**
4. Follow the prompts to create or update your PayID and link it to your ANZ One offset account.

Can you create a PayID in IB? anz.com says you can:

<https://www.anz.com.au/ways-to-bank/more/pay-id/>

GET SUPPORT



Message Us for fast answers and support when you need it in the ANZ App and Internet Banking.

Support Centre Need help? Visit our support centre for detailed instructions.



MORE INFORMATION

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

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](https://www.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.

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

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