

THE ANZ SMART ATM GUIDE

Access our network of Smart ATMs around New Zealand to withdraw and deposit cash.

Find your nearest Smart ATM at anz.co.nz/locations

CONTENTS

Things to know	2
How to get started	2
How to deposit notes into an ANZ account linked to your card	4
How to deposit notes into another ANZ account	6
How to deposit coins into an ANZ account linked to your card	9
How to deposit coins into another ANZ account	11

Banking safely

Remember, never share your PIN with anyone, even us. And always use your hand to cover your PIN when entering it.

If you ever get stuck or need extra help, one of our team will be happy to show you how.



Withdrawals
Available notes ✓ \$20 ✓ \$50

Receipts
✓ Available

Tap & PIN
✓ Available

Deposits
Available ✓ Notes ✓ Coins

PAY THE SMART ATM WAY

YOU CAN NOW DEPOSIT CASH TO OTHER ANZ CUSTOMERS RIGHT HERE

Insert your card to start
ANZ Bank New Zealand Limited

The ANZ logo, featuring the letters 'ANZ' in a bold, white, sans-serif font, followed by a stylized blue icon of three human figures standing together.

THINGS TO KNOW

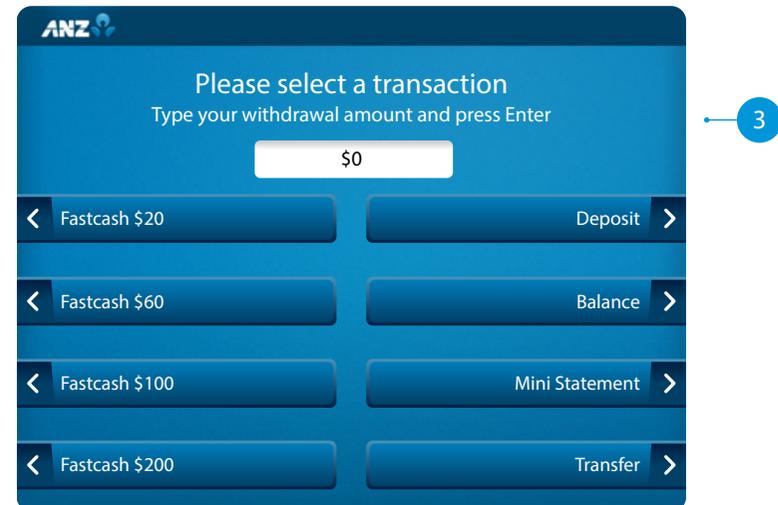
Look at the top of the ATM screen before getting started. Here you'll be able to see what is available:

- A Withdrawals:** If you're withdrawing cash, here you'll see what note denominations are available.
- B Receipts:** If you're after a receipt of your transaction, make sure you check they're available.
- C Tap & PIN:** Hold your ANZ Visa Debit or credit card against the contactless symbol instead of inserting your card.
- D Deposits:** All ANZ Smart ATMs allow you to deposit notes into your own ANZ accounts and those of other ANZ customers. At selected Smart ATMs in branch lobbies, you can also deposit coins into any ANZ account.

HOW TO GET STARTED

- 1** Check the top banner of the ATM before starting a transaction to see if the service you're after is available.
- 2** To start a transaction, simply hold your ANZ Visa Debit or credit card on the contactless symbol until it beeps. Then enter your PIN when prompted. Otherwise, insert your card and enter your PIN when prompted.
- 2A** You can choose to transact in other languages – Te Reo Māori, simplified Chinese, Korean or Japanese.
- 3** Once you've entered your PIN you'll see the main menu.

See page 3 for next steps.



HOW TO GET STARTED

3A There are two options for **withdrawals**:

- **Fastcash:** Select one of the available amounts and the funds will be withdrawn from the default account on your card. You won't receive a receipt.
- **Enter your own amount:** Enter the amount you wish to withdraw, making sure it's divisible by the notes available (i.e. you can't withdraw \$30 if the ATM only has \$20 and \$50 notes available). Then you'll be asked to choose the account you want to withdraw from, and if you'd like a receipt, balance displayed on screen or no balance.

3B There are two options if you select **Deposit**:

- Deposit cash into an ANZ account linked to your card[^]
- Deposit cash into another ANZ account[^].

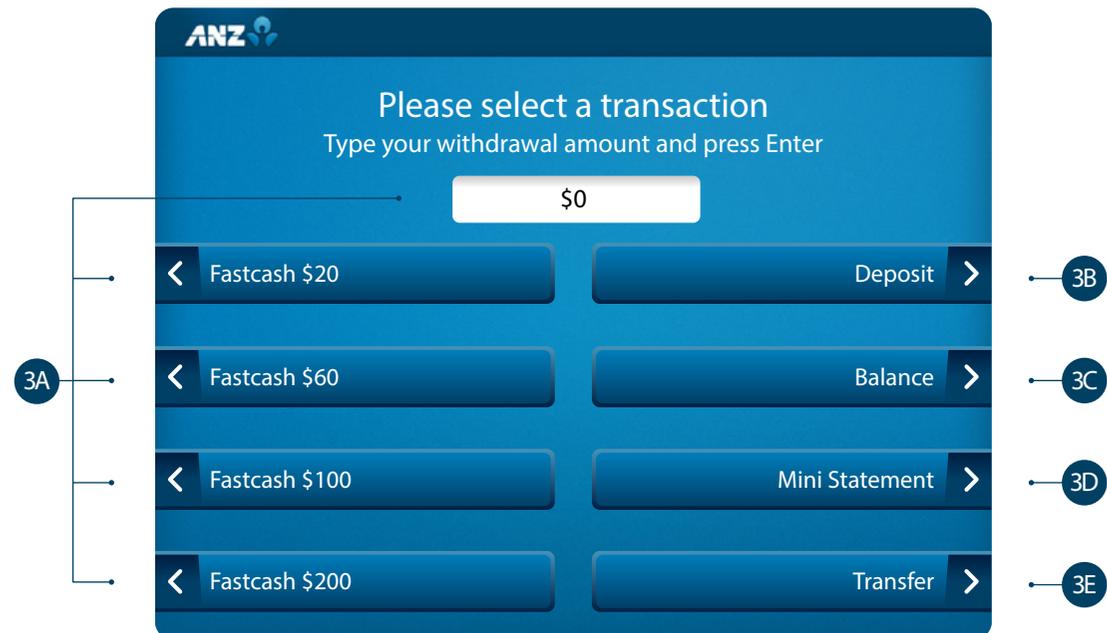
This guide will take you through the steps for each deposit option.

3C **Balance:** Tap here to view the balances of the accounts linked to your card.

3D **Mini Statement:** Tap here to print a statement of the last 10 transactions from the Cheque or Savings accounts linked to your card.

3E **Transfer:** Tap here if you want to transfer money between the accounts linked to your card.

[^] Cash deposits to linked cards after 7.30pm are processed the next day. Cash deposits to another ANZ account after 10pm are processed the next day.



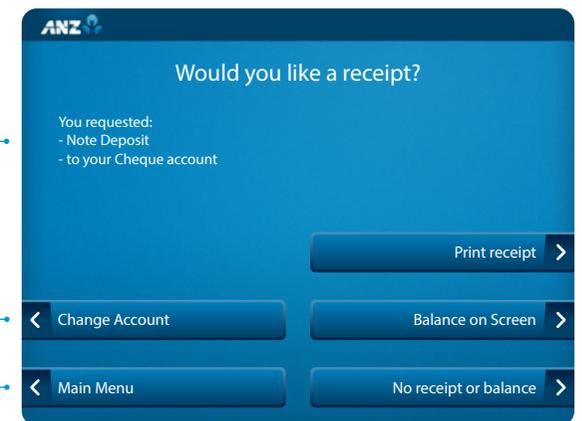
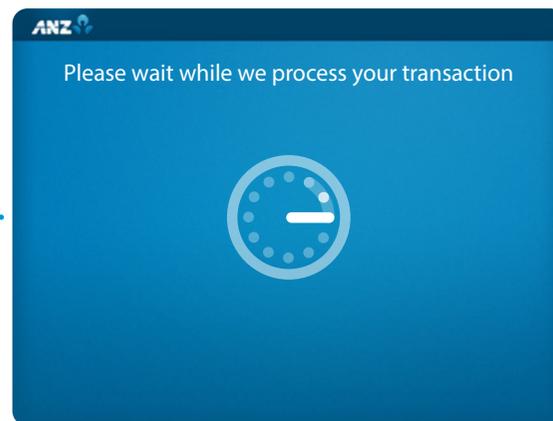
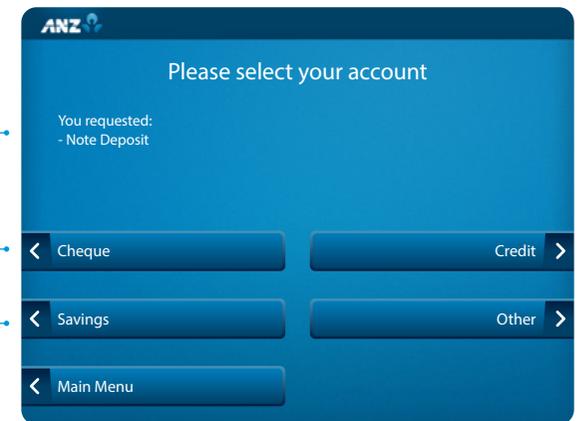
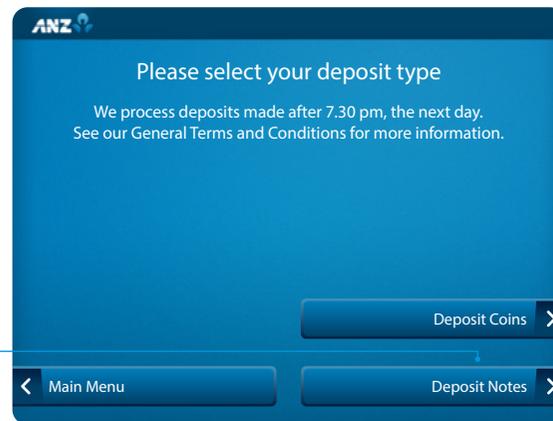
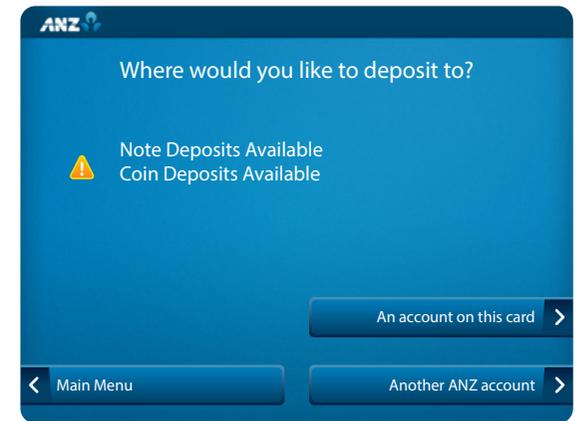
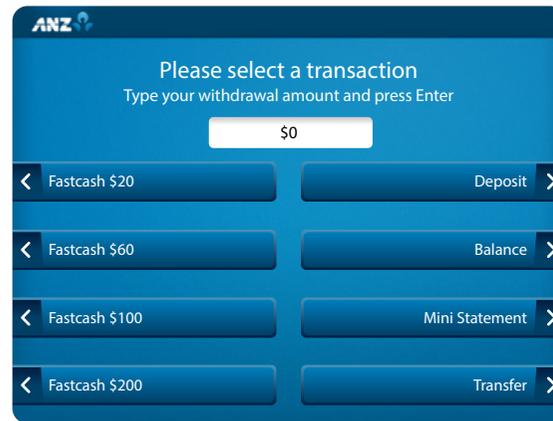
HOW TO DEPOSIT NOTES INTO AN ANZ ACCOUNT LINKED TO YOUR CARD

- 1 Tap **Deposit**.
- 2 Before depositing, it's important to check what deposit types are available on screen. To deposit into an account that's linked to your card, tap **An account on this card**.
- 3 Understand the processing times based on when you're making the deposit and then tap **Deposit Notes**.
- 4 Tap the **Account** you want to deposit the money into, for example Cheque, Savings or Credit.
- 5 The ATM will then display a wait screen while your transaction is processed.
- 6 If you need to change the account, tap **Change Account**.
- 7 If you don't want to deposit money you can select **Main Menu** to return to the main menu.
- 8 If you want a receipt, tap **Print receipt**. Alternatively, you can select **Balance on Screen** or **No receipt or balance**.

Once you've chosen the account and receipt option, it's time to deposit your notes.

See page 5 for next steps.

Helpful tip: To make sure you've selected the right deposit type and account; keep an eye on the 'You requested' section on the screen.



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HOW TO DEPOSIT NOTES INTO AN ANZ ACCOUNT LINKED TO YOUR CARD

9 Important information:

- Check how many notes the ATM can accept in one transaction
- You can only deposit notes, not coins
- Remove any staples, rubber bands or paper clips
- Remove any notes that are folded, damaged or cut
- Count your notes before depositing.

Tap **Continue** to insert your notes.

10 **Insert your notes in a bunch as displayed on the screen.** Not all ATMs accept the notes the same way. The example on screen will show you how.

11 The ATM will then display a wait screen while it counts your deposit.

12 Review your deposit summary. From here you can:

12A **Deposit more notes**

12B **Return all notes** (if you've changed your mind)

12C **Confirm notes deposit.** If you're happy with your deposit, tap **Confirm notes deposit** and your transaction will be completed.

13 If you want to make another transaction, tap **Yes**. If not, tap **No**.

Make sure you take your card with you and don't forget your receipt if you requested one.



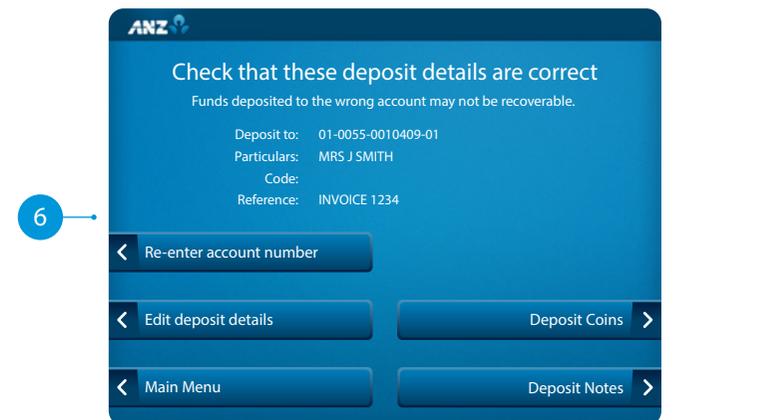
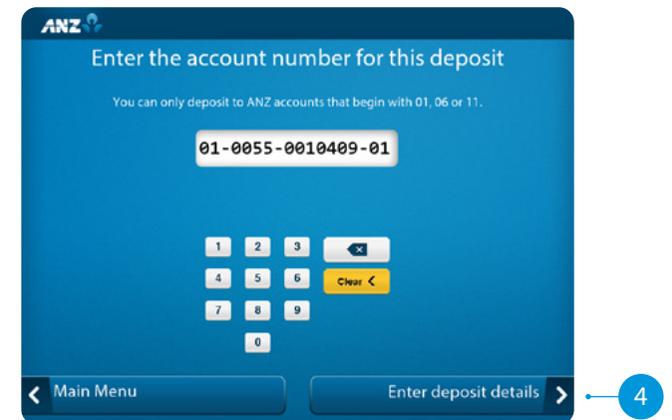
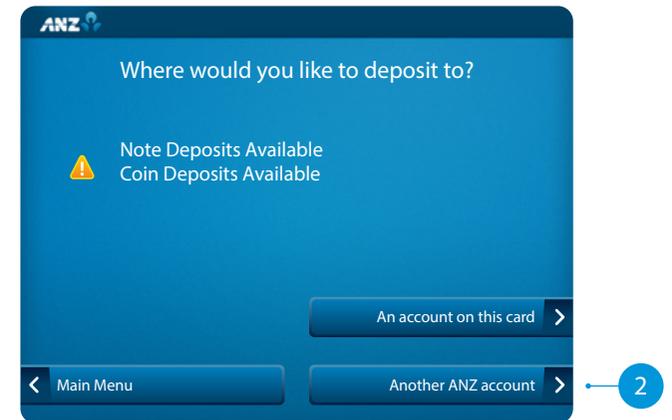
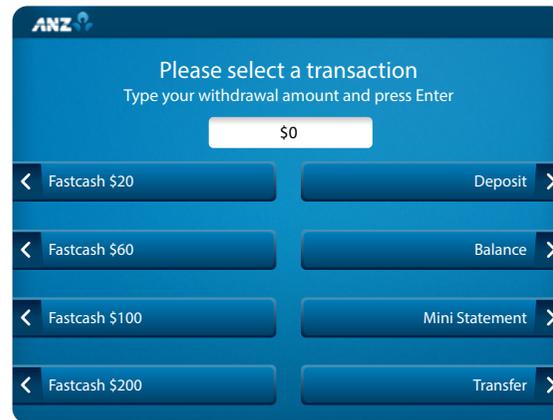
HOW TO DEPOSIT NOTES INTO ANOTHER ANZ ACCOUNT

You can deposit cash into one of your own accounts, for example if it's not linked to your card. Or you can make a deposit into another ANZ customer's account, for example a friend, family member or business.

- 1 Tap **Deposit**.
- 2 Before depositing, it's important to check what deposit types are available on screen. To deposit by entering an ANZ account number, tap **Another ANZ account**.
- 3 Understand the processing times based on when you're making the deposit, then tap **Enter account details**.
- 4 Enter the ANZ account number you're wanting to deposit the money into. Then tap **Enter deposit details**.
- 5 Enter the reference details for the deposit. This will help the recipient understand what the deposit into their account is for. Note, this is optional. You can leave it blank. Then tap **Review details**.
- 6 Check your details are correct, including the account number and any references you've included. If you need to change the account number, tap **Re-enter account number**. If you need to change the reference details, tap **Edit deposit details**. If everything is correct, tap **Deposit Notes**.

See page 7 for next steps.

Daily limits apply to deposits made or received using this method. See our website for more information.



HOW TO DEPOSIT NOTES INTO ANOTHER ANZ ACCOUNT

7 Important information:

- Check how many notes the ATM can accept in one transaction
- You can only deposit notes, not coins.
- Remove any staples, rubber bands or paper clips
- Remove any notes that are folded, damaged or cut
- Count your notes before depositing.

Tap **Continue** to insert your notes.

8 Insert your notes in a bunch as displayed on the screen. Not all ATMs accept the notes the same way. The example on screen will show you how.

9 The ATM will then display a wait screen while it counts your deposit.

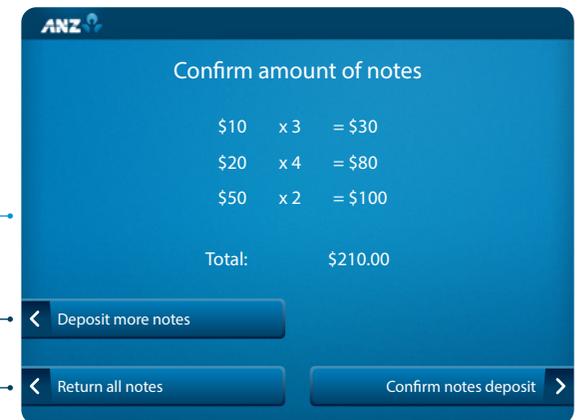
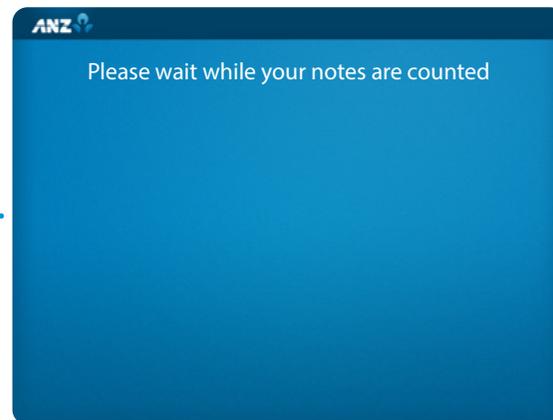
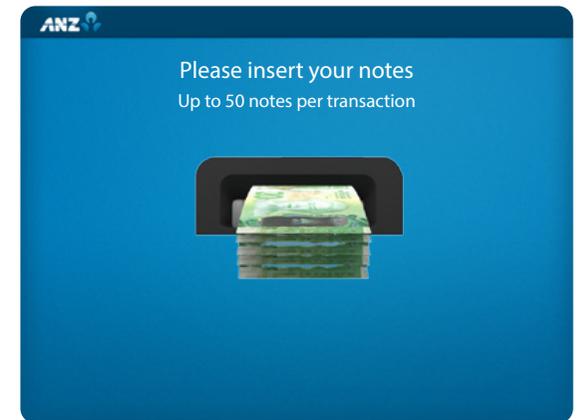
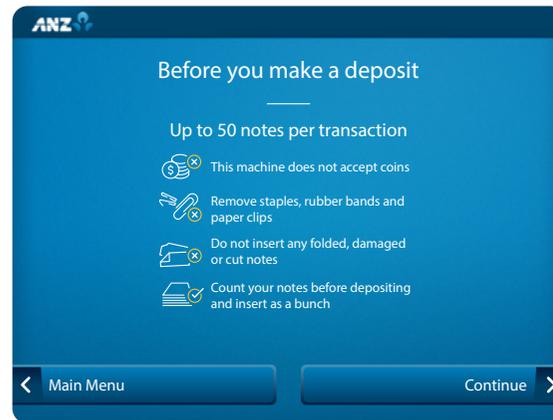
10 Confirm the total amount you're depositing. From here you can:

10A Deposit more notes

10B Return all notes (if you've changed your mind, or you want to start again)

10C If you're happy with your deposit, tap **Confirm notes deposit** and your transaction will be completed.

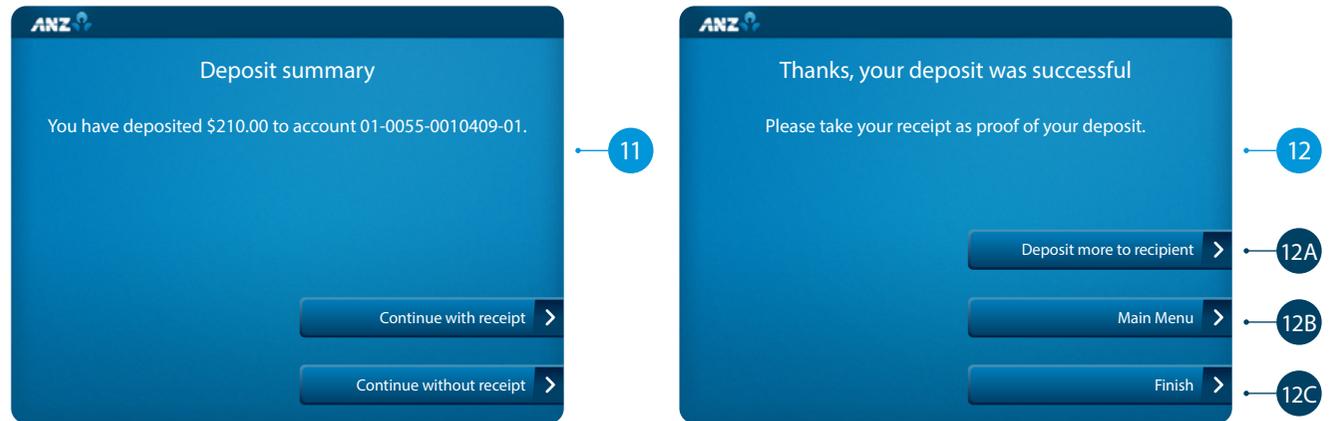
See page 8 for next steps.



HOW TO DEPOSIT NOTES INTO ANOTHER ANZ ACCOUNT

- 11 If you'd like a record of your transaction, tap **Continue with receipt**, if not, tap **Continue without receipt**.
- 12 From here, you can choose to:
 - 12A Deposit more to the same recipient
 - 12B Go back to the **Main Menu** to complete another transaction, or
 - 12C **Finish**.

Make sure you take your card with you and don't forget your receipt if you requested one.



HOW TO DEPOSIT COINS INTO AN ANZ ACCOUNT LINKED TO YOUR CARD

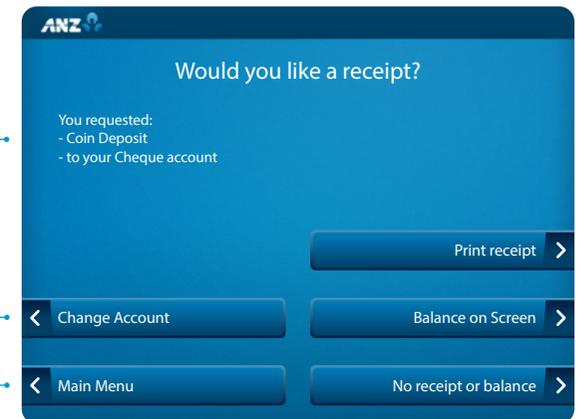
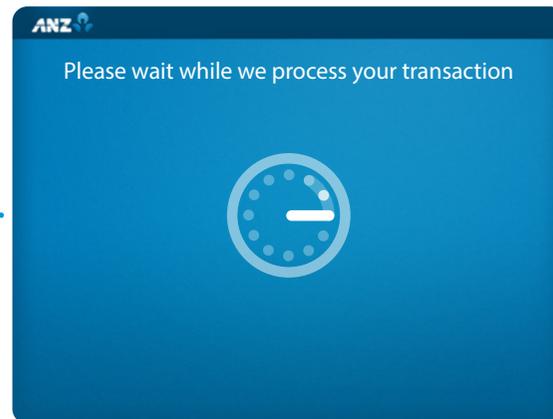
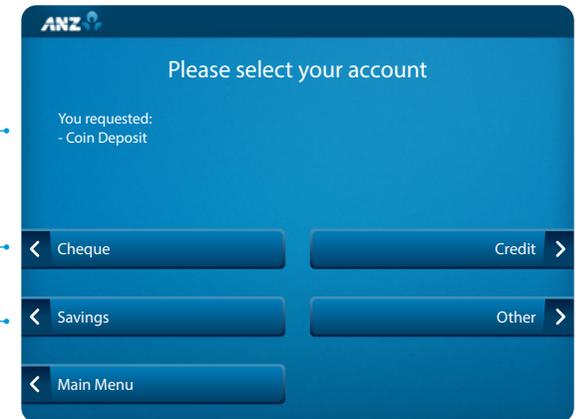
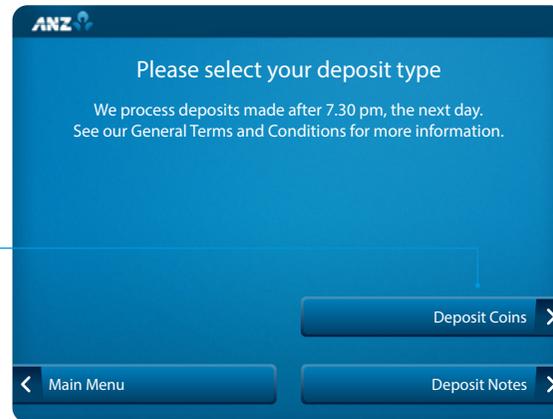
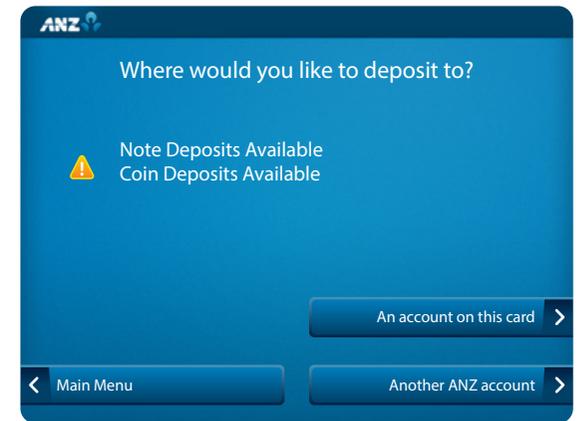
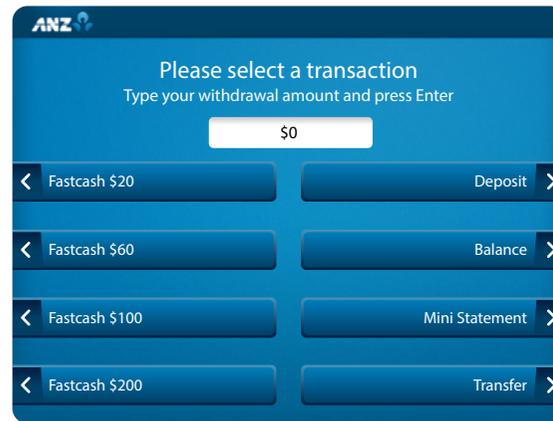
Please note: Coin deposits are accepted at selected Smart ATMs in branch lobbies with a coin deposit sidecar next to the ATM.

- 1 Tap **Deposit**.
- 2 Before depositing, it's important to check what deposit types are available on screen. To deposit into an account that's linked to your card, tap **An account on this card**.
- 3 Understand the processing times based on when you're making the deposit and then tap **Deposit Coins**.
- 4 Tap the **Account** you want to deposit the money into, for example Cheque, Savings or Credit.
- 5 The ATM will then display a wait screen while your transaction is processed.
- 6 If you need to change the account, tap **Change Account**.
- 7 If you don't want to deposit money you can select **Main Menu** to cancel transaction or complete another transaction.
- 8 If you want a receipt, tap **Print receipt**. Alternatively, you can select **Balance on Screen** or **No receipt or balance**.

Once you've chosen the account and receipt option, it's time to deposit your coins.

See page 10 for next steps.

Helpful tip: To make sure you've selected the right deposit type and account; keep an eye on the 'You requested' section on the screen.



HOW TO DEPOSIT COINS INTO AN ANZ ACCOUNT LINKED TO YOUR CARD

9 Important information:

- Check how many coins the ATM can accept in one transaction
 - You can only deposit coins, not notes
 - Insert clean, loose New Zealand coins only
 - Remove any coins that are dirty or damaged
 - Count your coins before depositing.
- Tap **Continue** to insert your coins.

10 Place your coins on the tray first, then sweep them into the open coin box. The example on screen will show you how to deposit the coins.

11 The ATM will then display a wait screen while it counts your deposit.

12 Review your deposit summary. From here you can:

12A Deposit more coins

12B Return all coins (if you've changed your mind)

12C Confirm coin deposit

If you're happy with your deposit, tap **Confirm coin deposit** and your transaction will be completed.

13 If you want to make another transaction, tap **Yes**. If not, tap **No**.

Make sure you take your card with you and don't forget your receipt if you requested one.

9 Before you make a deposit
Up to 720 coins per transaction

- Do not insert notes
- Insert clean, loose (not in a roll), New Zealand coins only
- Do not insert any dirty or damaged coins
- Count your coins before depositing

Main Menu Continue

10 Wait for glass cover to retract.
Place coins on tray. Up to 720 coins.
Sweep coins into open coin box.

11 Please wait while your coins are counted

12 Confirm amount of coins
To: Cheque

10c	x 1	= \$0.10
20c	x 1	= \$0.20
50c	x 1	= \$0.50
\$1	x 1	= \$1.00
\$2	x 1	= \$2.00
Total:		\$3.80

Deposit more coins

Return all coins Confirm coin deposit

12C Your transaction is complete.
Please take your receipt.
Would you like to make another transaction?

No Yes

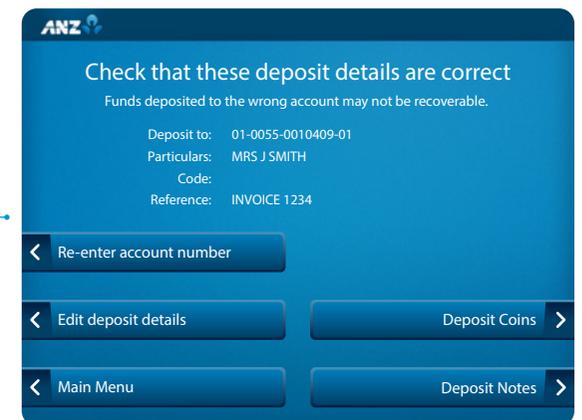
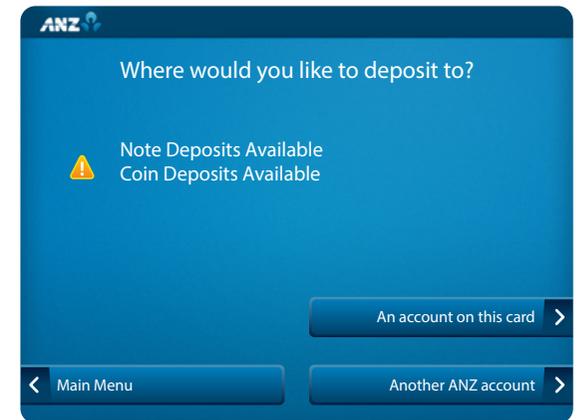
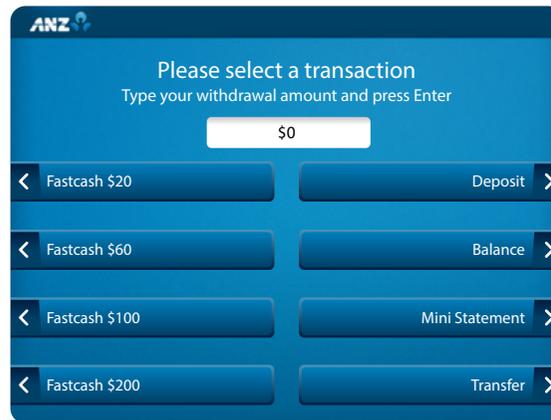
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HOW TO DEPOSIT COINS INTO ANOTHER ANZ ACCOUNT

- 1 Tap **Deposit**.
- 2 Before depositing, it's important to check what deposit types are available on screen. To deposit by entering an ANZ account number, tap **Another ANZ account**.
- 3 Understand the processing times based on when you're making the deposit, then tap **Enter account details**.
- 4 Enter the ANZ account number you're wanting to deposit the money into. Then tap **Enter deposit details**.
- 5 Enter the reference details for the deposit. This will help the recipient understand what the deposit into their account is for. Note, this is optional. You can leave it blank. Then tap **Review details**.
- 6 Check your details are correct, including the account number and any references you've included.
If you need to change the account number, tap **Re-enter account number**.
If you need to change the reference details, tap **Edit deposit details**.
If everything is correct, tap **Deposit Coins**.

See page 12 for next steps.

Daily limits apply to deposits made or received using this method. See our website for more information.



HOW TO DEPOSIT COINS INTO ANOTHER ANZ ACCOUNT

7 Important information:

- Check how many coins the ATM can accept in one transaction
- You can only deposit coins, not notes.
- Insert clean, loose New Zealand coins only
- Remove any coins that are dirty or damaged
- Count your coins before depositing.

Tap **Continue** to insert your coins.

8 Place your coins on the tray first, then sweep them into the open coin box.

The example on screen will show you how to deposit the coins.

9 The ATM will then display a wait screen while it counts your deposit.

10 Confirm the total amount you're depositing. From here you can:

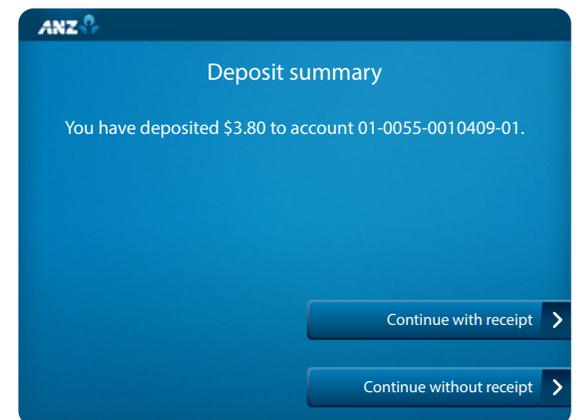
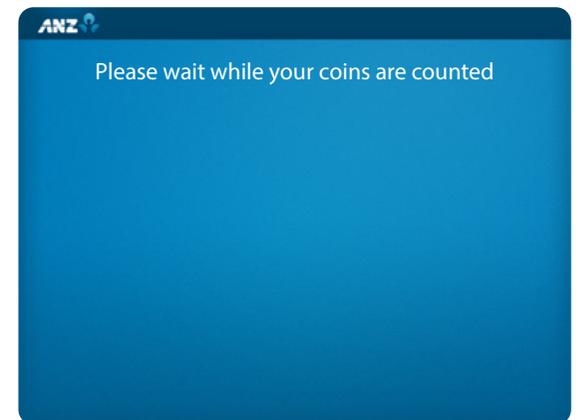
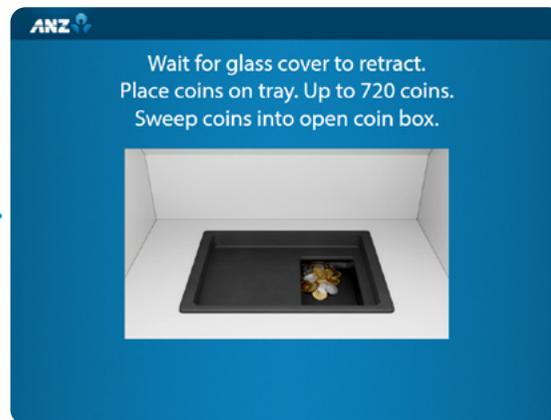
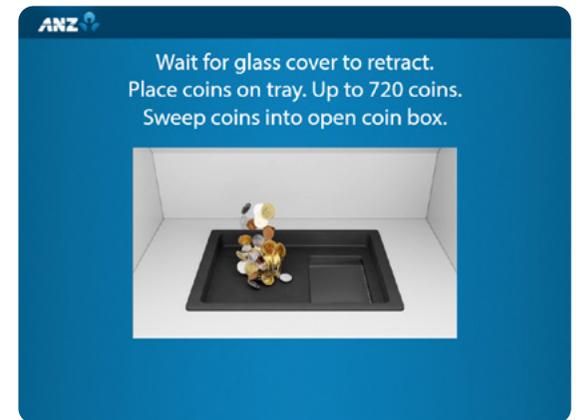
10A Deposit more coins

10B Return all coins (if you've changed your mind, or you want to start again)

10C If you're happy with your deposit, tap **Confirm coin deposit** and your transaction will be completed.

11 If you'd like a record of your transaction, tap **Continue with receipt**, if not, tap **Continue without receipt**.

See page 13 for next steps.



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10A

10B

10C

HOW TO DEPOSIT COINS INTO ANOTHER ANZ ACCOUNT

- 12 From here, you can choose to:
- 12A Deposit more to the same recipient
- 12B Go back to the **Main Menu** to complete another transaction, or
- 12C **Finish**.

Make sure you take your card with you and don't forget your receipt if you requested one.

