

Fact Sheet

ANZ goMoney[™]

What is ANZ goMoney[™]?

ANZ goMoneyTM is ANZ's award-winning banking application (app). It is a secure, mobile banking app available on both iPhone and Android devices, making 'banking on the go' easy for ANZ customers.

ANZ customers can download the ANZ goMoneyTM app for free from the App store and ANZ goMoneyTM for Android from the Google Play Store.

ANZ goMoneyTM gives customers access to a range of banking services on the go, anytime, anywhere. Once registered, ANZ goMoneyTM can be used on up to five devices.

How does it work?

ANZ customers need to be registered for either internet or phone banking. Customers also need to have an ANZ customer reference number (CRN), phone banking PIN or internet banking password.

To activate ANZ goMoneyTM, customers will need to download ANZ goMoneyTM from the App store or Google Play Store, complete a registration process and set up a four-digit security PIN.

What does ANZ goMoney[™] do?

With ANZ goMoneyTM, ANZ customers can check their account balances, view their transaction history (up to 120 days), transfer money between their own accounts, pay bills using BPAY, and transfer funds to someone else, using either the recipient's Australian BSB and account number or by simply using the recipient's mobile number.

Any Australian mobile phone user can receive payments via ANZ goMoney $^{\text{TM}}$, even people who don't bank with ANZ.

ANZ goMoney[™] security helps ensure customers' personal banking details are protected. The app is underpinned by high-grade encryption and designed so that no banking information is stored on a customer's mobile.

In the unlikely event that a customer is a victim of fraud, ANZ's Internet Banking Guarantee ensures that customers will be reimbursed for any unauthorised transactions provided that the customer didn't contribute to the loss and they notified ANZ promptly of the unauthorised transactions.

Who is using ANZ goMoney™?

ANZ was the first to market with a native banking app for iPhone in August 2010 and has built on this leadership position with the introduction of an Android version in September 2012.

In September 2012 alone, ANZ goMoney[™] for iPhone has had more than 750,000 users processing around five million transactions. Customers have transferred more than \$10 billion via their mobile devices this year. In the first two weeks following the launch of ANZ goMoney[™] for Android, ANZ had 27,000 active users with \$15.2 million in transactions.

ANZ data shows that the peak times for ANZ goMoney™ are between 5-7pm Monday–Friday suggesting the commute home and 'just after work' hours are popular for completing online transactions. Women are also five times more likely than men to transfer money using Pay to Mobile for food, while men are five times more likely to use the app to pay for entertainment.

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