



Media Release

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For Release: 29 January 2008

ANZ launches Mobile Phone Banking

ANZ today announced the launch of Mobile Phone Banking for customers including M-Banking which is the first time a service of this kind would be available to the Australian market.

M-Banking is a secure mobile banking application which enables customers to make payments and transfer funds from their mobile phone. ANZ will also be the first major bank in Australia to offer TXT Banking which means customers can check account balances and receive mini statements for up to three accounts at any time via SMS.

ANZ Mobile Phone Banking will be available from 11 February, free of charge until 31 December 2008 to all ANZ customers who register. Following this, ANZ will review the cost of the service.

ANZ Group Managing Director, Personal Division, Mr Brian Hartzler today confirmed that ANZ was the first bank to offer M-Banking in Australia and said it was modelled on successful mobile phone banking platforms overseas.

"More than 95 per cent of Australians have a mobile phone so providing mobile phone banking is just another way we are making it more convenient and simple for our customers to do their banking," Mr Hartzler said. "Australia also has one of the highest rates of technology adoption in the world, so we expect there will be demand for this service."

"Both M-Banking and TXT Banking are simple and easy to use, and mean customers can do their banking anytime and anywhere," Mr Hartzler said.

The introduction of mobile phone banking in Australia followed the successful launch of the service in early 2007 in New Zealand, where mobile phone banking has proven to be popular with customers aged 25 years or less and people who wanted to closely monitor their account balances. M-Banking and TXT Banking were also trialled with ANZ staff this month.

Mr Hartzler said mobile phone banking was part of ANZ's strategy to provide more convenient and simple banking for customers. It complements our existing channels including our branch and ATM network, internet banking and 24/7 call centre and like ANZ Internet Banking, will be supported by a 24/7 help desk and dedicated phone line.

ANZ Mobile Phone banking is available on all networks in Australia. Customers will be charged by their network provider the SMS fee for TXT Banking and the data transfer rate for M-Banking according to their mobile phone plan rates. For more information, customers can visit <http://anz.com/aus/Personal/Ways-To-Bank/Mobile-Phone-Banking.asp>

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Notes to Editors

- ANZ Mobile Phone Banking uses SSL (Secure Socket Layer) encryption to code all information as it's exchanged, meaning it offers the same high level of security as ANZ Internet Banking.
- Transacting can only take place via password on one registered handset and cannot be accessed without account, password and authentication details. A password is not required for TXT Banking balance enquiries, mini statements and alerts, however, similar to an ATM receipt, customer sensitive information such as account number is not included.
- ANZ's Internet Banking Online Guarantee will also apply to ANZ Mobile Phone Banking. Customers will be protected against unauthorised transactions where they have complied with the [Electronic Banking Conditions of Use](#).
- No customer information is stored on the mobile phone. As an added precaution, if the handset is reported as lost or stolen, ANZ Mobile Phone Banking access will be suspended.
- ANZ Mobile Phone Banking can be used on all networks.

M-Banking

- M-Banking offers richer functionality and gives customers the additional capability to transfer money between their accounts and make 'Pay Anyone' payments to third parties with an Australian bank account.
- The service will be available to any customer with a Java-enabled mobile phone that also has an active GPRS connection which is the majority of Australian mobiles.

TXT Banking

- TXT Banking will provide up-to-date account balances and mini statements for up to three accounts at any time via text message.
- Customers will also be able to set up automatic account alerts that will allow them to have account balances and confirmation of transactions sent to their account on a periodic basis.
- TXT Banking will be available to any ANZ customer who has a mobile phone capable of sending and receiving text messages.