# INFORMATION ABOUT DIFFERENT ACCESS LEVELS AND RESTRICTIONS

The information in this document applies to products governed by the ANZ Saving & Transaction Products Terms and Conditions.

## ACCESS LEVELS BASED ON PAYMENT FEATURES

- **'All transactions'** – access every function within ANZ Phone Banking, ANZ Internet Banking and ANZ Mobile Banking for the account;
- **'Transaction History Details only and BPAY Payments'** – includes BPAY Payments, account balance information and transaction history details but excludes transfers between accounts, redrawing on a home loan, direct loan payments and BPAY®* View™;
- **'Deposit and Transaction History Details only'** – includes transaction history details and account balance information but excludes withdrawals from accounts, redrawing on a home loan, direct loan payments, BPAY View™ and BPAY Payments;
- **Deposit only** – excludes withdrawals from accounts, BPAY Payments, redrawing on a home loan, direct loan payments, BPAY View™, account balance information and transaction history details;
- **Transaction History Details only** – includes enquiries on past transactions about the account but excludes all transactions on the account, transfers between accounts, redrawing on a home loan, direct loan payments, BPAY View™ and BPAY Payments.

## ACCESS LEVELS OF AUTHORISED USERS

Authorised Users, regardless of their level of access, cannot access ANZ Pay Anyone, International Services, redraw on a home loan, or use Securemail to change any of the account holder's account or other personal details. However, Authorised Users can use ANZ Internet Banking to change their own profile, access their own Securemail and select and change their own password and ANZ Mobile Banking to change their own password.

## OTHER RESTRICTIONS

There may be other restrictions to access levels in certain scenarios (e.g. accounts for persons under the age of 18). Please contact us for more information.

* BPAY is registered to BPAY Pty Ltd ABN 69 079 137 518.