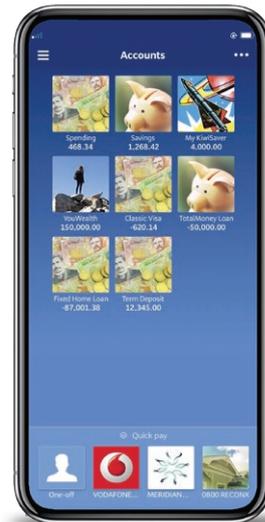


How to make a payment in the BNZ app

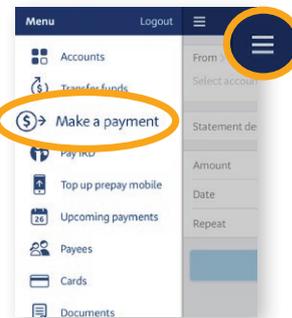
This guide will help you make payments using the BNZ app, including saving someone's details for next time, creating an automatic payment, and moving money between your accounts.

To get started, you need to have the BNZ app set up on your smartphone and be registered for Internet Banking.

If you're not, don't worry, it's easy to get set up, and we have a supporting guide if you need it. Register at www.bnz.co.nz



Step 1. Log in to the BNZ app, tap the **Menu** icon then tap **Make a payment**.

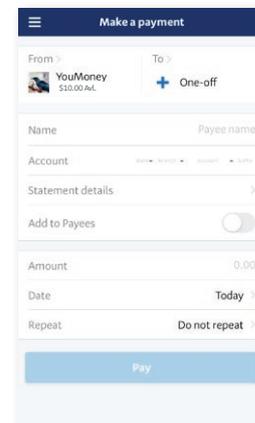


Step 2. Tap **From** to select the account you'll be paying from.

Tap **To**. If the person you want to pay is already on your list of saved payees, select them from the list.

If not, tap **One-off**. Enter their name and account number, along with any details you want to appear on their statement – and yours. If you're on an iPhone, this will take you to a separate screen. Just tap **Back** to return to the payment screen.

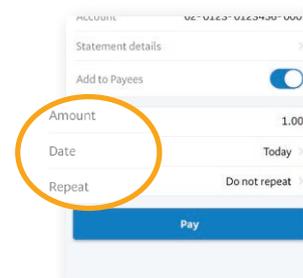
Turn on **Add to Payees** if you think you'll pay them again, and their details will be saved for you.



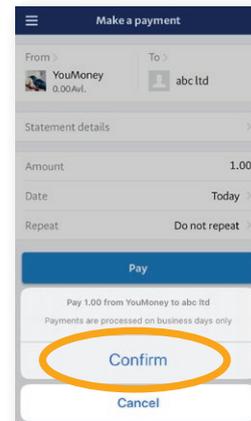
Step 3. Enter the amount you want to pay.

You can select when the payment goes out in the **Date** field.

To create an automatic payment, choose how often with the **Repeat** field.



Step 4. Check you've entered the correct details, then tap **Pay**, then **Confirm**.



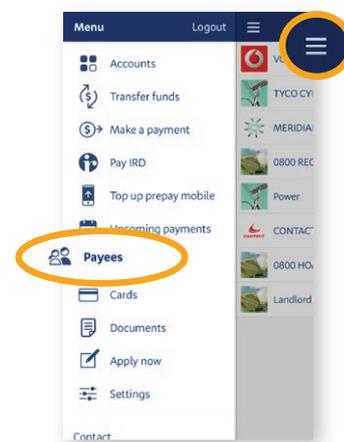
Nice work.

You've just made a payment using the BNZ app.

Paying a bill

Many companies in New Zealand have registered their details with us already, making it easier for you to pay them.

Step 1. Tap the **Menu** icon, then tap **Payees**.



Step 2. Tap the + icon

Start typing the name of the company you want to pay. If they're on our list, they'll appear.



Step 3. Select their name, then enter any details you want to appear on their statement – and yours.

Enter the amount you need to pay.

You can also tap **Save** so you can find them easily next time – this will add them to your saved payees.

If the company you need to pay isn't on our list, or if the account number on our list is different to what they have provided you, then you'll need to enter their account details manually. Tap **Back** and enter them as a new payee. You'll find their details on the bill.

Check that their details are correct and tap **Save**.

Now follow the 'Make a payment' steps above, picking this company from your list of saved payees, to complete the payment.



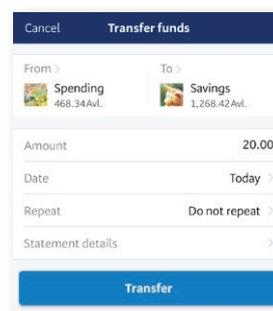
Moving money between your accounts

You can drag and drop to transfer money between your accounts, for example when you're making credit card repayments.

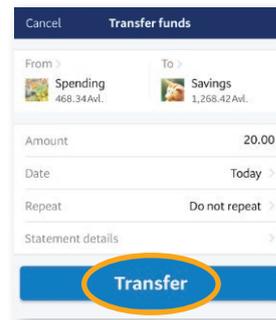
Step 1. Tap and hold the account you want to transfer from and drag it to the account you want to transfer to.



Step 2. Under **Transfer funds**, enter the amount and other payment details.



Step 3. Tap **Transfer** to complete the payment.



Nice work.

You can now make payments using the BNZ app.

Internet Banking terms and conditions apply. Mobile coverage and data is required to access the BNZ app. Maintenance sometimes required. All payments are processed on business days only and are subject to sufficient funds on payment date.

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