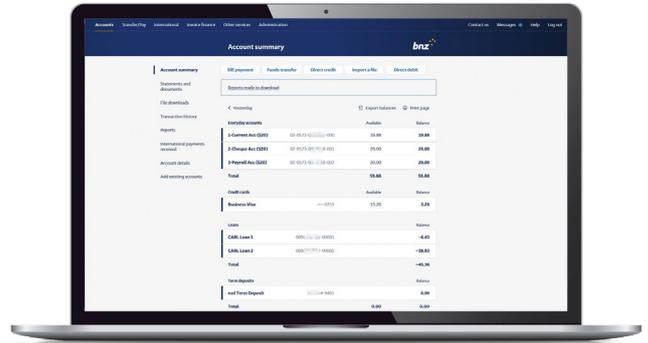


How to use your CARL account in Internet Banking for Business

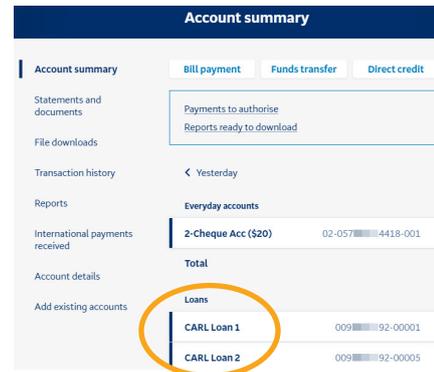
This guide will help you view your CARL accounts, make a repayment or redraw from the floating portion of your CARL or access historic Interest Rate Reset Advices.

To get started, you need to register for Internet Banking for Business. If you're not registered, don't worry, it's easy to get set up. Visit bnz.co.nz/business/register or contact your BNZ Partner and they'll help you out.

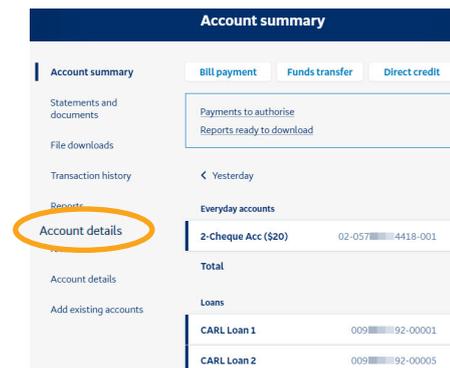


How to view your CARL accounts

Step 1. Log into Internet Banking for Business. Scroll down the **Account summary** page to locate your CARL accounts, then click on a CARL account to display **Transaction history**.

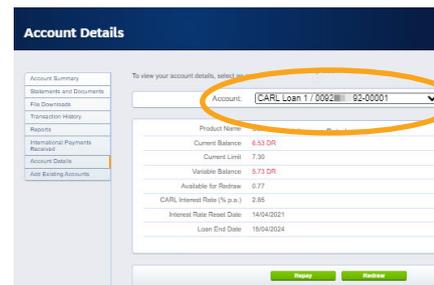


Step 2. To view your full loan details, click **Account details**.



Step 3. In the **Account** box, click the **CARL account number** you want to view.

Full details of the account will be displayed.



How to Repay or Redraw* CARL (floating rate) accounts

Step 1. On the **Account Details** page, select the **CARL account** then click **Repay** or **Redraw**.

To repay additional amounts to the floating portion of your CARL, click **Repay**.

You'll need to complete:

From Account: select your account from the drop-down box.

Amount: type in how much you're paying off the loan.

Minimum amounts may apply, except on a Rate Reset Date. This repay will not permanently reduce your loan limit. To permanently reduce your loan limit, contact your BNZ Partner.**

Date: select either today's date, or a future date.

Once you've completed those sections, click **Send Request**.

Once your request is sent, the funds will then be processed to the account within a couple of minutes. But if we receive your request after 5pm*, it will be processed on the next business day, or on the effective date you selected.

From here you can **Print request details**.

To redraw from the floating portion of your CARL, click **Redraw**.

You'll need to complete:

To Account: select account from the drop-down box.

Amount: type in how much you're adding onto the loan.

Minimum amounts may apply, except on a Rate Reset Date, where any amount may be redrawn (up to your loan limit).

Date: select either today's date, or a future date.

Then click **Send Request**.

Once your request is sent, the funds will then be processed to the account within a couple of minutes. But if we receive your request after 5pm*, it will be processed on the next business day, or on the effective date you selected.

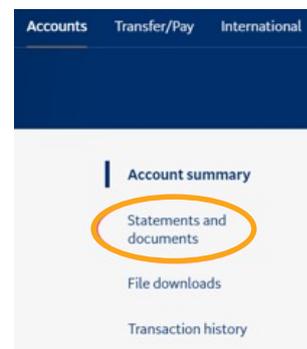
From here you can **Print request details**.

*CARL loan requests (e.g. redraw or repay) are available on Internet Banking for Business Mon-Fri, 8am-5pm. After 5pm and on weekends, future-dated transactions can be entered, unless we are doing system maintenance. If you see an error message, please try again at another time.

**Note that limit reductions are permanent and would require a further request to your BNZ Partner to increase again. Based on the requirements in your lending documents, it may also require credit approval.

How to view interest rate reset advices

On the **Account summary** screen, select **Statements and documents**.



Select a **CARL account** from the **Choose an account** drop-down box.

Move to the right, select either **Date range (optional)** or **View**.

Date range (optional) -

Select the **Account** for the **Rate reset advice** you wish to view.

The document will be displayed, right-click to **Save**. To print, right-click **Print**.

Account	Statement Date
CARL 5 / 0092262 00005	26 Nov 2018
CARL 5 / 0092262 00005	09 Nov 2018
CARL 5 / 0092262 00005	25 Oct 2018
CARL 5 / 0092262 00005	25 Sep 2018

Nice work, you now know how to use your CARL account in Internet Banking for Business.

Need a hand?

Visit bnz.co.nz or get in touch with our **Partners Online Technical Channels Helpdesk** on **0800 269 4242** (+64 4 931 8234), option 1.