

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.**

your account sealars, select an account more the trep own nat. Account:		To describe interaction details and out on	convert from the door door fail
Account: [CARL Loan 1 / 000211 92-00001 V] Product Name Customised Average Rate Loan Current Balance 6:53 DR Current Linet 7:30 Variable Balance 5:73 DR	Account Summary	to view your account details, select an	account from the drop down list.
Product Name Customised Average Rate Loan Current Balance 6.53 DR Current Limit 7.30 Variable Balance 6.73 DR	Statements and Documents	Armunit	CARL Loan 1 / 0002000 02-00001
Product Name Customised Average Rate Loan Current Balance 6.55 DR Current Limit 7.30 Variable Balance 6.73 DR	File Downloads	Account	
Product Name Customised Average Rate Loan Current Baiance 6.53 DR Current Limit 7.30 Variable Baiance 5.73 DR	Fransaction History		
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	Add Existing Accounts	Variable Balance	5.73 DR
Available for Redraw 0.77		Available for Redraw	0.77
CARL Interest Rate (% p.a.) 2.85		CARL Interest Rate (% p.a.)	2.85
		Interest Rate Reset Date	14/04/2021
Interest Rate Reset Date 14/04/2021		Loan End Date	15/04/2024
Interest Rate Reset Date 14/04/2021 Loan End Date 15/04/2024			
Available for Redraw 0.77 CARL Interest Rate (% p.s.) 2.85	Account Details Add Existing Accounts	Current Limit Variable Balance Available for Redraw CARL Interest Rate (% p.a.) Interest Rate Reset Date	7.30 5.73 DR 0.77 2.85 14/04/2021
CARL Interest Rate (% p.a.) 2.85		CARL Interest Rate (% p.a.)	2.85
		Interest Rate Reset Date	14/04/2021
Interest Rate Reset Date 14/04/2021		Loan End Date	15/04/2024
Interest Rate Reset Date 14/04/2021 Loan End Date 15/04/2024			

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.**



Date submitted;	29 Mar 2021 04:00 PM	Please note:
Amount:	\$1.00	 Requests after 5pm will not be processed until the nost business day.
From: 2-Cheque Acc (\$20) / 02- Repayment on: 29 Mar 2021	2-Cheque Acc (\$20) / 02-0573-18-001 29 Mar 2021	 Future dated transfers will be made subject to sufficient available funds on the day
L Print request	details	 Additional repayments do not reduce loan limits. Limit reductions must be agreed with an account manager.



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.

Redraw requests will	be su	bmitt	ed for	proc	essin	g.		
Related Account	Custo	mised	Avera	ige Ra	ate Loa	an / 00	922	00005
To Account	2-Ch	eque	Acc (\$20)	/ 02-0	573-	1	8-001 🗸
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Date	29/03	3/2021		ii)				
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Loan	14	15	16	17	18	19	20	
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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



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

Stateme	ents	Summaries	Certificates	
Show	Choo	se an account		~
	Choo	se an account		
	2-Ch	eque Acc (\$20) / 02-	014418-001	
	CAR	L Loan 1 / 0092	-00001	
veryda	CAR	L Loan 2 / 0092	-00005	

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

Date range (optional)	- iii	View	v

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.**

vecount	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.