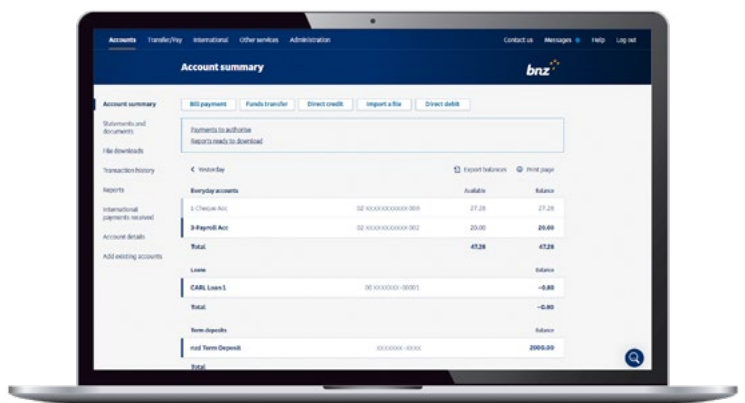


How to register for Internet Banking for Business

This guide will help you register for Internet Banking for Business using the online registration form on the BNZ website. The form will take approximately 10 minutes to complete and needs to be completed in one sitting.

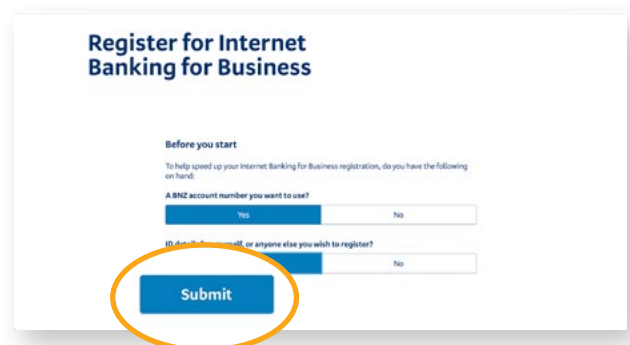
Before you start, make sure you have in front of you, the BNZ account number you'd like to register. You'll also require identification details for yourself, or any other person who will use Internet Banking for Business, if they aren't known to BNZ as existing customers or account owners.

If you need help with registering, you can call us Mon-Fri, 8:30am-5:30pm on [0800 269 4242](tel:08002694242) or [+64 4 931 8234](tel:+6449318234) if you're outside New Zealand (international toll charges apply).

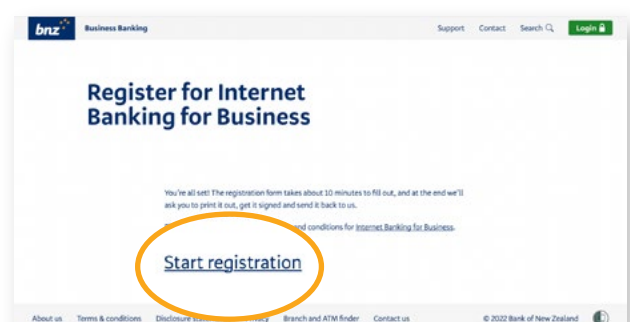


Visit bnz.co.nz/registerforIB4B to start registering and follow the onscreen prompts.

Click **Submit**.



Click **Start registration**.



Step 1 of 6: Business details and accounts

Enter the 'Business name', 'Business phone number', and 'Business account number'*

*Internet Banking for Business service and payment fees will be deducted from this account.

Tip: All existing and new accounts linked to the 'Business account number' will be automatically added to the Internet Banking for Business access number. This will include any credit cards, term deposits, loans, and foreign currency accounts. Some exceptions apply.

Click **Next**.

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Step 1 of 6: Business details and accounts

Business name

Business phone number

Business account number 02 - - -

We will automatically add existing and future BNZ accounts linked to this business
This will include any credit cards, term deposits, loans and foreign currency accounts - some exceptions apply.
Service fees will be deducted from this account.

Cancel **Next**

Terms and conditions, rates and fees apply, and together with the Forward Exchange Contracts Product Disclosure Statement, are available free of charge on our website or from a Specialist.

Step 2 of 6: Authorisations and limits

Authorisation Options

Select the Number of Authorisers required to process each payment type.

Every payment created in Internet Banking for Business must be authorised by either one user, or two users jointly, with 'Authorise Activity' role.

Maximum Amounts

Set the maximum dollar limits for each transaction type.

The maximum limits indicate the largest amount that can be processed per transaction and/or per day.

For example, if you set your bill payments transaction limit at \$50k and daily limit at \$150k, you could make three payments of \$50k on a given day.

Tip: We recommend setting limits that will allow you to process payments on your busiest creditor payment day.

Other services

Fill out this section if you require Foreign Exchange Dealing as part of your Internet Banking for Business.

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Step 2 of 6: Authorisations and limits

Authorisation Options

For Internet Banking for Business, you can choose whether one or two people from your business have to authorise a transaction before you can customise these further in Internet Banking for Business.

Transaction	
Transfer Funds (between your BNZ accounts)	<input type="text" value="Please select"/>
Bill, Tax and Automatic Payments	<input type="text" value="Please select"/>
Direct Credits and Payroll	<input type="text" value="Please select"/>
Same-day Cleared Payments	<input type="text" value="Please select"/>
Maintain Business Cards and Term Deposits	<input type="text" value="Please select"/>
Foreign Currency Account Transfers	<input type="text" value="Please select"/>
International Payments	<input type="text" value="Please select"/>

Maximum Amounts

For added security, set maximum limits for each transaction type. You can customise these further in Internet Banking for Business.

Transaction	Maximum amount allowed per transaction	Maximum amount allowed per day
Bill, Tax and Automatic Payments	<input type="text" value="\$50,000.00"/>	<input type="text" value="\$50,000.00"/> for each transac
Direct Credits and Payroll	<input type="text" value="\$50,000.00"/>	<input type="text" value="\$50,000.00"/> for each transac
Same-day Cleared Payments	<input type="text" value="\$50,000.00"/>	<input type="text" value="\$50,000.00"/>
Foreign Currency Account Transfers	<input type="text" value="\$50,000.00"/>	<input type="text" value="\$50,000.00"/>
International Payments	<input type="text" value="\$50,000.00"/>	<input type="text" value="\$50,000.00"/>

Other Services

Is Foreign Exchange Dealing (e.g. Forward Exchange Contracts) required? Yes No
Please note: Foreign Exchange Dealing is not required to make international payments or transfers.

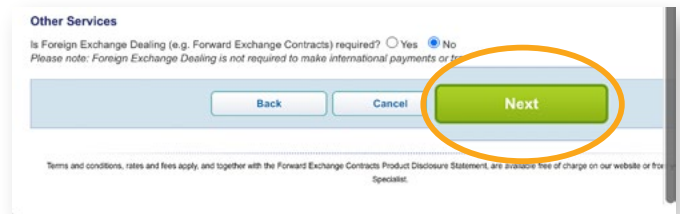
Back Cancel **Next**

Terms and conditions, rates and fees apply, and together with the Forward Exchange Contracts Product Disclosure Statement, are available free of charge on our website or from a Specialist.

Foreign Exchange Dealing isn't required to make international payments or transfers.

Additional documentation and credit approval is required for this service. We'll contact you once you've registered for Internet Banking for Business, if we don't already have this information.

Click **Next**.



Step 3 of 6: User setup

Initial Administrator

The Initial Administrator is the first user you create. They'll be the first user to log in and activate your site.

Administrators are responsible for updating all user details, including their account access, roles and transaction limits in Internet Banking for Business.

They can also generate requests to add or delete users, and amend site limits and the number of authorisers, required to process a payment using Internet Banking for Business.

Identification

Select the user's relationship to the business. You can choose from, 'sole account owner', 'one of multiple account owners', 'signatory only', or 'none of the above'.

You'll need to provide address and identification details for users with Manage Site Administration or Authorise Activity roles, and/or Foreign Currency Dealing, who are not the account owner or signatory of the accounts.

Add more users

You can add more users now or later, once Internet Banking for Business is set up.

Click **Next**.

Step 4 of 6: Mobile authentication

Provide a mobile number for all users in this section.

This information will be required to activate the BNZ Business app.

For added security, you need to authenticate yourself using BNZ Business app when logging in to Internet Banking for Business on desktop.

If you already have BNZ Business app on your smartphone to access another Internet Banking for Business site you'll need to complete a '[Request to consolidate my authentication services](#)' form.

Step 4 of 6: Mobile authentication

For added security you need to authenticate yourself using the BNZ Business app when you log in.

Setting up the app

To activate the app we need a mobile number. We'll send a code to the mobile number you've specified for a user, so they can use the code to confirm who they are when opening/using the BNZ Business app.

Name	User ID	Mobile Number
Joe Bloggs	JOE	021234567 or 0061412 345678

Terms and conditions, rates and fees apply and together with the Forward Exchange Contracts Product Disclosure Statement, are available free of charge on our website or from your BNZ Markets Specialist.

Step 5 of 6: Confirm your details

Check all details are correct before confirming.

Click **Confirm**.

Maximum Amounts

Transaction	Maximum amount allowed per transaction	Maximum amount allowed per day
Bill Payments (one to one)	\$50,000.00	\$50,000.00
Tax Payments	\$50,000.00	\$50,000.00
Direct Debit (One-Off)	\$50,000.00	\$50,000.00
Direct Debit (From a Template)	\$50,000.00	\$50,000.00
Direct Debit (Pre-Approved)	\$50,000.00	\$50,000.00
Payroll (One-Off)	\$50,000.00	\$50,000.00
Payroll (From a Template)	\$50,000.00	\$50,000.00
Payroll (Pre-Approved)	\$50,000.00	\$50,000.00
Same-day Cleared Payments	\$50,000.00	\$50,000.00
Foreign Currency Account Transfers	\$50,000.00	\$50,000.00
International Payments	\$50,000.00	\$50,000.00
Foreign Exchange Deals	\$0.00	Not applicable
Foreign Exchange Deal Preliminary	\$0.00	Not applicable
Foreign Exchange Deal Extension	\$0.00	Not applicable
Automatic Payments	\$50,000.00	Not applicable

Banking Security

Name	User ID
Joe Bloggs	JOE

* Full details, standard terms and conditions which include terms and conditions for term deposits, and BNZ Business app terms and conditions are available on our website or from your BNZ Markets Specialist. Use of the Internet Banking for Business is subject to terms and conditions of the BNZ Business app. Use of the Internet Banking for Business is subject to terms and conditions of the BNZ Business app. Use of the Internet Banking for Business is subject to terms and conditions of the BNZ Business app.

Step 6 of 6: Print, sign, and send us your registration

1. Click **Make PDF**.
2. Save and print the form.
3. Ask the appropriate account signatories and users to sign where required.

Step 6 of 6: Print, sign and send us your registration

Attest: [Name]

1. Make the PDF using the button.
2. Print it out and sign the appropriate documents.
3. Gather any identification documents.
4. Scan and email the documents to your BNZ Markets Specialist.

You'll then attach through the registration and contact you by email to confirm. This should be within two business days of us receiving the signed documents.

Reference Number: 00E1043

Please ensure you have read the terms and conditions for Internet Banking for Business, and if required Foreign Exchange Dealing in Internet Banking for Business.

Having trouble opening the PDF? Click here to see how to help.

* Full details, standard terms and conditions which include terms and conditions for term deposits, and BNZ Business app terms and conditions are available on our website or from your BNZ Markets Specialist. Use of the Internet Banking for Business is subject to terms and conditions of the BNZ Business app. Use of the Internet Banking for Business is subject to terms and conditions of the BNZ Business app. Use of the Internet Banking for Business is subject to terms and conditions of the BNZ Business app.

Signature requirements:

- All Owners/Directors will need to sign the registration twice, if they've been added as a user on Internet Banking for Business.

- Their signature will be required:
 - Once as an Owner/Director at the bottom of 'Customer Declaration' section – each individual will need to write their name, sign and date;
 - and again as a 'User' where their name is printed in 'Administrator(s) and additional User(s) Declaration' section.
- The Account Owners/Directors need to match those listed on the Account Operating Authority held by BNZ.
- All other 'Users' only sign once in the 'Administrator(s) and additional User(s) Declaration' section.
- All signatures need to be an ink-pen signature or an image of an ink-pen signature (typed signatures will not be accepted). Signatures need to match those we have on file for each individual.

4. Gather any identification and proof of address documents and Person Acting on Behalf of forms for users who aren't known to BNZ as existing customers or account owners.

Person Acting on Behalf requirements:

- If Person on Behalf form is generated as part of the registration it needs to be signed by the required 'Users', (i.e. the person who will be logging in).
- To avoid processing delays, this form is best submitted along with the Internet Banking for Business registration form.

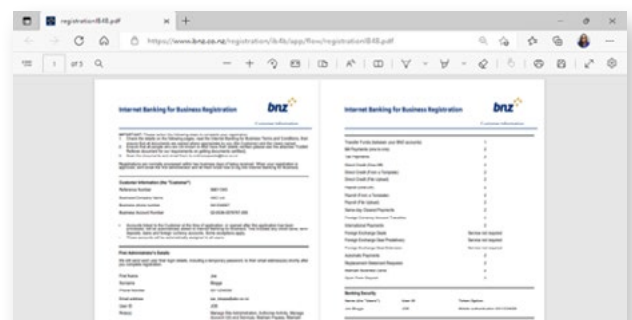
Identification of user role Administrator/Authoriser/Foreign currency dealing, who are not BNZ customers:

- The individual(s) will need to identify themselves in a BNZ Partner centre or BNZ branch with photo ID and a proof of address – we'll verify the documents and take copies.
- Alternatively the individual(s) can get their ID documents certified by a trusted referee (e.g., Justice of Peace, a Notary Public, Chartered Accountant, Lawyer etc). Scan and email documents to BNZ at onlinerequests@bnz.co.nz. Please include on the document the Internet Banking for Business registration reference number.

5. Scan and email the documents to onlinerequests@bnz.co.nz

Tip: For faster processing, the registration documentation needs to be sent from the email address we have on file for your business or organisation.

We'll contact you by email with instructions on how to login once your application is approved.



Internet access required for online banking and the BNZ app.
BNZ [Standard](#) and [Internet Banking T&Cs](#) apply. Maintenance sometimes required.

