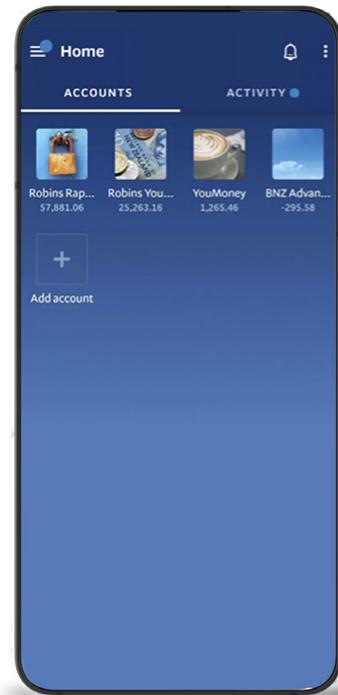


How to set your PIN and activate your card in the BNZ app

This guide will help you to set or change your PIN for your BNZ Eftpos, Flexi Debit Visa, or Visa credit card*, as well as activate your card. Your new card will arrive within 5-10 business days after it has been ordered. When you receive it, please follow the simple steps below.

To get started, you need to have the BNZ app set up on your device 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 bnz.co.nz



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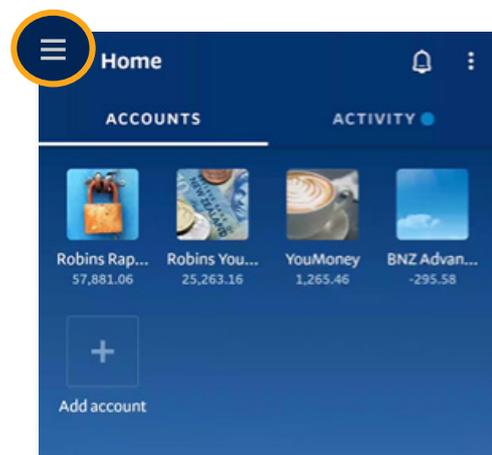
1. How to set a PIN on your Flexi Debit Visa or Visa credit card
2. How to set a PIN on your new EFTPOS card, or change your PIN
3. How to activate your Flex Debit Visa or Visa credit card
4. How to change your PIN on your Flexi Debit Visa or Visa credit card

1. How to set a PIN on your Flexi Debit Visa or Visa credit card

Use this guide when you receive a new card.

Step 1. Log in to the BNZ app and tap the menu icon  in the top-left corner. Then tap **Cards** from the menu.

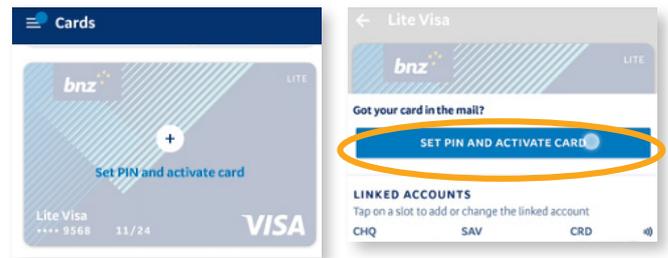
You'll see which of your cards need to be activated.



*This feature does not apply to corporate and purchasing cards.

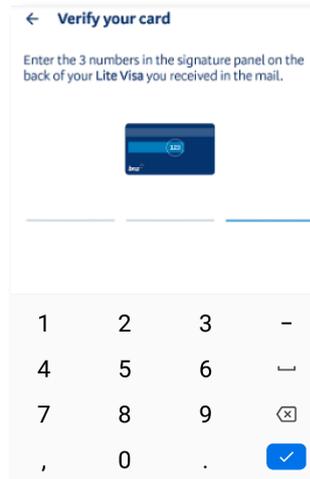
Step 2. Select the card you want to activate, then tap **Set PIN** and **Activate card**.

Tip: To check your physical card matches the card displayed in the app, compare the last 4 digits.

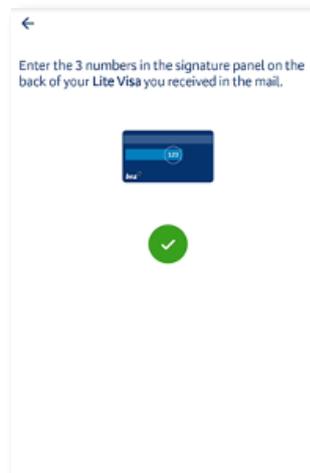


Step 3. Verify your card by entering the 3-digit number in the signature panel on the back of your physical card.

If the number doesn't match what we have on file, you will get an error message. If this happens, check you have the new card, confirm the number and enter it again.



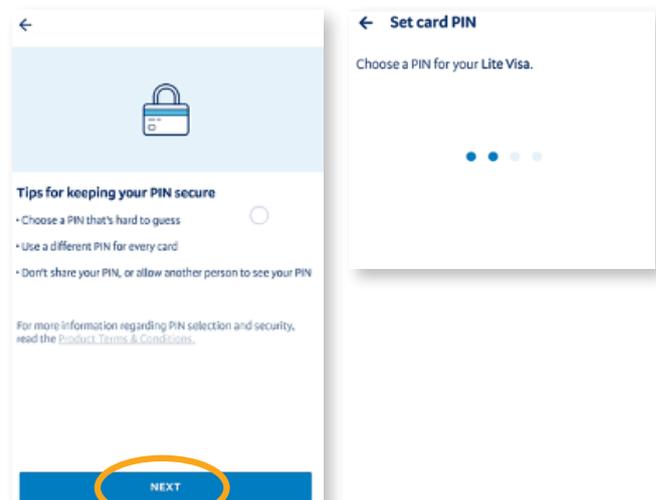
Step 4. When the number matches, a green tick will appear.



Step 5. Now tap **Next** to set your PIN, then enter a 4-digit PIN.

Tips for keeping your PIN secure:

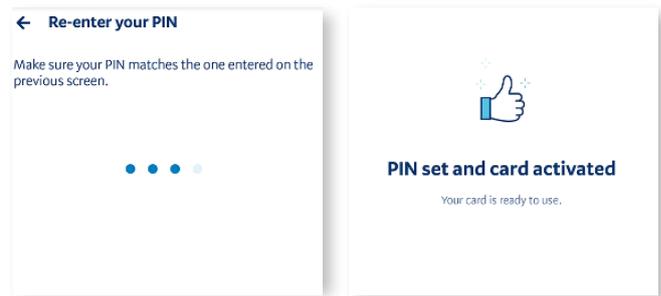
- Choose a PIN that's hard to guess, for example, don't use your birth date.
- Use a different PIN for every card.
- Never share your PIN with anyone or allow another person to see it.



Step 6. Re-enter the same PIN to confirm it.

If your two PIN entries don't match, you will receive an error message. If this happens, repeat steps 4 and 5 again.

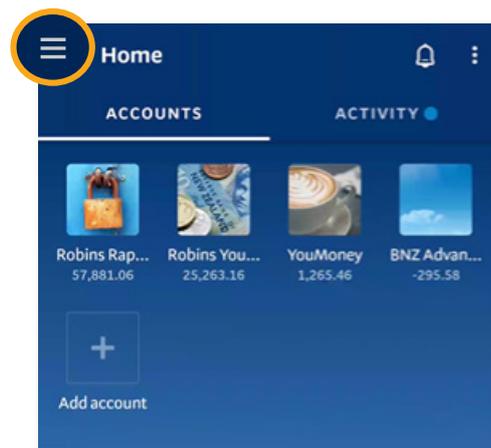
Once you've confirmed your PIN, your new card has been activated and is ready to use.



2. How to set a PIN on your new Eftpos card, or change your PIN

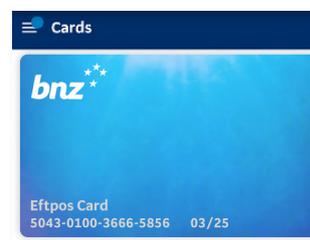
Use this guide when you receive a new card, or with your current card.

Step 1. Log in to the BNZ app and tap the menu icon in the top-left corner. Then tap **Cards** from the menu.

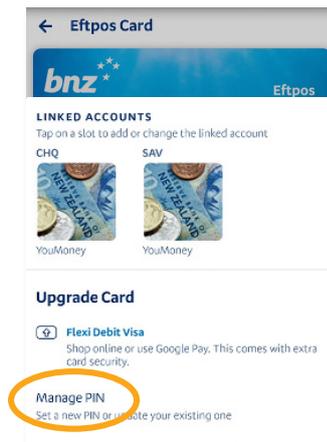


Step 2. Select your card.

Tip: To check your physical card matches the card displayed in the app, compare the last 4 digits.



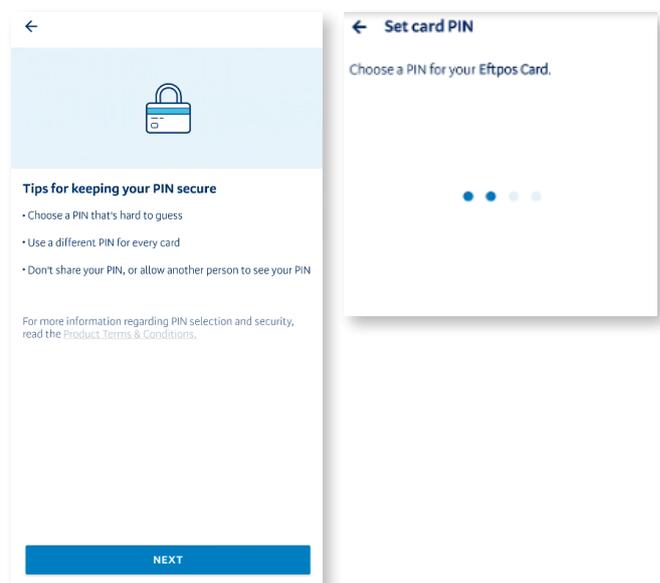
Step 3. Tap **Manage PIN**.



Step 4. Tap **Next** to set your PIN, then enter a 4-digit PIN.

Tips for keeping your PIN secure:

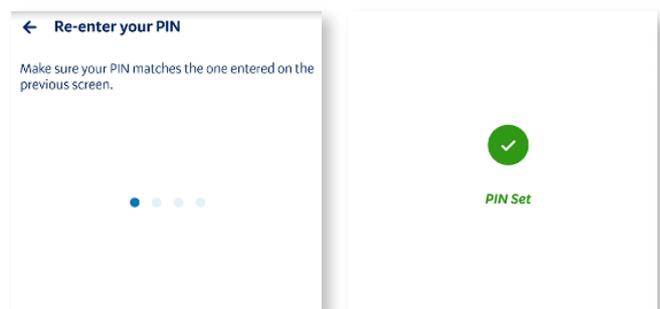
- Choose a PIN that's hard to guess, for example, don't use your birth date.
- Use a different PIN for every card.
- Never share your PIN with anyone or allow another person to see it.



Step 5. Re-enter the same PIN to confirm it.

If your two PIN entries don't match, you will receive an error message. If this happens, repeat steps 4 and 5 again.

Once you've confirmed your PIN, your card is ready to use.

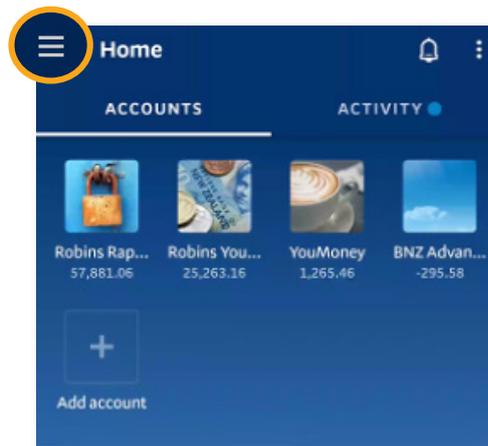


3. How to activate your Flexi Debit Visa or Visa credit card

Use this guide when you automatically receive a replacement card.

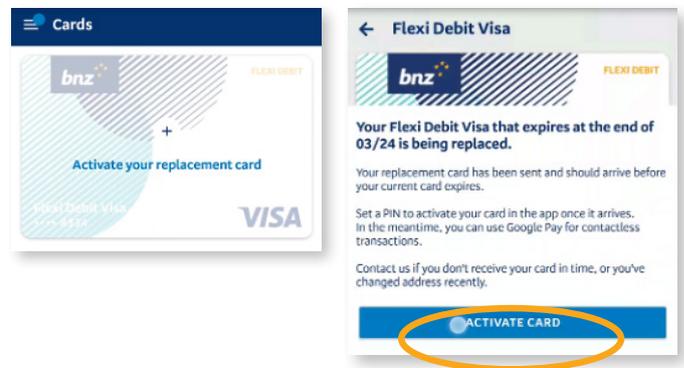
Step 1. Log in to the BNZ app and tap the menu icon in the top-left corner. Then tap **Cards** from the menu.

You'll see which of your cards need to be activated.



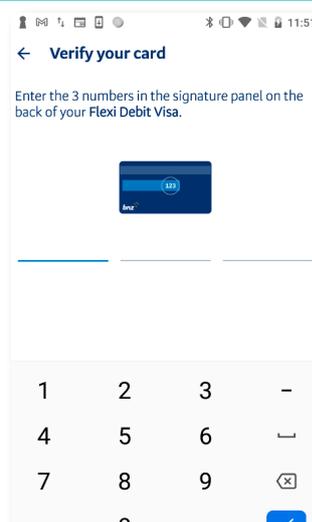
Step 2. Select the card you want to activate, then tap **Activate Card**.

Tip: To check your physical card matches the card displayed in the app, compare the last 4 digits.

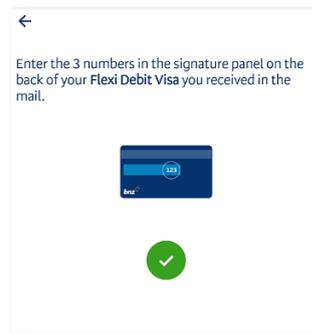


Step 3. Verify your card by entering the 3-digit number in the signature panel on the back of your physical card.

If the number doesn't match what we have on file, you will get an error message. If this happens, check you have the replacement card, confirm the number and enter it again.



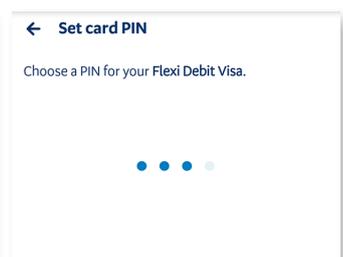
Step 4. When the number matches, a green tick will appear.



Step 5. Tap **Next** to set your PIN, then enter a 4-digit PIN.

Tips for keeping your PIN secure:

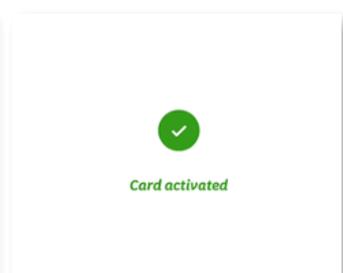
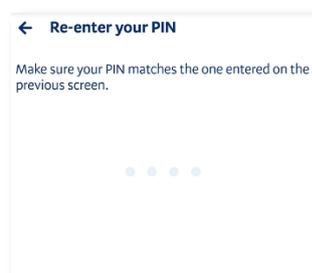
- Choose a PIN that's hard to guess, for example, don't use your birth date.
- Use a different PIN for every card.
- Never share your PIN with anyone or allow another person to see it.



Step 6. Re-enter the same PIN to confirm it.

If your two PIN entries don't match, you will receive an error message. If this happens, repeat steps 4 and 5 again.

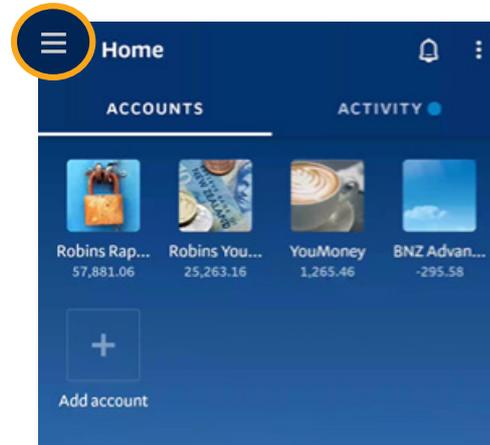
Once you've confirmed your PIN, your replacement card is now activated and ready to use.



4. How to change your PIN on your Flexi Debit Visa or Visa credit card

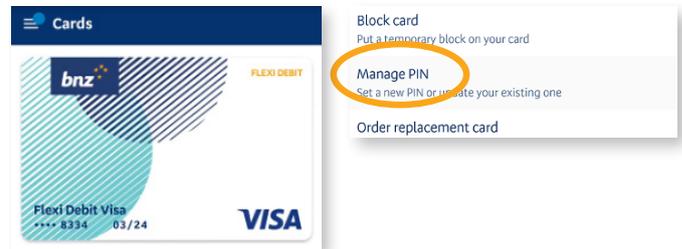
Use this guide with your current card.

Step 1. Log in to the BNZ app and tap the menu icon  in the top-left corner. Then tap **Cards** from the menu.



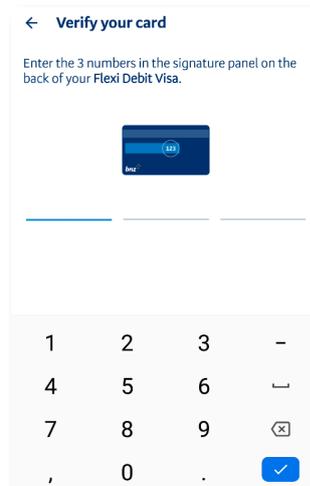
Step 2. Select the card you want to change the PIN for and then tap **Manage PIN**.

Tip: To check your physical card matches the card displayed in the app, compare the last 4 digits.

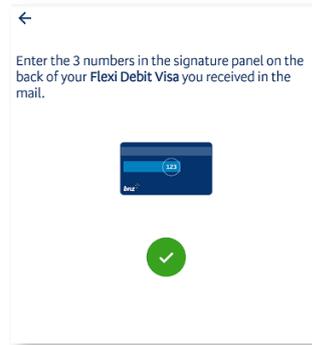


Step 3. Verify your card by entering the 3-digit number in the signature panel on the back of your physical card.

If the number doesn't match what we have on file, you will get an error message. If this happens, check the number and enter it again.



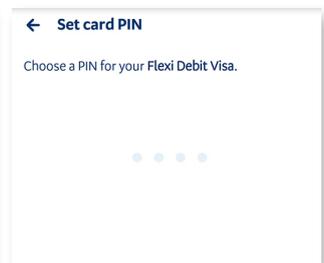
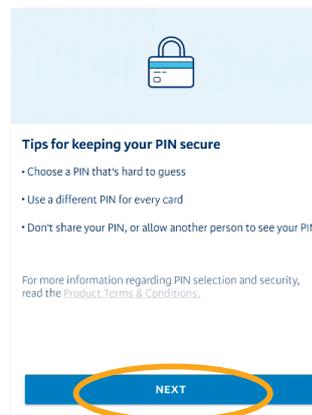
Step 4. When the number matches, a green tick will appear.



Step 5. Now tap **Next** to set your PIN, then enter a 4-digit PIN.

Tips for keeping your PIN secure:

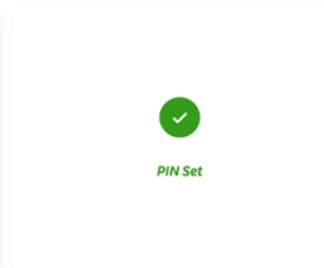
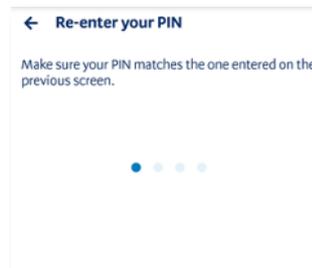
- Choose a PIN that's hard to guess, for example, don't use your birth date.
- Use a different PIN for every card.
- Never share your PIN with anyone or allow another person to see it.



Step 6. Re-enter the same PIN to confirm it.

If your two PIN entries don't match, you will receive an error message. If this happens, repeat steps 4 and 5 again.

Once you've confirmed your PIN, your card is ready to use.



BNZ Internet Banking terms and conditions and applicable product terms and conditions apply. Mobile coverage and data required to access the BNZ app. Maintenance sometimes required.