

How to register for Internet Banking

This guide will help you to register for Internet Banking on the BNZ website using your nine-digit customer access number (found on the back of your Eftpos, debit, or credit card) and your email address.

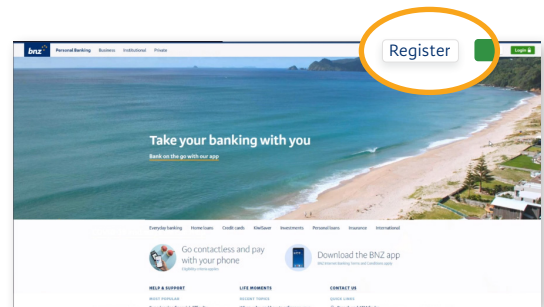
If you don't have these details, we can register you for Internet Banking over the phone – just call us on **0800 275 269**.



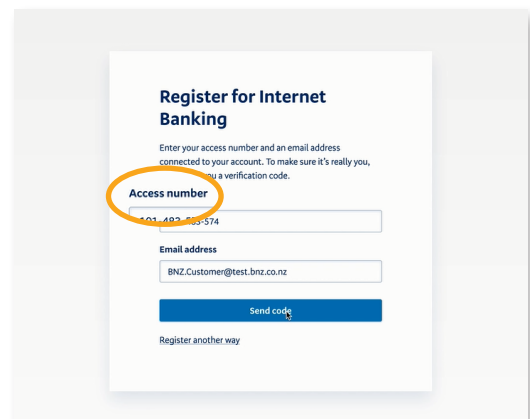
How to register using your email address

Step 1. Visit www.bnz.co.nz and click on the **Register** button in the top-right corner of the homepage.

Or **search** for 'Register for Internet Banking'.



Step 2. Enter your nine-digit customer access number, printed on the back of your Eftpos, debit, or credit card in the **Access number** field.



Step 3. Enter the email address that's linked to your BNZ account in the **Email address** field, then click **Send code**.

Tip: If this email address isn't linked to your BNZ account, or if there's an issue with registering this way, you'll see an error message.

Step 4. Check your inbox for an email with the subject line **BNZ verification code**, from **bnz_mobile_banking@bnz.co.nz**

Open the email and find the six-digit verification code.

Tip: You may need to check your spam and junk folders. If you still can't see the email, click **Resend code**.

Step 5. Enter the six-digit verification code from the email into the fields on the **Enter verification code** screen.

Step 6. Choose a password and enter it into the **New password** field.

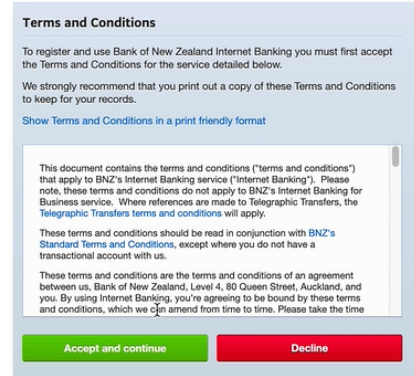
Re-enter the same password to confirm it in the **Re-enter password** field, and click **Set password**.

Tip: Your password needs to be at least six characters long and contain one letter and one number.

Nice work.

You've successfully set your password. You may also receive an email or text alert to confirm your password has been set.

Step 7. Next, you'll be automatically logged in to Internet Banking. Read the **Terms and Conditions**. Click **Accept and continue**.

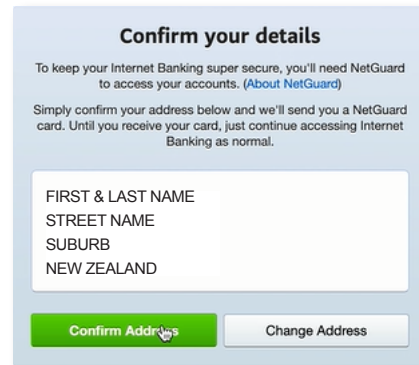


Step 8. Check your address – it's important this is correct because we'll send your NetGuard card to this address.

If your address is correct, click **Confirm Address**.

If you need to update your address, click **Change Address** and follow the instructions on screen.

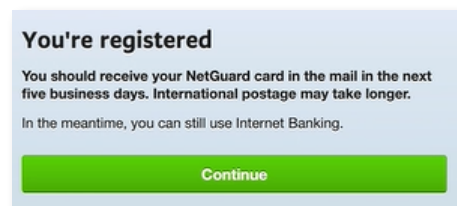
Tip: In the future you will need to use your Netguard card or BNZ app to log in. Until you receive your Netguard card you will be able to access Internet Banking using your Access number and password.



Nice work.

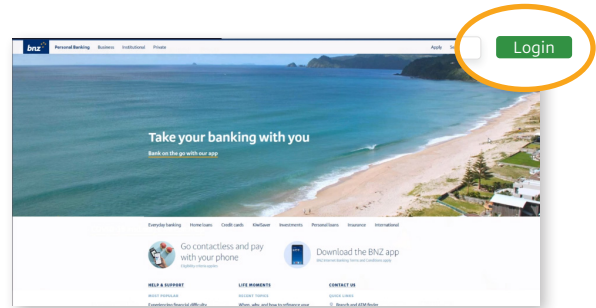
You're successfully registered and logged in.

Click **Continue** to explore Internet Banking.



How to log into Internet Banking

Step 1. Visit www.bnz.co.nz and click the **Login** button in the top-right corner of the homepage.



Step 2. Enter your **access number** and **password** as the first step of authentication, then click **Log in**.

You'll then be prompted to complete the second step of authentication – see 'Ways to verify your identity' in the section below.

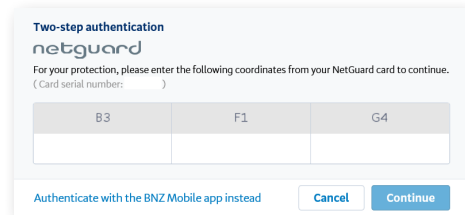
A screenshot of the BNZ login page. The page has a white background with a blue header. The main heading is 'Welcome'. Below it, there are two input fields: 'Access number' and 'Password'. A blue 'Log in' button with a white lock icon is positioned below the password field. At the bottom of the form, there is a link that says 'Forgot password?'. The entire login form is enclosed in a light gray border.

Ways to verify your identity

Using your NetGuard card

When you register for Internet Banking we'll send you a NetGuard card, which you can use to confirm your identity when logging in, if you don't have a smartphone.

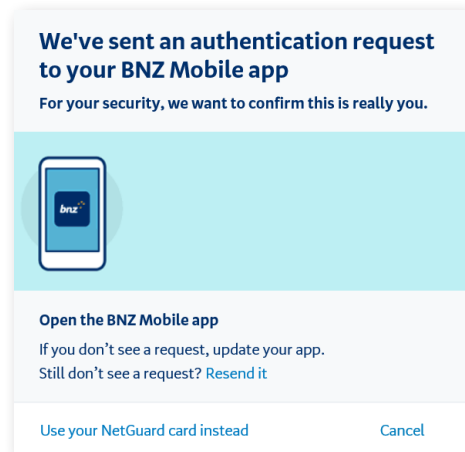
You need to activate your NetGuard card as soon as you receive it. Just log into Internet Banking using your access number and password, then follow the on-screen instructions to activate it.



Using the BNZ app

As soon as you've registered for Internet Banking, we also recommend downloading the BNZ app to your smartphone, so you can use it to confirm your identity alongside your access number and password. You can use the BNZ app straight away, instead of your NetGuard card.

Once the BNZ app is set up, the next time we need to confirm you're really you, we'll send you an authentication request straight to your app. Simply follow the instructions on screen to confirm.



Watch our video on how to download the BNZ app at [bnz.co.nz/appsetup](https://www.bnz.co.nz/appsetup)

Security tip

It's really important to sign out of Internet Banking once you're finished. To do this, click **Menu**, then click **Logout**. Also make sure you're using a secure internet connection whenever you access your internet banking.

Finally, please make sure you always type 'www.bnz.co.nz' when you visit our website, or do your online banking. Remember, we'll never email you links to the BNZ Internet Banking login page, or ask you to tell us (or anyone else) your password.

You can find other tips on keeping your password secure, and staying safe online, at www.bnz.co.nz/security

If you have any questions, call us on [0800 275 269](tel:0800275269) – we're here to help.

Internet Banking terms and conditions apply to the use of BNZ's Internet Banking services and the BNZ app. Mobile coverage and data required to access the BNZ app. Maintenance sometimes required.