



Finding Information Online

Tips on how to use search engines effectively

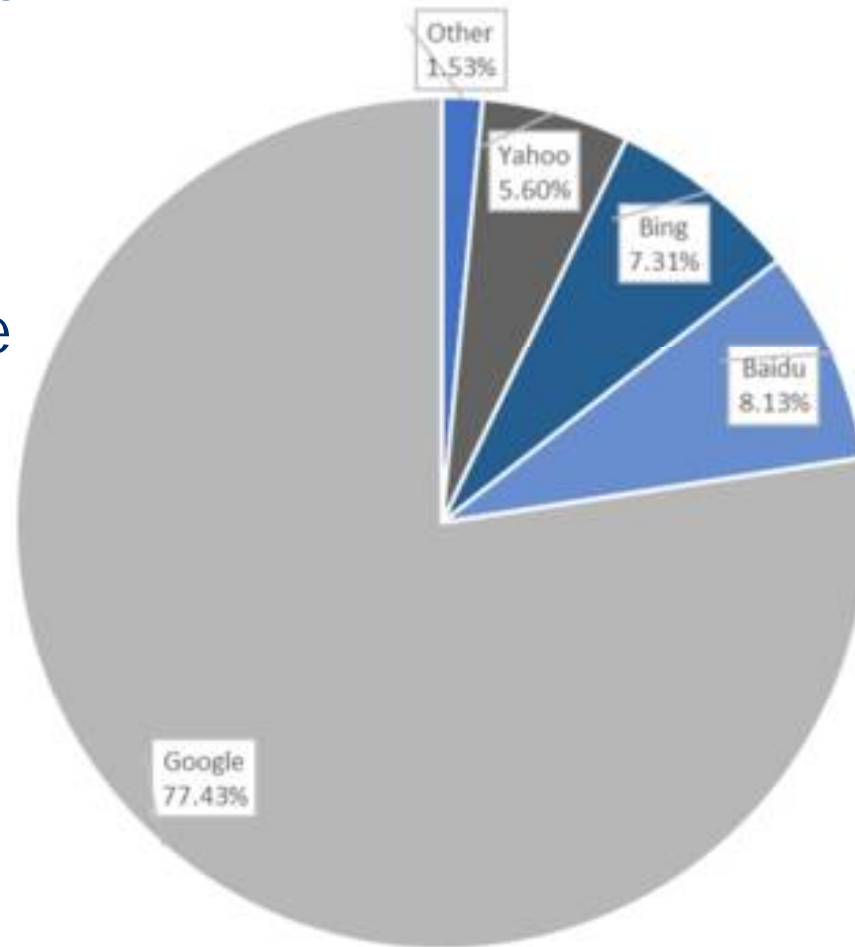
The information and recommendations in this presentation are provided for information purposes only. To the extent that any such information or recommendations constitute financial advice, they do not take into account any person's particular situations or goals. We recommend that you seek advice specific to your circumstances from your financial adviser.

Agenda

- Some interesting statistics
- Searching effectively
- Tips for staying safe online

Searching statistics

6,586,013,574
searches a day worldwide



Reference: <https://www.smartinsights.com/search-engine-marketing/search-engine-statistics/>

Searching effectively

- **16% to 20%** of queries that get asked every day have **never** been asked before.
- Every query has to travel on average **1,500 miles** to a data centre and back to return the answer to the user.
- A single Google query uses **1,000** computers in **0.2 seconds** to retrieve an answer.
- Google processes over **40,000** search queries **every second** on average.

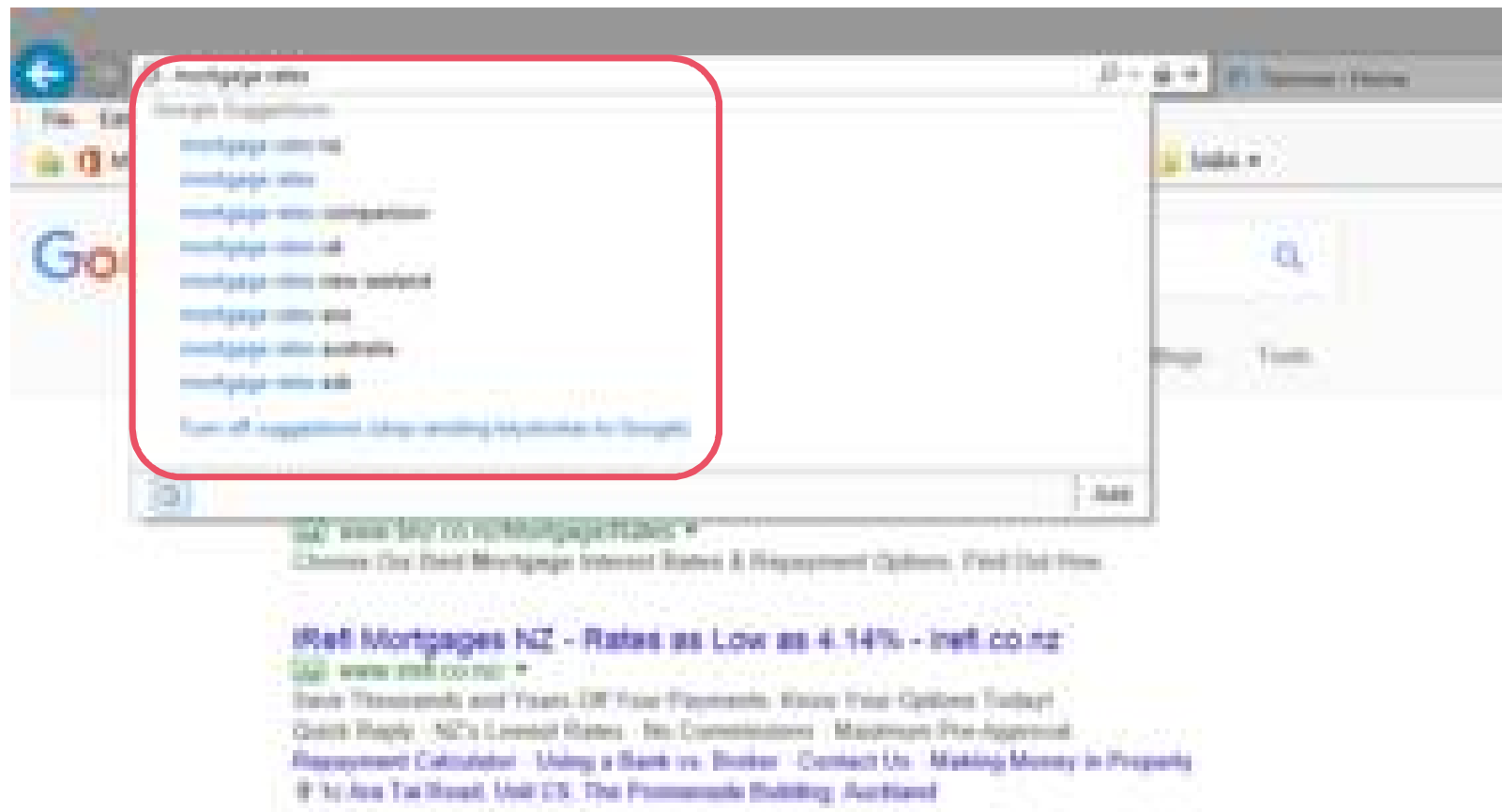
Reference: <http://www.internetlivestats.com/google-search-statistics/>

Searching effectively

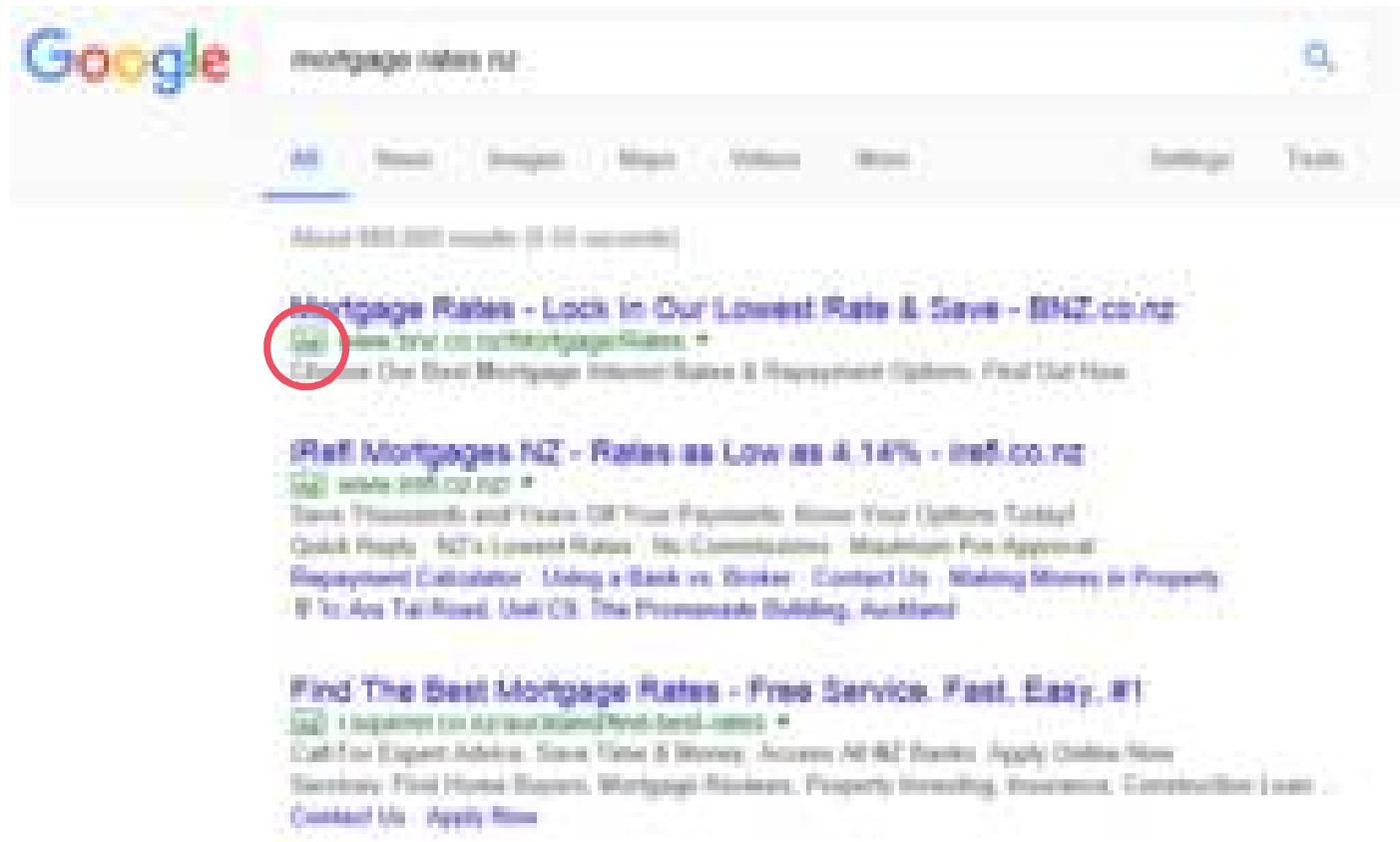
There is so much information available on the web that sometimes searches can give you an overwhelming number of results.

The good news is that there are plenty of ways to help narrow search results when using a search engine.

Searching effectively



Searching effectively



Using descriptive words & phrases

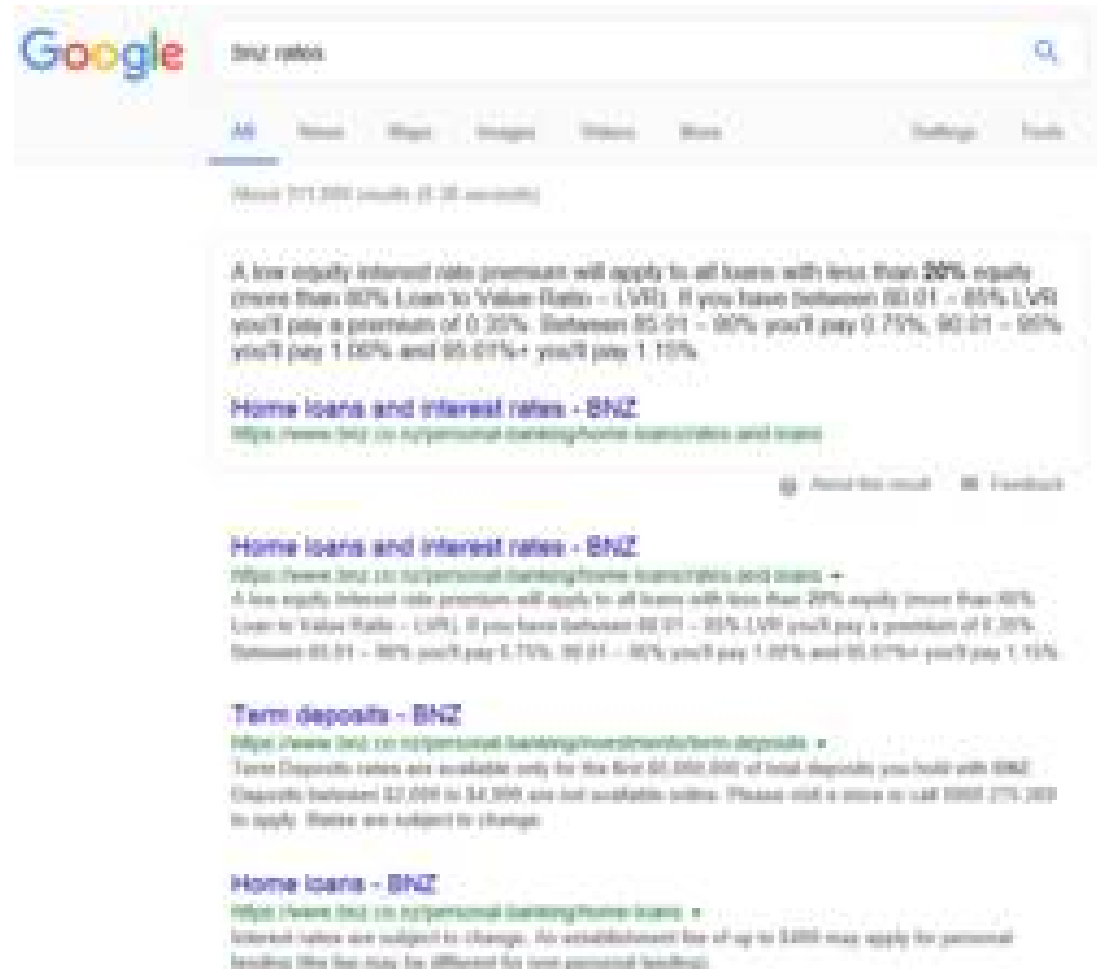
The more unique the word or phrase the more likely you are to get relevant results.

So **mickey mouse laughing ringtones** is more likely to return meaningful results than **celebrity sounds**.

Keep in mind though, that even if the word has the correct meaning, if it's not the one most people use, it may not match the pages you need.

Using descriptive words & phrases

Searching **bnz rates*** shows us this:



The screenshot shows a Google search for "bnz rates". The search bar contains "bnz rates" and the search button is visible. Below the search bar, there are tabs for "All", "News", "Maps", "Images", "Videos", and "More". The search results show a list of links to BNZ website pages. The first result is "Home loans and interest rates - BNZ" with a URL: <https://www.bnz.co.nz/personal/banking/home-loans/rates-and-more>. The snippet for this result reads: "A low equity interest rate premium will apply to all loans with less than 20% equity (more than 80% Loan to Value Ratio - LVR). If you have between 00-01 - 05% LVR you'll pay a premium of 0.20%. Between 05-01 - 06% you'll pay 0.75%, 00-01 - 06% you'll pay 1.00% and 05-01%+ you'll pay 1.10%". Below this, there are two more results: "Home loans and interest rates - BNZ" with a similar URL and snippet, and "Term deposits - BNZ" with a URL: <https://www.bnz.co.nz/personal/banking/investments/term-deposits> and a snippet: "Term Deposits rates are available only for the first \$1,000,000 of total deposits you hold with BNZ. Deposits between \$1,000 to \$4,000 are not available online. Please visit a store or call 0800 075 000 to apply. Rates are subject to change". The final result is "Home loans - BNZ" with a URL: <https://www.bnz.co.nz/personal/banking/home-loans> and a snippet: "Interest rates are subject to change. An establishment fee of up to \$400 may apply for personal lending (this fee may be different for non-personal lending)".

*as at 4pm 27 November 2017

Search with an exact phrase

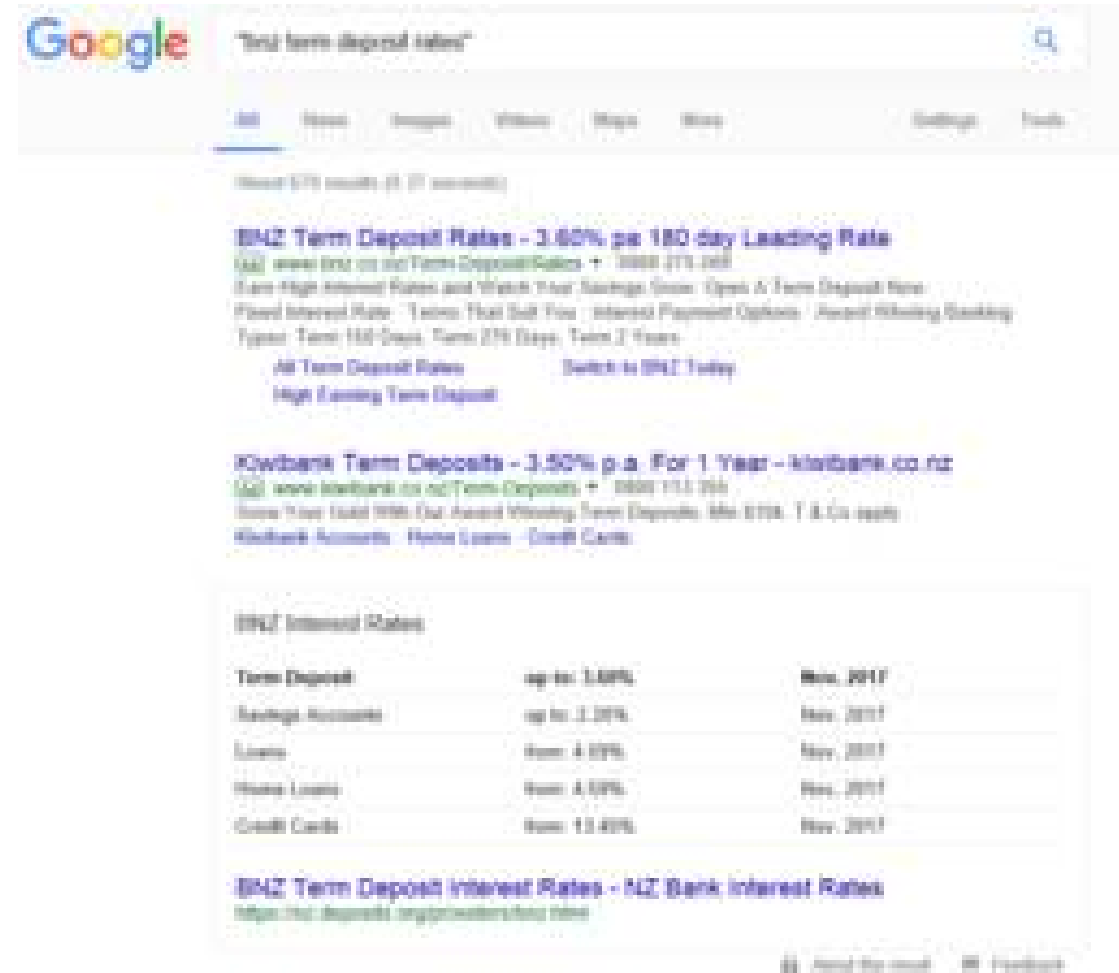
Put quotation marks around words "any word" to search for an exact phrase in an exact order.

Keep in mind that searching with quotes might exclude relevant results.

For instance, a search for "Alexander Bell" will miss pages that refer to Alexander G. Bell.

Search with an exact phrase

Searching for
"BNZ term deposit rates" *
now shows us this:



Google "BNZ term deposit rates"

Found 278 results (0.27 seconds)

BNZ Term Deposit Rates - 3.60% pa 180 day Leading Rate
[www.bnz.co.nz/term-deposit-rates](#) + 1888 275 266
Earn High Interest Rates and Watch Your Savings Grow: Open A Term Deposit Now
Fixed Interest Rate - Terms That Suit You - Interest Payment Options - Award Winning Banking
Types: Term 180 Days, Term 270 Days, Term 2 Years
[All Term Deposit Rates](#) [Switch to BNZ Today](#)
[High Earning Term Deposit](#)

Kiwibank Term Deposits - 3.50% p.a. For 1 Year - kiwibank.co.nz
[www.kiwibank.co.nz/Term-Deposits](#) + 1800 111 266
Earn Your Hard Earned Cash Award Winning Term Deposits. Min \$10k. T & Cs apply
[Kiwibank Accounts](#) [Home Loans](#) [Credit Cards](#)

BNZ Interest Rates

Term Deposit	up to 3.60%	Nov. 2017
Savings Accounts	up to 3.20%	Nov. 2017
Loans	from 4.50%	Nov. 2017
Home Loans	from 4.50%	Nov. 2017
Credit Cards	from 13.49%	Nov. 2017

BNZ Term Deposit Interest Rates - NZ Bank Interest Rates
[https://nz-bankrates.org/interest-rates](#)

Need the most? Feedback

*as at 4pm 27 November 2017

Search within a specific site

Precede your query with site: if you know you want your answer from within a specific site or type of site (.org, .edu).

For example: [site:.govt.nz](#) or [site:.co.nz](#).

Search within a specific site

Searching for
“registered banks” site:.govt.nz *
now shows us this:



The screenshot shows a Google search interface with the query "registered banks" site:.govt.nz. The search results page displays a table titled "Banks currently registered in New Zealand" with columns for "Name of registered bank" and "Registration Date". The table lists four banks: ANZ Bank New Zealand Ltd (1 April 1997), ASB Bank Limited (11 May 1999), Australia and New Zealand Banking Group Limited (2) (6 January 2000), and Bank of Barots (New Zealand) Limited (1 September 2000). Below the table, there is a link to the "Register of registered banks in New Zealand - Reserve Bank of New Zealand" and a snippet of text explaining that there are currently 24 registered banks and that the Reserve Bank must keep a public register of registered banks.

Name of registered bank	Registration Date
ANZ Bank New Zealand Ltd	1 April 1997
ASB Bank Limited	11 May 1999
Australia and New Zealand Banking Group Limited (2)	6 January 2000
Bank of Barots (New Zealand) Limited	1 September 2000

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Tips for staying safe

- Make sure your devices have up to date security software installed.
- Create passwords others won't be able to guess, but you'll remember, and don't write them down!
A phrase, or song, might be useful for this. For example: 'l2tTW2s', instead of 'I'd like to teach the world to sing'.
- Log out of shared computers.
- Ask friends or family for advice.

I was scammed... what should I do?

1. Contact your Bank as soon as possible to have your account closed and/or your credit card cancelled.
2. Banks take it personally when their customers are targeted by scammers. Bank staff will be helpful and understanding.
3. If the scammers get hold of personal identification documents (such as your driver's licence or passport) contact the Police or the agency/department that has issued the documents.

To Recap...

Today we have learned:

- How to search effectively, using:
 - Descriptive words and phrases
 - An exact phrase
 - Within a specific site
- Tips for staying safe online
- Instructions on what to do in the instance of being scammed

Questions?