



ANZ Balance Visa

Be rewarded for reducing your balance

Includes ANZ Balance Visa Guide and Rewards Program Terms and Conditions

More Convenient Banking **ANZ
NOW**

Convenient Quick Start Guide

Get started now. Simply follow the easy steps below and you could be using your new ANZ Balance Visa today.

Quick Activation

1. Sign the back of your card when you receive it.
2. Refer to your Welcome Letter to see if you need to complete ANZ's Customer Identification Process at any ANZ branch.
3. Call 1800 652 033 24 hours a day, 7 days a week to activate your card, and then you can start using it.

Discover more convenient banking

1. Set up ANZ Phone Banking and ANZ Internet Banking by calling 13 22 73.
2. Set up ANZ Mobile Phone Banking by calling 1300 ANZ MOBI (1300 269 6624).
3. Your new Personal Identification Number (PIN) should arrive within five business days. If you wish to select a new PIN after you have received it, visit any ANZ ATM in Australia.

Your ANZ Balance Visa contacts

At ANZ, we're doing whatever it takes to make using your ANZ Balance Visa as easy as possible. So if you have any questions, please don't hesitate to call us on the appropriate number below.

Customer Service Centre	13 22 73
ANZ Rewards Centre	1300 368 324
ANZ Internet and Phone Banking	13 22 73
ANZ Mobile Phone Banking	1300 ANZ MOBI (1300 269 6624)
BPAY [®]	13 22 73
CardPay Direct	13 22 73
ANZ CreditCover PLUS	1300 131 026
eDine [®]	1300 131 026
Secure Sentinel	1300 131 026
ANZ Lost and Stolen Cards Assistance Centre	1800 033 844
Overseas contact number*	+61 3 9683 9999
Emergency credit card limit increase	1800 076 113

BPAY[®] is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

eDine[®] Registered to Australia and New Zealand Banking Group Limited. Terms and conditions apply to eDine. eDine is brought to you by Entertainment Publications of Australia Pty Ltd.

*Calls can be made via an international operator to reverse charges. Calls must be made from a land line to reverse charges.

Welcome

We're delighted to welcome you to ANZ Balance Visa, the credit card that rewards you for reducing your balance. To make things easier for you we've enclosed a 'Convenient Quick Start Guide' above, in order to get you started and discover more convenient banking today. It's a useful guide, especially if you only have time for a quick glance through this brochure right now.

When you do have a moment, please be sure to read the brochure thoroughly. You'll be pleasantly surprised at how easy it is to earn Reward Points with ANZ Balance Visa. You'll also enjoy the convenience of a low interest rate credit card that's accepted at over 24 million locations worldwide.

Read on to find out more about your rewards and important tips on managing your new card.

Enjoy your new ANZ Balance Visa.

Got a question?

Call us on 13 22 73 or visit anz.com

Features and benefits

Up to 55 days interest free on purchases

As an ANZ Balance Visa cardholder, you will enjoy up to 55 days of interest free credit on purchases (excluding cash equivalent transactions and balance transfers), when you pay off your balance in full each month.

Transfer your balances

If you have credit or store cards with other financial institutions, transfer your balances to your ANZ Balance Visa and you can earn Reward Points on your repayments. To arrange a balance transfer simply call 1800 007 511, Monday to Friday 8am – 10pm, Saturday and Sunday from 10am – 6pm Melbourne time or visit anz.com¹

designmycard.com.au

You can now design your ANZ Balance Visa card with an image of your choice². So whether it's a photo, design or drawing, the way your card looks is up to you. Just upload your favourite photo or design – you can even choose an image from our library. Visit designmycard.com.au for more information.

¹ Terms and conditions apply to balance transfers. Call 1800 007 511 for details. A 1% fee applies to balance transfers excluding balance transfers requested at the time of credit card application. ² Subject to image guidelines. Terms and conditions available at designmycard.com.au

Earning Rewards Points

1 Reward Point for every \$1 you repay to your balance

ANZ Balance Visa rewards you for every dollar you repay to your balance¹. That includes repayments on your regular credit card spending, interest and fees on your ANZ Balance Visa and balance transfers from non-ANZ accounts to your ANZ Balance Visa.

No Reward Points capping

Unlike some other credit cards, there is no limit to the number of Reward Points you can earn with ANZ Balance Visa. The more you repay, the more Reward Points you earn. It's that simple.

No Reward Points expiry

Your Reward Points will not expire as long as your account remains open. You can redeem your Reward Points as they accumulate, or you can save them up for as long as you like to give yourself a special treat.

¹ Reward Points are not earned on Cashback transactions to your account. Reward Points accrue in accordance with the ANZ Balance Visa Rewards Program Terms and Conditions (see page 10 for details). When you redeem your Reward Points for Cashback, credit of your nominated value will be allocated to your ANZ Balance Visa account within 10 business days. Cashback rewards are not transferable, cannot be cancelled once issued and do not accrue Reward Points.

Reward choices

Choose from Cashback, or Shopping Vouchers and Gift Cards.

There are two great options for redeeming your Reward Points.

1. Cashback.

You can choose to receive Cashback on your ANZ Balance Visa, available in \$20, \$50 or \$100 denominations. This will appear as a credit on your credit card statement and will be deducted from your balance. This option is great if you're focusing on reducing your balance¹.

2. Shopping Vouchers and Gift Cards.

Shopping Vouchers and Gift Cards are available from a range of retailers. Most options are available in \$20, \$50 or \$100 denominations. For the full list of Shopping Vouchers and Gift Cards available visit anzbalancevisa.com

The ANZ Balance Visa Rewards website

You can choose to redeem your Reward Points automatically, periodically or save them up and redeem them when it's convenient to you.

Keep track and redeem your Reward Points online

Your Reward Points are easy to redeem on the ANZ Balance Visa rewards website¹. Once registered you can:

- › view your Reward Points balance
- › search for rewards
- › set up an Auto-Redemption
- › redeem your chosen rewards 24 hours a day online.



To register online, visit anzbalancevisa.com and click Register in the Online account section. Make sure you have your ANZ Balance Visa card handy. You will also have to provide your email address and date of birth.

Once registered you can redeem your Reward Points online in four easy steps:

1. Log on
2. Check your Reward Points balance
3. Select your rewards
4. Confirm your redemption².

Or redeem your Reward Points by phone

You can call the ANZ Rewards Centre on 1300 368 324, Monday to Friday from 9am to 5pm Australian local time.

¹ Reward Points are not earned on Cashback transactions to your account.

² Rewards cannot be refunded or exchanged for Reward Points once you have applied for them. Taxes or other charges may apply.

Redeeming your Rewards Points with Auto-Redemption

The choice is yours

You can redeem your Reward Points for the minimum reward available (which is a \$20 Gift Card) or in additional denominations as described on page 3. How you redeem your Reward Points is up to you. You can choose from Auto-Redemption or Manual options.

You can set up an Auto-Redemption, so your Reward Points can be redeemed automatically. You have three options:

1. Annual Auto-Redemption*.

Simply choose a date when you wish to redeem your Reward Points every year. It could be just before your birthday, so you can buy yourself a treat. Or perhaps you would prefer to redeem your Reward Points just before Christmas to help with your Christmas shopping. The date you choose for the Annual Auto-Redemption option is up to you.

2. Periodic Auto-Redemption*.

You may also choose to redeem your Reward Points every 3, 6 or 12 months. That way you will enjoy a reward on a regular basis.

3. Reward Value Auto-Redemption.

If you prefer, you can arrange to automatically receive the reward of your choice when you have accumulated sufficient Reward Points. For example, you could choose to receive a \$100 Gift Card as soon as you have enough Reward Points to redeem that reward.

* It can take up to 28 days for your reward to be sent to you once you qualify for the Auto-Redemption. For the Annual and Periodic Auto-Redemption options, at the time of the Auto-Redemption you will receive as many of your selected rewards that you are eligible for with your Reward Points balance at that time. For the Annual Auto-Redemption option the reward should be sent to you up to 28 days after the date you nominate. If you would like to opt out at any time of receiving email or SMS Auto-Redemption notifications, you will need to cancel your Auto-Redemption by visiting anzbalancevisa.com or calling the ANZ Rewards Centre on 1300 368 324. If an Auto-Redemption has been processed, any changes made to Auto-Redemption preferences will only be applicable for future redemptions.

Setting up your Auto-Redemption option:

- › visit anzbalancevisa.com and select Redeem Rewards. Once you have chosen your reward you can select the Auto-Redemption option; or
- › call the ANZ Rewards Centre on 1300 368 324, Monday to Friday from 9am to 5pm Australian local time and set up your Auto-Redemption over the phone.

To finalise your Auto-Redemption, you will be required to provide a valid mobile number or email address. When you have qualified for an Auto-Redemption you should receive a notification via SMS or email and you should receive your reward within 28 days.

Manual Redemption is also available.

You may prefer to allow your Reward Points to accumulate and redeem them at your convenience. Your Reward Points have no expiry date for as long as your account remains open, so you are free to save them up for as long as you like and redeem them for an extra-special treat whenever you are ready.

Card protection

We're doing whatever it takes to protect you and your card with a range of security features and convenient services.

ANZ Online Shopping Guarantee

You'll be covered when you shop online with the ANZ Online Shopping Guarantee. It protects you against loss caused by unauthorised use of your card over the Internet, provided you have not contributed to the loss and have notified ANZ of any suspected misuse of your card within a reasonable time.

ANZ Falcon™

You are also protected from fraud by another advanced system called ANZ Falcon™. It works around-the-clock by monitoring your card for suspicious transactions, including when you shop online, over the phone and overseas. You can also be confident in the knowledge that ANZ's Online Guarantee will protect you against any loss caused by unauthorised use of your card over the Internet as long as you didn't contribute to the loss.

™ ANZ Falcon is a trademark of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Falcon is a trademark of Fair Isaac Corporation (DUNS) ABN 074664715.

Emergency cash advances

If your card is lost or stolen, simply call the ANZ Lost and Stolen Cards Assistance Centre 24 hours a day, 7 days a week to arrange an emergency cash advance of up to US \$5,000. Call 1800 033 844 in Australia. Alternatively, if you are calling from overseas, please contact an international operator and request to be connected to +61 3 9683 7043 and reverse the charges*.

Emergency credit limit increases

If you need an emergency increase of your credit limit, call us on 1800 076 113 in Australia. Alternatively, if you are overseas, please contact an international operator and request to be connected to +61 3 9683 9999 and reverse the charges*. Subject to our credit assessment procedures, we'll increase your limit temporarily to assist you. The additional amount borrowed must be paid back within 90 days.

*Calls can be made via an international operator to reverse charges. Calls must be made from a land line to reverse charges.

Managing your card

Flexible payment options

Each month, you have the choice of paying either the full balance owing on your ANZ Balance Visa, or as little as 2% of the closing balance, or \$10, whichever is greater. Either way, please remember to pay by the due date printed on your monthly statement or a Late Payment Fee will apply.

You can choose to pay:

- › with ANZ Internet Banking (anz.com) – transfer funds from your linked ANZ account
- › with ANZ Phone Banking – call 13 22 73 to transfer funds from your linked ANZ account
- › using BPAY® with Phone or Internet Banking
- › with ANZ Mobile Phone Banking – transfer funds from your linked ANZ account. Call 1300 ANZ MOBI (1300 269 6624) to register
- › at any ANZ ATM in Australia – transfer funds from your linked ANZ account
- › using ANZ's CardPay Direct service – an automatic direct debit from a nominated account at most Australian banks and other financial institutions. Call 13 22 73 for more information.

Your credit limit

As a responsible lender, ANZ calculates a limit designed to offer you the freedom you need to make the most of your credit card while effectively managing your finances. If you would like to change your credit limit in the future, please call 13 22 73 or visit anz.com

ANZ Exception Fees Policy – Consumer credit cards

At ANZ we're doing whatever it takes to make your banking easier. With the introduction of an Exception Fees Policy for Consumer credit cards, we are committed to helping you understand and avoid Late Payment Fees and Overlimit Fees, collectively called Exception Fees.

The Exception Fees Policy gives ANZ credit card customers:

- › the option of electing not to exceed your credit card limit on electronically authorised purchases and transactions[†]
- › regular advice (if you incur these fees) on ways you can avoid them
- › a concessional fee of \$10 for ANZ credit card customers who hold an ANZ Access Basic account.

For more information, visit anz.com or call us on 13 22 73.

[†] Opting to not exceed your credit limit means that we will decline point-of-sale transactions or recurring payments if insufficient credit is available at the time of the transaction. In addition, your account could still go over the limit if we decide to process important transactions or if merchants process transactions without seeking proper authorisation from us.

We welcome your feedback

We'd like to hear your thoughts and feedback on ANZ.

Please send a letter to the Customer Response Centre via:

› mail: Locked Bag 4050, South Melbourne VIC 3205

› email: YourFeedback@anz.com

› fax: +61 3 9683 9267

Making a suggestion

Your feedback helps us create a better bank for our customers, staff, shareholders and the community. If you have a suggestion about how we can improve our services, please let us know.

Paying a compliment

Should you have received exceptional service from one of our staff or found something you particularly liked, please tell us about it.

Making a complaint

If we make a mistake, or our service doesn't meet your expectations, we want to know.

For the fastest possible resolution of your complaint call us on 1800 805 154, or talk to staff at your local ANZ branch or business centre.

Most often we'll be able to solve the problem on the spot. If it can't be resolved promptly, our specialist complaints team – Customer Response Centre – will take responsibility and work with you to fix the matter quickly. Our aim is to resolve your complaint within 48 hours and within a maximum of five business days.

If this is not possible, we will keep you informed of our progress and how long we expect it will take to resolve your complaint.

Whether you're making a suggestion, paying a compliment or making a complaint, your feedback is the key to improving our products and services.

ANZ Customer Advocate

If your complaint isn't resolved to your satisfaction, you can ask to have it reviewed by ANZ's Customer Advocate who will provide a free, independent review of more difficult complaints to help achieve a prompt solution.

Contact details

ANZ Customer Advocate
Level 22/100 Queen Street Melbourne VIC 3000
Tel: +61 3 9273 6523 Fax: +61 3 9273 6423
Email: customeradvocate@anz.com

Privacy statement

ANZ may collect personal information to attempt to resolve your complaint. By submitting this complaint, you acknowledge that ANZ may disclose your information to third parties for the purpose of attempting to resolve your complaint or where it is required or allowed by law.

You may request access to all your personal information at any ANZ branch.

Financial services dispute resolution schemes

If you are not satisfied with the steps taken by ANZ to resolve your complaint, or with the result of our investigation, you may wish to contact an alternative financial services dispute resolution scheme.

General banking products – credit cards, home loans, deposit products

Financial Ombudsman Service
GPO Box 3 Melbourne VIC 3001
Telephone: 1300 780 808 Fax: +61 3 9613 7345
Internet: www.fos.org.au

General insurance products – home and contents insurance, motor vehicle insurance

Insurance Ombudsman Service Limited
PO Box 561 Collins Street West, Melbourne VIC 8007
Telephone: 1300 780 808 Fax: +61 3 9614 8657
Internet: www.insuranceombudsman.com.au

ASIC information on complaints

The Australian Securities and Investments Commission's (ASIC) website www.asic.gov.au, contains information on making complaints about companies and people and describes the types of complaints handled by ASIC. To obtain further information contact the ASIC Info Line: Telephone: 1300 300 630 Email: infoline@asic.gov.au

ANZ Balance Visa Rewards Program Terms and Conditions:

When these Terms and Conditions apply

1. If you are a new account holder, these Terms and Conditions will apply when we advise you that your application to join the Program has been successful and you have activated your card account.

Earning Reward Points

2. Reward Points are used to determine when you become entitled to a reward and can only accrue to account holders. Reward Points do not accrue to additional cardholders and all Reward Points earned as a result of repayments to your card account by an additional cardholder will accrue to the account holder's points record.
3. Reward Points accrue monthly based on the relevant card account billing cycle and repayment of the balance (or part thereof) of the card or card account in the previous month.
4. You will earn one Reward Point for every \$1 repayment of the balance of your card account, subject to the exclusions set out in clauses 6 and 7.
5. You may earn Bonus Reward Points from time to time in a manner notified to you by ANZ.
6. You will not earn Reward Points on any payment to your card account:
 - › as a result of redeeming Reward Points (including Cashback);
 - › that is subsequently dishonoured; or

› as a result of any refund, reimbursement or charges previously incurred (for example for returned merchandise) or chargeback.

Your points record will be adjusted to reflect any of the circumstances referred to in this clause 6.

7. You will not earn Reward Points if your card account is suspended or if you breach, or any additional cardholder breaches, these terms and conditions or the ANZ Credit Card Conditions of Use.

Reward Points are not property

8. Reward Points may not be transferred or sold.
9. Reward Points are not property, have no monetary value, are not convertible and can only be used to claim rewards. There will be no refunds for Reward Points that are not used to claim a reward.

Reward Points expiry and cancellation

10. In the event your card account is closed, any Reward Points that remain unused must be used within 60 days of the date of closure. Reward Points that remain unused after that period will be cancelled.
11. In the event that your card account is closed and you have pre-selected a redemption, your pre-selected redemption will not be sent. However any Reward Points that remain unused upon the card account closure may be redeemed within 60 days of the date of closure. Reward Points that remain unused after that period will be cancelled.

12. In the event the Program is terminated, we will notify you of termination and any claim for a reward must be made within 90 days of the date of termination.
13. We may also cancel Reward Points at our sole discretion if you die, if your card account is suspended, if you breach, or any additional cardholder breaches these Terms and Conditions or the ANZ Credit Card Conditions of Use or if we reasonably suspect you are operating your card account fraudulently or for any other reason at our discretion.

Rewards statement

14. You will receive a rewards statement twice a year. ANZ may vary the frequency and format of the rewards statement without notice.
15. Reward Points used to claim a reward will be deducted from your points record at the time we receive your request to claim a reward. The adjustment will be reflected in your next rewards statement.

Rewards

16. Rewards and the number of Reward Points required to claim a reward are available by visiting www.anzbalancevisa.com or by calling the ANZ Rewards Centre on 1300 368 324, Monday to Friday from 9am – 5pm Australian local time. You may claim a reward only from the rewards available by visiting www.anzbalancevisa.com or by calling the ANZ Rewards Centre that are current at the time you seek to claim a reward.
17. Special terms and conditions may apply to individual rewards and they will be advised to you by visiting www.anzbalancevisa.com, by calling

the ANZ Rewards Centre on 1300 368 324, Monday to Friday from 9am – 5pm Australian local time, or by notice from ANZ.

Claiming rewards

18. Only the account holder may claim rewards. Additional cardholders are not entitled to claim rewards.
19. Your entitlement to claim rewards is based on the points record in relation to your card account. If your card account is in arrears, suspension or default, no rewards will be claimable.
20. You may use the option of ‘Points Plus Pay’ where available to redeem selected rewards. This means that you use Reward Points and also pay a monetary amount by debiting your card. Rewards for which you can use this option will be advised to you by us from time to time.
21. The procedure for claiming rewards is set out in the Rewards Guide. All rewards are subject to availability and substitutions may be necessary.
22. Before seeking to claim a reward, you should visit www.anzbalancevisa.com or call the ANZ Rewards Centre on 1300 368 324, Monday to Friday from 9am – 5pm Australian local time.
23. Rewards cannot be taken by pooling of Reward Points by persons with different card accounts.
24. Unless we advise otherwise, rewards cannot be returned for Reward Points to a points record, cashed in, exchanged or altered or revoked following redemption. Rewards also cannot be replaced if lost, stolen or otherwise destroyed.

25. Unless we advise in writing otherwise, rewards will not be delivered to an address outside Australia.

Changes to rewards and these Terms and Conditions

26. We may change the Rewards Guide at any time. If any change affects Reward Points already accumulated you will be notified at least 30 days before that change takes effect.
27. We may at any time and in our discretion without notice withdraw, limit, modify, cancel or increase the continued availability of any reward or the number of Reward Points required to claim a particular reward.
28. We may change or amend these Terms and Conditions at any time. You will be notified in writing of changes to Terms and Conditions at least 30 days before that change takes effect.

What we are not liable for

29. Except as provided in any law which cannot lawfully be excluded or modified by agreement we:
- › make no warranties or representations either express or implied and expressly disclaim any and all liabilities (including for consequential damages) with respect to type, quality, standard or fitness or suitability for any purpose of the rewards;
 - › are not responsible for the loss, theft or destruction of rewards;
 - › do not accept any liability with respect to any loss arising from the supply of a reward;
 - › are not liable for any delay or inability to provide any rewards caused by circumstances beyond our control including strikes, industrial disputes or acts of God.

30. In the event that we are liable for breach of any term implied by law, we limit that liability where we are entitled to so do for:
- › replacement or repair of the reward or payment of the cost of replacing or repairing the reward; and
 - › supplying the services again or payment of the cost of having the services supplied again.

Disputes

31. All questions or disputes regarding eligibility for rewards or the eligibility of Reward Points for accrual or reward will be resolved by us at our sole discretion. All enquiries regarding rewards statements must be made within 90 days of the date of the statement. Otherwise, any questions or disputes must be brought to our attention within 12 months of the incident first giving rise to the question or dispute.
32. All questions or disputes must be submitted in writing to the ANZ Rewards Centre and, where relevant, be accompanied by a legible proof of the repayment of your card account balance or card account statements.
- ANZ Rewards Centre
PO Box 444, Balmain NSW 2041
33. If you are not satisfied with our response to your question or dispute, you may access our complaints handling procedure, which is set out in the ANZ Credit Card Conditions of Use.

General

34. If you breach or any additional cardholder breaches the ANZ Credit Card Conditions of Use or these Terms and Conditions, we may suspend or exclude you from participating in the Program.

35. Any tax liability, stamp or other duty or other government charge or reporting requirement in connection with or on any benefit derived by you from the use of a card by you or an additional cardholder or receipt of a reward is your sole responsibility.
36. You may request further details about the Program by calling 1300 368 324.
37. The Australian Securities and Investments Commission has granted us relief from certain provisions of the Corporations Act 2001 relating to managed investments and non-cash payment facilities. The relief granted means that the Program is not required to be registered as a managed investment scheme or treated as a non-cash payment facility and the licensing, financial services disclosure and product disclosure provisions do not apply to the Program.

In these Terms and Conditions

‘account holder’ or ‘you’ means the person in whose name a card account is kept and who is responsible for all transactions on the card account.

‘additional cardholder’ means a person to whom a card is issued, at the request of the account holder and who is authorised to transact on the card account.

‘ANZ’ means Australia and New Zealand Banking Group Limited.

‘Bonus Reward Points’ means the additional Reward Points that are earned from time to time in a manner notified to you by ANZ, in addition to the standard Reward Points earned on the repayment of the balance (or part thereof) of the card or card account.

‘card’ means an ANZ Balance Visa or any other card as may be notified to the account holder as being a card for the purposes of these Terms and Conditions.

‘Cashback’ means cash credited to your ANZ Balance Visa account as a result of redeeming your Reward Points.

‘Program’ means the ANZ Balance Visa Rewards Program.

‘points record’ means a record in relation to a card account for the purpose of determining when you become entitled to a claim a reward.

‘reward’ means a reward, gift, bonus, good or service or other benefit obtained by you through the accumulation of Reward Points through use of the card or a card account.

‘Rewards Centre’ means the centre maintained by ANZ and/or its agents and contractors, to administer aspects of the card relating to rewards, points records, the Rewards Guide, these Terms and Conditions, newsletters, the rewards database and rewards statements.

‘Rewards Guide’ means the current guide published from time to time setting out how rewards may be redeemed.

‘Reward Points’ means points added to or subtracted from a points record in accordance with these terms and conditions.

‘rewards statement’ means the summary of Reward Points in the account holder’s points record, including the number of Reward Points accrued and details of rewards claimed.

‘we’, ‘us or ‘our’ means ANZ Rewards No 2 Pty Limited ABN 41 082 713 915 and Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Customer Charter

ANZ's commitment to you

ANZ is committed to providing you with Australia's most convenient banking services, based on products that are simple to understand and delivered in a responsible manner by our people, in accordance with the highest standards of integrity.

ANZ's Customer Charter sets out the specific service standards you should expect us to meet. It reflects both the products and services that we currently offer and the higher standards towards which we aspire.

Our external auditors will review our performance against these standards every year and we will report the results to you. In this way, we hope to earn your faith in us as Australia's most respected retail bank.

If you would like to read our Customer Charter in full, please visit anz.com or call 13 22 73 for a copy.

A handwritten signature in black ink, appearing to read 'Brian Hartzer', written in a cursive style.

Brian Hartzer
CEO – Australia

More Convenient Banking **ANZ
NOW**