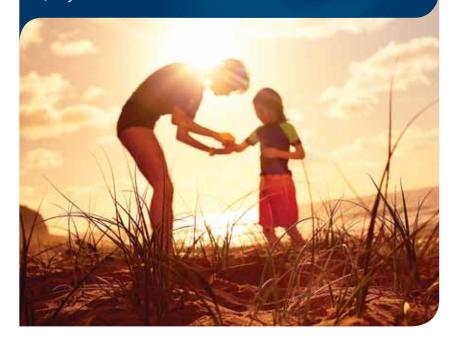
Rewards

July 2008









ANZ Frequent Flyer Visa

Travel

Enjoy the action of the Gold Coast Indy 300, be pampered in Fiji or discover the magic of Vietnam.

Shop

Qantas Frequent Flyer Store now offers you more Rewards than ever before.

The Qantas Frequent bigger Flyer program is now bigger and better than ever

Win

A WICKED prize package courtesy of Accor Hotels.



Welcome

The Qantas Frequent Flyer program has made some great changes which will reward you even more when using your ANZ Frequent Flyer Visa! Please see page 3 for more details.

Winter '08 brings you some fantastic offers for travel, entertainment, gift giving and more. Browse our great shopping, travel and win sections to score some great deals whilst accelerating your points balance!

With the new Qantas Frequent Flyer program changes, there has been no better time to be an ANZ Frequent Flyer Visa cardholder – the number one card of Qantas Frequent Flyers.

Travel

Travel Packages	2, 4
Accommodation	5 – 7
Car Rental	7

Shop

Entertainment, Autocare and Insurance	8
Flowers, Hampers and Gifts	9 – 10
Qantas Frequent Flyer Store	12

Win

A WICKED prize package

7

Exiting Bonus Partners: Please note as of 21 July 2008 Crown Towers and Crown Promenade will no longer be Bonus Partners on the ANZ Frequent Flyer Visa Rewards Program.

Any spend on your ANZ Frequent Flyer Visa at these Bonus Partner outlets from 21 July 2008 will not earn Bonus Points. For a current list of Bonus Partners please visit www.anz.com/frequentflyerrewards



Travel Packages



Enjoy the action of the Gold Coast Indy 300 with Qantas Holidays



The hottest cars, the hottest parties, the hottest beaches. From 23 – 26 October 2008 the Gold Coast Indy 300 lays on four days and nights of blistering entertainment. Fire up for the start of a new era, as the superstars of the IndyCar® Series join

forces with the big names of V8 Supercars to take the Gold Coast Indy 300 to a whole different level!

It's the hottest ticket in town and Qantas Holidays can get you there with a range of Gold Coast Indy 300 packages to suit your needs and budget. Don't miss out, book now!

From \$599* per person twin share includes:

- 4 nights accommodation at the Breakfree Cosmopolitan Resort
- > 4 day Gold Coast Indy 300 General Admission ticket.



For more information call Qantas Holidays on 13 14 15 or visit gantas.com/holidays

*Price is inclusive of the 1.4% that applies to the dollar amount paid by credit or charge card for land arrangements. Price is correct as at 5 June 2008. All prices are in Australian Dollars and are per person twin share. Package price is valid for stays 23 – 26 October 2008. Offer ends 1 October 2008, unless sold out prior. Price includes accommodation (outside racing precinct) and Gold Coast Indy 300 event ticket as specified, but does not include airfares or taxes and charges payable directly to third parties. Event ticket must be purchased with a minimum of 4 nights' accommodation and cannot be purchased separately. Payment for the Gold Coast Indy 300 event ticket is required at time of booking. For bookings made outside 30 days prior to departure, full payment is required within 7 days of booking for the entire package. For bookings made within 30 days of departure, Qantas Holidays will only accept the booking if full payment for the entire package is received at the time of booking. Conditions of payment, cancellation fees and other conditions apply to the sale of ticket. Qantas Holidays can not guarantee specific seating requests. Limited availability. Other conditions apply – ask Qantas Holidays for more details.

Now bigger and better than ever

The new Qantas Frequent Flyer program is now bigger and better than ever. We've introduced fantastic new program features, which means there's never been a better time to be a member. Now you can:



- **▲** Use your points to book any seat on any Qantas or Jetstar flight*
- **▶** Redeem your points for over 700 exciting Awards in our enhanced Qantas Frequent Flyer Store
- **▶** Use all points or choose the Points Plus Pay option for selected Awards
- **▶** Earn points for doing the things you do every day with our extensive range of partners
- **▲** Use your ANZ Frequent Flyer Visa Card whenever you can to boost your points balance

For the full picture on our bigger and better program, visit **qantas.com**

* Applies to available seats on a flight with a QF or JQ number. There is no fixed relationship between the cash price for a seat and the points required for a Qantas/Jetstar Any Seat Award. Not all Qantas/Jetstar sale fares are available as an Any Seat Award.



Travel and accommodation packages



Beat the winter blues and be rewarded with Harvey World Travel

Be Pampered in Paradise at the Warwick Fiji Resort & Spa

7 night land/air package from \$1,435* per person¹ includes:

- > 2 BONUS nights!
- > Return economy airfares to Nadi
- > 7 nights accommodation in a mountain view room
- > Return transfers
- > Breakfast daily
- > PLUS talpacific Holidays' Privilege Card', offering discounts and bonuses on touring, shopping and dining PLUS entry and refreshments to the Isa Lei Lounge on departure at Nadi Airport.

Bonus: Pay just \$45 per person per day and receive all meals#!

Upgrade: Upgrade to an ocean view room from \$105* per person¹

Ex Sydney from \$1,465* per person¹ Ex Brisbane from \$1,435* per person¹ Ex Melbourne from \$1,589* per person¹ Ex Adelaide from \$1,859* per person¹ Ex Perth from \$2,059* per person¹

Extra nights accommodation from just \$146* per night

One of Fiji's most popular resorts located on the Coral Coast, with tropical gardens and a white sandy beach overlooking the tranquil lagoon.

Valid for sale 1 July – 30 September 2008 Valid for travel 20 July 2008 – 31 March 2009

Blackout dates 20 September – 12 October 2008 and 23 December 2008 – 10 January 2009

Discover the highlights of Vietnam

19-day small group adventure, land only, from \$2,375* per person¹

SAVE \$420* per couple! Price includes:

- > 19 day cultural adventure in a group of no more than 15 travellers
- > 18 nights accommodation
- > 18 breakfasts, 3 lunches and 2 dinners
- > Peregrine tour leader and local guides
- > Arrival transfer
- > Tour transport
- > Sightseeing and entrance fees
- > Overnight cruise on Halong Bay.

Discover the cultural wonders of Saigon, Hanoi and the Mekong Delta. Explore the tranquil hill station of Dalat, the old port town of Hoi An, the ruins of the Purple Forbidden City and Halong Bay's 3,000 limestone pinnacles.

Valid for sale to 1 July – 30 September 2008 Valid for travel 1 July 2008 – 31 March 2009

Winter Escape to Mantra Sierra Grand, Gold Coast

2 nights in a 1 Bedroom apartment from \$150* per person¹

Upgrade: Upgrade to a Deluxe 1 Bedroom, 2 nights from \$360* per room[†]

Extra nights in a 1 Bedroom from \$75* per person¹, per night.[†]

Broadbeach's golden beaches, crystal clear surf, superb restaurants, shopping malls as well as Jupiters Casino and the Gold Coast Convention Centre are all a stroll away. Enjoy panoramic ocean or hinterland views from the comfort of your own open-plan living area and wide balcony.

Valid for sale and travel 1 July – 19 September 2008.





For bookings, more details, best airfares plus other great offers contact Harvey World Travel on 132 757 and quote 'promotion code 3916' or visit www.harveyworld.com.au

 1 Prices quoted are per person, twin share. * 1 † * See page 11 for terms and conditions.



Offers valid when you use your card between 1 July - 30 September 2008, unless otherwise stated.

Accommodation



Rest, relax and be rewarded with Double Bonus Points from Rendezvous Hotels and Resorts



Escape to tropical Port Douglas

Relax and enjoy Australia's Tropical North QLD. Take pleasure in exploring the Great Barrier Reef, Daintree and Cape Tribulation, or simply lay back in a newly refurbished

2 storey villa – priced from 180* per night. Port Douglas' largest villas set in 10 acres including:

- > 4 swimming pools
- > Tennis court
- > Swish Restaurant and Bar
- > Bike & scooter hire
- > Double Bonus Points.

Choose from 1, 2, 3 bedroom villas or impressive 3 bedroom deluxe villas with pool area. Perfect for families or couple getaway. Book today!

For more information or make your booking call 07 4087 2790 or email res@portdouglas.rendezvous.com.au

*4 night minimum stay. Conditions apply, subject to availability. Not to be used in conjunction with any other offer. Bookings direct to the resort only. Double Bonus Points only apply at Rendezvous Reef Resort Port Douglas and Rendezvous Sanctuary Resort Broome.



Rendezvous at Cable Beach Broome

Escape the winter blues and enjoy Australia's North West frontier. Priced from \$335* for a Studio Room per night,

for 2 people, enjoy all the facilities of a resort including:

- > Licensed Pindan restaurant and bar
- > Sorbet Day Spa
- > 2 for 1 camel rides
- > Bonus transfers to/from beach and airport
- > Double Bonus Points.

Enjoy fantastic seasonal events such as Broome Cup, 'Opera under the Stars' and Staircase to the moon. So why not escape the winter blues and head to the Rendezvous Sanctuary Resort, Cable Beach.

For more information or make your booking call 08 9192 8088 or email res@broome.rendezvous.com.au





Accommodation



Relax with the Chandon Lantern Package



Enjoy a night at Chateau Yering Historic House Hotel a 5 star boutique Relais and Chateaux hotel in the heart of the Yarra Valley – Victoria's premier wine region.

This fabulous package for two people, is priced at \$755* and includes:

- > One night's luxury accommodation in a River Suite
- > An a la carte dinner in the award winning Eleonore's Restaurant
- A delicious fully cooked breakfast in Sweetwater Café the following morning
- > A bottle of Domaine Chandon Sparkling Wine
- > A guided tour of Domaine Chandon
- An upgrade to the next available suite type on check in (subject to availability).

Plus receive **Double Bonus Points*** when you spend \$755 or more on your ANZ Frequent Flyer Visa.

For more information or to make a booking call 03 9237 3333, email info@chateauyering.com.au or visit www.chateauyering.com.au





Celebrate special occasions at Shangri-La Hotel, Sydney



Escape to your 'Shangri-La' with Shangri-La Hotel, Sydney's "Occasions" package.

Unwind in one of the city's largest hotel rooms with spectacular harbour views and personalised, five-star service.

The "Occasions" package, priced from \$398* per night, includes:

- > Overnight deluxe accommodation
- > A bottle of Moet & Chandon Champagne
- > Turn-down service
- > A scrumptious cooked breakfast for two in Café Mix
- > A 4pm late check-out.

Enjoy valet parking and access to the extensive health club facilities as an added bonus.



For bookings and enquiries, please visit www.shangri-la.com, email slsn@shangri-la.com or call 1800 222 448.

*See page 11 for terms and conditions.



Offers valid when you use your card between 1 July - 30 September 2008, unless otherwise stated.

^{*}See page 11 for terms and conditions.

Stay and win with Accor Hotels



Be wicked this winter and win with Accor Hotels!





WICKED – The untold story of the witches of Oz has finally arrived in Australia!

Stay at any participating Sofitel, Grand Mercure, Novotel, Mercure or All Seasons hotel in Australia from 1 August to 30 September 2008, pay with your ANZ Frequent Flyer Visa and you'll automatically go into the draw for this amazing prize.#

This wickedly wonderful prize includes:

- > 2 A-Reserve tickets to see WICKED
- Return flights to Melbourne, staying 2 nights at the luxurious Sofitel Melbourne on Collins
- > Breakfast daily.

Alternatively, book a Wicked Accor Hotel and Show package at any of the participating hotels in Melbourne.*











For hotel reservations call 1300 65 65 65 or to book your Wicked Accor Hotel and Show package call 1300 WICKED (942 533) and quote 'ANZWICKED'.

^ # *See page 11 for competition terms and conditions and more details.

Car hire



Double Bonus Points plus a Bonus Upgrade from Thrifty



That's Thrifty Thinking



Let Thrifty make your travels more exciting and stress free with a great range of vehicles on offer, including the Mini

Cooper and environmentally friendly, fuel efficient Toyota Prius.

Thrifty offers great cars and great rates at over 260 locations Australia wide.

Spend \$300 or more in an eligible single transaction and you will receive **Double Bonus Points** plus a **BONUS** upgrade*.

To book call 1300 367 227 or visit www.thrifty.com.au and quote ANZAFFV to receive the upgrade.

*Maximum upgrade to a full size sedan. Excludes school holidays and public holidays. Standard terms and conditions apply. Excludes specialty and commercial vehicles. Not to be used in conjunction with any other offer or coupon.



Entertainment, Autocare and Insurance



A WICKED treat with Triple Bonus Points



Celebrate the opening of WICKED – The Untold Story of the Witches of Oz in Melbourne this August. Purchase

your tickets to see *WICKED* before 31 July 2008 at Preferred Seating and be rewarded with **Triple Bonus Points***.

Don't miss out on great seats to see the hottest new musical off Broadway.



Preferred Seating

For more information go to www.preferredseating.com.au or call 1300 653 123.

*Tickets are subject to availability. Triple Bonus Points only apply to ticket purchases for WICKED. Standard Bonus Points earning is 0.5 Bonus Points per \$1 for all other ticket purchases.



Be rewarded with Goodyear Autocare



You can feel confident that there is a Goodyear tyre of the highest quality to suit

your individual needs. Goodyear Autocare will look after your tyre needs, and your car servicing needs and is your "one stop automotive shop". From brakes, to cooling and suspension, Goodyear Autocare will keep you running.

With over 100 stores across Australia, Goodyear Autocare can take care of all your cars servicing needs.



Call 13 23 43 for your nearest Goodyear Autocare or go to www.goodyearautocare.com.au

*Only at participating outlets. Please visit www.anz.com/frequentflyerrewards to find out more.



Earn 1,000 Bonus Points with ANZ Car Insurance!



Relax knowing that ANZ Car Insurance has you covered and be rewarded with 1,000 Bonus Points!*

ANZ Car Insurance offers you:

- > choice of repairer
- > protected No Claim Bonus
- > cover for damaged personal items
- > car hire if your vehicle is stolen.

Plus, you can pay by the month at no extra charge and you'll have access to a 24 hour claims service.



To purchase, call ANZ Insurance on 1300 765 035 and quote "ANZInsurance".

*This is a once only Bonus Points allocation. See page 11 for terms and conditions.



Offers valid when you use your card between 1 July – 30 September 2008, unless otherwise stated.

Flowers, Hampers and Gifts



Receive a bonus pink umbrella with Roses Only



Purchase Signature Long Stemmed Boxed Roses, with 60g Lindt chocolates and a small scented

candle[^] and receive a **BONUS Roses Only pink umbrella*** valued at \$19.50.

Pay with your ANZ Frequent Flyer Visa and save \$14 on this delightful package valued at \$109.



To order call 1300 767 376 quote 'ANZ Offer' and the offer description or visit www.rosesonly.com.au/anz



Sample delicious winter fruit with Fruit Only



Delight family and friends with a Large Classic Winter Fruit Hamper and receive a

BONUS 150g box of Lindt chocolates*. Your delicious Fruit Hamper is filled with fresh fruit and is a unique and healthy gift alternative that everyone can share! Valued at \$95, yours for only \$79 delivered!



To order call 1300 767 376 quote 'ANZ Offer' and the offer description or visit www.fruitonly.com.au/anz



Receive Double Bonus Points with Hampers Only



Hampers Only delivers boutique-style gift hampers that are sophisticated,

elegant, innovative and beautifully packaged in a signature trunk. Purchase any Hampers Only product and receive **Double Bonus Points***.

 $^{\star}\text{Currently}$ only available for deliveries to Melbourne and Sydney.



To order call 1300 767 376 quote 'ANZ Offer' and the offer description or visit www.hampersonly.com.au

*Roses Only/Fruit Only/Hampers Only Terms and Conditions: Delivery must be within the Roses Only/Fruit Only /Hampers Only Network (as per the website). Deliveries will occur from Monday to Friday to most business addresses by 5pm and most residential addresses by 7pm. Conditions and costs may apply if the delivery address is outside the Roses Only/Fruit Only /Hampers Only network, in these circumstances Roses Only/Fruit Only/Hampers Only reserve the right to send a voucher of the product value in its place. Not in conjunction with any other offer. Only until stocks last, products are subject to change according to seasonality, some substitutions may occur. Products are not transferable for cash. ^Small scented candle may be substituted for Rose Oil and Pot Pourri.



Flowers, Hampers and Gifts



Savings and bonuses at Hampering Around



Taste a bit of the summer gone by with this great compact BBQ and cooler.

This winter-

warmer special is valued at \$90 plus delivery. Pay with your ANZ Frequent Flyer Visa and you will save \$20.* Plus receive **Double Bonus Points** for orders valued at \$70 and above.

To heat up this offer even more quote ANZBQ08 and receive a **bonus set of BBQ utensils!***



To order call 1300 552 023 or visit www.hamperingaround.com.au and quote ANZBQ08

*Alcohol is only available to persons aged 18 years and over. Delivery is available Australia-wide and is an additional cost. Double Bonus Points only applies to orders \$70 and over excluding freight.



Colour your winter with Fastflowers



Add some colour to grey winter days with some colourful blooms. Fastflowers.com.au is one of

Australia's leading retail florists, with gorgeous stores located around Australia and New Zealand.

Order fresh flower arrangements, beautiful bouquets and scrumptious hampers online or over the phone 24 hours, seven days*. Receive **Double Bonus Points** when you spend \$80 or more.



To order call 1300 132 108 or visit Fastflowers.com.au

*For full details of terms and conditions please visit fastflowers.com.au/deliveries.asp or call 1300 327 835.



Be Rewarded at Retravision



Retravision has more than just the best price – earn 1 Bonus Point per each \$1 spent* on your

card on selected items* at over 400 stores across Australia!

Head to Retravision for all your winter needs from air conditioners, heaters, kitchen and laundry appliances.



Check out your nearest store by visiting www.retravision.com.au

*Retravision Bonus Points are not earned on Miele (excluding Miele Floorcare products), Neff, Jenn-Air, Gaggenau, la Germania, hansgrohe, Revox, Mirror Image and Cannon products.



Offers valid when you use your card between 1 July - 30 September 2008, unless otherwise stated.

Meet some of our Bonus Partners





































Subject to change.

ANZ Frequent Flyer Visa has over 1,000 Bonus Partner outlets, so this is only the start. To view an up to date Bonus Partner listing and contact details under the following categories visit www.anz.com/frequentflyerrewards > Travel Services > General Shopping > Car Rental and Automotive > Accommodation > Entertainment

How you earn points

*Points and Bonus Points accrue in accordance with the ANZ Frequent Flyer Visa Reward Terms and Conditions (please visit www.anz.com or call 13 22 73 for a copy). Limits apply to the number of points you can earn in a monthly statement cycle, these limits do not apply to Bonus Points. An Account Holder must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Frequent Flyer points. A joining fee applies. Membership of the Qantas Frequent Flyer program is subject to the Terms and Conditions of the Qantas Frequent Flyer program. Points can take up to 4 months to appear on your statement.

Harvey World Travel terms and conditions: *Conditions and seasonal surcharges apply. All prices are in Australian Dollars. Prices are per person, twin share unless otherwise specified and do not cover any charges or taxes imposed by third parties. Prices are correct at time of booking. Prices may fluctuate due to changes in charges; taxes and currency. Prices are subject to change without notice. Please note a surcharge may be imposed on credit card transactions. Price does not include travel agent service fees. Ask your Harvey World Travel consultant about the best airfares available to match these great deals. Fiji offer: Pre-paid airfare related charges, fees and taxes are included as at 18 April 2008. Air schedule may require extra nights, at your own expense. Valid for rsale 1 july – 30 September 2008. Valid for travel 20 July 2008 – 31 March 2009. Blackout dates 20 September – 12 October 2008 and 23 December 2008. A land short and a cancellation fees apply. Travel insurance is strongly recommended. ## Conditions apply to the Privilege Card. Ask your Harvey World Travel consultant for more details. Vietnam offer: Valid for sale to 30 September 2008. Valid for travel 1 july 2008 – 31 March 2009. Boy preceded the service of the privilege Card. Ask your Harvey World Travel on such ask priviled to the privilege Card. Ask your Harvey World Travel on such ask priviled to the privilege Card. Ask your Harvey World Travel on such ask priviled to the privilege Card. Ask your Harvey World Travel on the privilege Card. Ask your Harvey World Travel on the privilege Card. Ask your Harvey World Travel on the privilege Card. Ask your Harvey World Travel on the Privilege Card. Ask your Harvey World Travel Card. Ask your Harvey World Travel Card. So the privilege Card. Ask your Harvey World Travel Card. Ask your Harvey World Travel Card. So the privilege Card. Ask your Harvey World Travel Card. Ask your Harvey World Trav

Chateau Yering offer terms and conditions: A 50% security deposit is required to guarantee this reservation. Check in time is from 2.00pm and check out time is at 11.00am. Chateau Yering is a non-smoking property. However there are designated smoking areas. Cancellations must be received 7 days prior to the arrival date to avoid a cancellation fee. Should a reservation need to be cancelled up to 48 hours ahead, the deposit can be transferred once to another booking date. Cancellations inside 48 hours will incur a 50% cancellation fee. Cancellations inside 24 hours will incur full charge as a cancellation fee. Double Bonus Points only apply to transactions \$755 and over.

Shangri-La offer terms and conditions: * Available from 1 July – 30 December 2008. Subject to terms, conditions and availability. Price inclusive of 10% goods and services tax. Shangri-La Bonus Points are earned for payment of accommodation at the Shangri-La Hotel, food and beverage transactions for guests staying at the hotel, when charged to the guest's accommodation and provided that they are paid for at the time of check out. Bonus Points are not earned for food and beverage transactions for persons who are not guests of the hotel.

Accor WICKED competition terms and conditions: # This competition is open to Australian residents aged over 18 years who (during the "promotional Period") book accommodation and complete their stay at any Accor Hotel in Australia and ney for that accommodation using a valid ANZ Frequent Flyer Visa or ANZ Rewards Visa. For the entry to be valid, the payment cannot be disputed by the cardholder and subsequently cancelled or refunded. The promotion starts at 12:01am on 1 August 2008 and closes 11:59pm 30 September 2008 ("Promotional Period"). The promoter is Australia and New Zealand Banking Group Limited ('ANZ') (ACN 11 005 357 522). Total Prize valued up to \$2,500. Draw will take place at 11:30am on 21 October 2008 at 5/15 Grosvenor Street, Neutral Bay, NSW 2089. Prize-winner's name will be published in The Australian on 6 November 2008. Authorised under NSW Permit No. TBA; (IC Permit No. TBA; and SA License No TBA. For full terms and conditions please visit www.anz.com/competition

* Offer valid from 1 August to 30 September 2008, subject to availability. All Hotel and Show Packages include two premium 'A' reserve sponsor allocated seats and overnight hotel accommodation for two people are available at the following participating hotels: Sofitel Melbourne on Collins, Grand Hotel Melbourne – managed by Sofitel, The Swanston Hotel – Grand Mercure, Novotel Melbourne on Collins, Novotel Melbourne St Kilda, Mercure Hotel Melbourne, Mercure Hotel Welcome Melbourne, The Victoria Hotel – an All Season Hotel, Hotel Ibis Melbourne and Hotel Ibis Little Bourke Street Melbourne.

Accor terms and conditions: ^ Accor Bonus Points are earned for transactions booked directly with Accor Hotels or Accor Reservation Services, food and beverage transactions for guests staying at the hotel, when charged to the guest's accommodation and paid for at the time of check out. Accor Bonus Points will not be earned for transactions booked via a third party; for transactions booked at www.accorhotels.com.au that require prepayment; on food and beverage transactions for presons who are not guests of the hotel; on the purchase of Accor Gift Cards; on food and beverage transactions for guests of the hotel where the amount has not been charged to the guest's accommodation and paid for at the time of check out; and at libis and Formule 1 properties. For more details please visit anz.com/frequentflyerrwards

ANZ Insurance terms and conditions: Valid for new ANZ Car Insurance policies purchased between 1 July and 30 September 2008 via the phone number 1300 765 035. Cardholders must pay for the policy/policies with their ANZ Frequent Flyer Visa card to receive the 1,000 bonus points. Visa cardholders who purchase ANZ Car Insurance must be current and financial policy holders for a minimum of two months from the date of ANZ Car Insurance purchase to receive the 1,000 bonus points. Please note a service fee and a surcharge may be imposed on credit card transactions. Not valid in conjunction with any other offer. ING General Insurance Pty Limited ABN 56 072 892 365, trading as ING Insurance, acts under its own Australian Financial Services License Number (AFSL) 288160 and acts under an agreement with the insurer, CGU Insurance Limited ABN 27 004 478 371 AFSL 238291, who is the issuer of ANZ Car Insurance. This material does not take into account your personal objectives, financial situation or needs and you should consider whether it is appropriate for you. You should obtain a Product Disclosure Statement (PDS) and Policy for the product before deciding to acquire the product.

Please note: The Rewards terms and conditions for ANZ Home Loans have changed: Where an account holder or additional account holder successfully applies for a Standard Variable Home Loan or a Variable Residential Investment Loan, you will receive 7,500 Bonus Points on settlement of the loan. The account holder or additional cardholder must request the Bonus Points and quote their card number at the time of loan application for you to earn the Bonus Points.



Great New Awards Awain-store

Our new Qantas Frequent Flyer Store is now bigger and better than ever. With this and other exciting new program features, there's never been a better time to be a member. Now you can:

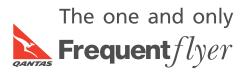






- Redeem your points for over 700 exciting Awards
- **▶** Choose from a host of new Awards including 'great experiences' such as hot air ballooning
- **▶** Use all points or choose the flexible Points Plus Pay option for selected merchandise
- ▶ Shop online from the convenience of your home, all day, every day

For the full picture on our bigger and better program, visit **qantas.com**





www.anz.com/frequentflyerrewards



13 22 73



