



*Enjoying your Reward Points*



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## How to enjoy your Reward Points

ANZ Rewards Visa offers a huge range of choice when it comes to redeeming your Reward Points. From holidays and electronics to homewares and gift cards, there are hundreds of items available to redeem. The following pages of this guide outline the reward options available to you.

### Redeem your Reward Points online

Reward Points are easy to earn and even easier to redeem with the rewards website **www.arv.rewardscard.com.au**. When you register on the site, you can view your Reward Points balance, redeem your Reward Points online and search for your local Bonus Partners. You will also receive the latest Bonus Partner offers and newsletters direct to your email inbox – helping your Reward Points soar!

To register, simply visit **www.arv.rewardscard.com.au**, and click Register in the log on section. Make sure you have your ANZ Rewards Visa handy, along with your email address and date of birth.

Once registered you can redeem your Reward Points online in 4 easy steps:

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

# Rewards cannot be refunded or exchanged for Reward points, once you have applied for them. Taxes or other charges may apply.

### Redeem your Reward Points by calling the ANZ Rewards Centre

Alternatively, you may call the ANZ Rewards Centre on **1300 367 763** Monday to Friday 9am to 5pm local time.

## *A wide selection of reward options*

### **Merchandise and Gifts**

There is a wide selection of merchandise you can redeem using your Reward Points. Choose from a huge selection of home electronics including the latest phones, cameras, printers and home entertainment. In addition you can choose from a selection of kitchenware and appliances, outdoor furniture and children's toys.

### **Entertainment and Leisure**

Redeem your Reward Points for fun days with the family, with tickets to theme parks including Dreamworld, WhiteWater World, Sea World, Warner Bros. Movie World and Wet 'n' Wild Waterpark.

You can also redeem tickets for the movies with Hoyts and Village Cinemas. Plus you can view the large selection of magazine subscriptions, with over 20 magazine titles.



## **Shopping Vouchers and Gift Cards**

Choose from a list of shopping vouchers and gift cards at popular stores including Myer, David Jones and Bunnings Warehouse, to name just a few. Remember, shopping vouchers and gift cards are always a great way to spoil yourself or someone who has everything!

## **ANZ Cashback**

With ANZ Cashback, you can use your Reward Points to reduce the balance on your ANZ Rewards Visa.

When you redeem your Reward Points for an ANZ Cashback, credit of a nominated value will be allocated to your ANZ Rewards Visa account within 5 business days. ANZ Cashback credit is not transferable and cannot be cancelled once issued.





## **ANZ Holiday Rewards**

ANZ Holiday Rewards™ gives you the freedom to redeem your Reward Points for just about any kind of travel arrangement. Experienced travel consultants will help arrange everything you need. Best of all, you can choose the style and type of travel you want, when you want.

You can redeem your Reward Points for:

- › Domestic flights and accommodation
- › International flights and holidays
- › Car rental, tours, cruises and more.

To take the break you deserve, simply log onto [www.arv.rewardscard.com.au](http://www.arv.rewardscard.com.au) and click 'ANZ Holiday Rewards' or call the ANZ Rewards Centre on 1300 367 763 to make your ANZ Holiday Rewards booking.

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## **Travel offers**

You can redeem your Reward Points for a wide variety of travel offers, including family holidays, hotel accommodation, car rental and weekend getaways across the world. Whatever your desire, you're sure to find something to suit.

## **Frequent flyers**

If you're already a frequent flyer member with Qantas, Air New Zealand or Singapore Airlines, or if you're considering becoming one, your ANZ Rewards Visa lets you redeem your Reward Points for frequent flyer points in these programs\*.

\*Terms and Conditions apply. An Account Holder must be a member of the applicable frequent flyer program to redeem Reward Points for frequent flyer points. Redemption thresholds apply. Frequent traveller details must be entered online at time of redemption in order to transfer points to the Frequent Flyer program. See [www.arv.rewardscard.com.au](http://www.arv.rewardscard.com.au) for details.





## *Earn even more Reward Points*

ANZ Rewards Visa offers multiple ways to accelerate your Reward Points balance. You can earn one Reward Point for every \$1.50 you spend on purchases in Australia and internationally (excluding cash equivalent transactions), up to a maximum spend of \$50,000 per card account per calendar year for ANZ Rewards Visa, and \$100,000 per card account per calendar year for ANZ Rewards Visa Gold.





## *Our impressive range of Bonus Partners*

If you use your card with one of our wide selection of Bonus Partners Australia-wide, you can earn up to three Bonus Reward Points for every dollar spent on purchases in Australia (excluding cash equivalent transactions).

This is one of the best ways to maximise the benefits of the Rewards Program. You will come across Bonus Partners as part of your everyday shopping experience whether you're buying flowers, paying bills or shopping. Using Bonus Partners is a great way to boost your Reward Points balance quickly and easily.

## Earn even more Reward Points with our impressive range of Bonus Partners

Our impressive range of Bonus Partners undoubtedly makes the ANZ Rewards Visa Rewards Program one of the best of its kind. Below are just a few of the Bonus Partners where you can earn Reward Points whilst shopping.



Everyday Living



ANZ Rewards Visa has a large selection of Bonus Partner outlets. To view a full Bonus Partner listing and contact details visit **[www.arv.rewardscard.com.au](http://www.arv.rewardscard.com.au)**

The above Bonus Partner listing is accurate as at April 2007 and is subject to change.

**Bonus Partner categories include:**

Accommodation, Automotive, Car Rental, Entertainment, Financial Services, Food and Wine, General Shopping, Gifts and Accessories, Health and Fitness, Home and Electrical, Home Services, Magazines, Real Estate, Travel and Utilities.

For general information on Bonus Reward Points (how many additional Reward Points a Bonus Partner offers when you use your ANZ Rewards Visa with them) or on Bonus Partners visit **[www.arv.rewardscard.com.au](http://www.arv.rewardscard.com.au)** or call the ANZ Rewards Centre on 1300 367 763, Monday to Friday, 9am to 5pm local time.

## 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 spend 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 use of the relevant card or card account in the previous month.

4. You will earn one Reward Point for every \$1.50 spent on purchases using your card, subject to the exclusions set out in clauses 5, 7 and 8.
5. If your card is a classic card, you will not earn Reward Points on amounts spent over \$50,000 per calendar year. If your card is a gold card, you will not earn Reward Points on amounts spent over \$100,000 per calendar year. After you reach your annual spend limit, you will not earn Reward Points until the beginning of the next calendar year.
6. You may earn Bonus Reward Points by using your card or card account to purchase qualifying goods and services from a Bonus Partner, subject to the limitations in clauses 7 and 8. Despite the limitation in clause 5, you will earn Bonus Reward Points on purchases at Bonus Partners and there is no limit on the number of Bonus Reward Points you may earn in any calendar year. The

number of Bonus Reward Points you will receive from a Bonus Partner will be specified in the Rewards Guide.

7. You will not earn Reward Points on interest charges; government charges; bank fees; cash advances (as defined in the ANZ Credit Card Conditions of Use) and card account adjustments resulting from disputed transactions.
8. 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.
9. When you or an additional cardholder obtain a refund, a reimbursement for charges previously incurred (for example for returned merchandise) or a chargeback is made to your card account, the Reward Points accrued to your card account will reduce by the applicable amount. The number of Reward Points deducted from your card account will be calculated by reference to the rate at which you were earning Reward Points at the time the reimbursement was processed.

### *Reward Points are not property*

10. Reward Points may not be transferred or sold.
11. 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.

### *Points expiry*

12. Reward Points must be used to claim a reward within 36 months of 31 December of the year in which the Reward Points were added to a points record. Reward Points that remain unused after that period will be cancelled.
13. 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.

14. 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.
15. 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.

### *Rewards statement*

16. You will receive a rewards statement quarterly. ANZ may vary the frequency and format of the rewards statement without notice.
17. 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*

18. Rewards and the number of Reward Points required to claim a reward are set out in the Rewards Guide. You may claim a reward only from the applicable Rewards Guide that is current at the time you seek to claim a reward.
19. Special terms and conditions may apply to individual rewards and they will be advised to you in the Rewards Guide or by notice from ANZ.

### *Claiming rewards*

20. Only the account holder may claim rewards. Additional cardholders are not entitled to claim rewards.
21. 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.

22. You may use the option of 'Points Plus Pay' to redeem selected rewards. This means that you use Reward Points and also pay a monetary amount by debiting your card. Your Rewards Guide will outline rewards for which you can use this option.
23. The procedure for claiming rewards is set out in the Rewards Guide. All rewards are subject to availability and substitutions may be necessary.
24. Before seeking to claim a reward, you should review the current Rewards Guide.
25. Rewards cannot be taken by pooling of Reward Points by persons with different card accounts.
26. Unless we advise otherwise, rewards cannot be returned for Reward Points to a points record, cashed in or exchanged. Rewards also cannot be replaced if lost, stolen or otherwise destroyed.
27. Unless we advise in writing otherwise, rewards will not be delivered to an address outside Australia.

### *Changes to rewards and these terms and conditions*

28. 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.
29. Bonus Partners also have the right to make changes at any time without notice to the goods or services which are qualifying goods or services and the number of Bonus Reward Points that you will receive as a result of acquiring those goods or services. Bonus Partners may change without notice.
30. 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.
31. 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*

32. 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.

33. 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 to:

- 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*

34. 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.

35. All questions or disputes must be submitted in writing to the Rewards Centre and, where relevant, be accompanied by a legible copy of the relevant sales receipt or card account statements.

36. 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*

37. 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.
38. 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.
39. Bonus Partners other than ANZ are not responsible for the management, operation or administration of the Program.
40. You may request further details about the Program by calling 1300 367 763.
41. 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.

## *Bonus Partner terms and conditions*

42. Only goods and services purchased in Australia at Bonus Partners are eligible for Bonus Reward Points.
43. Where a Bonus Partner arranges, organises or books a good or service provided by another Bonus Partner, and you only transact with the first Bonus Partner, Bonus Reward Points will only be earned in respect of your transactions with the first mentioned Bonus Partner.

## **ANZ**

44. Where an account holder or additional cardholder successfully applies for a Home Equity Loan, Easy Start Residential Investment

Loan, Standard Variable Home Loan, Variable Residential Investment Loan or Easy Start Home Loan, you will receive 7,500 Bonus Reward Points on settlement of the loan. The account holder or additional cardholder must quote their card number at the time of loan application for you to earn the Bonus Reward Points.

45. You can earn a maximum of 7,500 Bonus Reward Points, regardless of the number of loans drawn by you or an additional cardholder. Bonus Reward Points are not earned in respect of a rollover of one loan for another or a change from a fixed to a variable rate loan. Bonus Reward Points are only earned on the above loans if a full Loan Approval Fee (LAF) is paid. No Bonus Reward Points are earned if the LAF is reduced.

### *ANZ Car Loans*

46. You will earn Bonus Reward Points for each car loan of \$20,000 or more entered into by the account holder or an additional cardholder. You will not earn Bonus Reward Points on existing contracts that are rolled into or replaced by another contract.

47. The account holder or additional cardholder must quote the card number for you to receive the Bonus Reward Points.

48. The loan must be arranged directly with ANZ or through an ANZ branch. Bonus Reward Points are not available where the account holder or additional cardholder's ANZ Car Loan is arranged through a broker or an authorised Esanda motor vehicle dealer.

Clauses 49 to 53 have been deleted.

### *Accommodation*

54. Bonus Reward Points are not earned on franchised and external services booked through a hotel and charged to the card.

### *Crown Towers and Crown Promenade Hotel*

55. Bonus Points are only earned on purchases made on your card at Crown Towers and the Crown Promenade Hotel as an in-house guest. Bonus Points will be earned for all spend charged through to your guest bill folio for that particular visit.

56. Purchases made from the casino entertainment complex or any other food and beverage points outlet, which are not charged to the Hotel bill folio are not eligible to earn Bonus Points.
57. A maximum of 500 Bonus Points can be earned on one transaction at Crown Towers, and a maximum of 300 Bonus Points can be earned on one transaction at the Crown Promenade Hotel.

58. **ANZ Rewards Diners Club Card**

(a) In this clause:

**Account, Additional Card, Main Cardholder** and **Eligible Transaction** have the meaning given to them in the ANZ Rewards Diners Club Card Terms and Conditions.

(b) The Main Cardholder will earn one Bonus Reward Point for every dollar spent on Eligible Transactions made using the ANZ Rewards Diners Club Card, Additional Card or Account. There is no limit to the number of Bonus Reward Points that can be earned and allocated for Eligible Transactions.

- (c) Any Bonus Reward Points earned by use of the ANZ Rewards Diners Club Card, Additional Card or Account will only be allocated to the Main Cardholder's points record on the condition that at the time of the allocation the Main Cardholder is not in default or in arrears under the ANZ Rewards Diners Club Card Terms and Conditions. If the Main Cardholder only partially satisfies the payment obligations of those terms and conditions, Diners Club may choose not to allocate Bonus Reward Points until those payment obligations are satisfied in full.
- (d) Your points record will be adjusted to reflect refunds or reimbursements or other circumstances that result in a "payment reversal" being issued to the Account (for example, because of a dishonoured cheque or direct debit reversal).
- (e) Bonus Reward Points will only be credited to a points record under this clause if the Main Cardholder also holds a ANZ Rewards Visa account (or such other card account as advised by ANZ) when the Bonus Reward Points are earned and credited.

## *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 Partner'** means any person who agrees to provide Bonus Reward Points.

**'Bonus Reward Points'** means the additional Reward Points that are earned for spend on qualifying goods and services at Bonus Partners, in addition to the standard Reward Points earned for spend on the card.

**'card'** means an ANZ Rewards Visa, ANZ Rewards Visa Gold, ANZ Rewards Visa PAYCARD or any other card as may be notified to the account holder as being a card for the purposes of these terms and conditions.

**'classic card'** means an ANZ Rewards Visa, ANZ Rewards Visa PAYCARD or any other card as may be notified to account holders as being a classic card for the purposes of these terms and conditions.

**'gold card'** means an ANZ Rewards Visa Gold or any other card as may be notified to account holders as being a gold card for the purposes of these terms and conditions.

**'Program'** means the ANZ Rewards 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.

**'Reward 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 catalogue published from time to time of the rewards that may be claimed by account holders in

accordance with these terms and conditions and the Bonus Points account holders can earn at Bonus Partners.

**'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 and Australia and New Zealand Banking Group Limited.

ANZ Rewards No 2 Pty Limited (ABN 41 082 713 915)  
Australia and New Zealand Banking Group Limited  
(ABN 11 005 357 522).







