

# On the cards

Shopping around the world on the Internet. Paying all your bills without leaving home. Card travel insurance. And how much cash do you need getting help when you're overseas. Build your wealth for the future. How much cash do you need when you travel? Reducing your home mortgage. Making the most of your salary.

July 2002

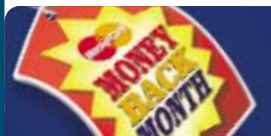
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onthecards@anz.com

## Balance Transfers



## Mastercard MoneyBack Month™



## Sell Shares Online with E\*TRADE



## VISA Preferred Services



Item No. 78152

# Balance Transfers Made Easy

### It's easy...

Transferring non-ANZ credit card or store card balances to your ANZ credit card account is easy with ANZ Internet Banking at [www.anz.com](http://www.anz.com)

### It's quick...

It only takes a few minutes.

### It's protected...

When you transfer balances online with ANZ Internet Banking, we have security measures in place to protect your transactions.

### It doesn't cost a thing...

Applying for an on-line balance transfer using ANZ Internet Banking is fee-free.

### This is how you do it

#### If you're an ANZ Internet Banking User

- 1 Log on to [www.anz.com](http://www.anz.com) Internet Banking.
- 2 Select "Credit Cards" from the left-hand menu bar.
- 3 Choose "Credit Card Balance Transfer".
- 4 Select the other financial institution you wish to transfer your non-ANZ credit card or store card balance from.
- 5 Enter the account name as it appears on your other bank or institution credit card.
- 6 Type in the account number you are transferring the balance from (the account number from the non-ANZ credit card or store card).
- 7 Select the ANZ credit card account you are transferring the balance to.
- 8 Type in the amount you are transferring (up to 95% of your available limit).
- 9 Once the balance transfer has been completed, you will receive confirmation of the transaction.

### If you need to register for ANZ Internet Banking

Call your ANZ Customer Service Representative 24 hours a day, 7 days a week on **13 33 50**.





## Chip Tip

### Using your ANZ First chip card overseas

Many overseas regions already require credit cardholders to enter a PIN (Personal Identification Number) for chip-enabled transactions. If you already have a PIN on your ANZ First chip card to access your savings or cheque accounts, this PIN can also be used for your credit card account.

If you do not have a PIN on your ANZ First chip card, please visit your nearest branch and request to have a PIN placed on your card.

Please bring two forms of identification, including at least one with a photograph.



## Win back the price of your MasterCard purchase

This July is MasterCard MoneyBack Month™ at Westfield shopping centres.

Which means whatever you buy with your MasterCard, could be free.

All you need to do is register any MasterCard purchase you make at any Westfield shopping centre around Australia\*, and you could win back the price as an account credit.

The more purchases you register, the more opportunities you'll have to win back your share of \$100,000.

So now more than ever, it really does pay to use MasterCard.

\* Excludes Westfield Bondi Junction Plaza due to renovations

### Register to win

To enter the MasterCard MoneyBack Month™ prize draw, simply register any MasterCard purchase you make at Westfield shopping centres between 1 July and 28 July 2002.

Just use one of the registration methods below and you'll be advised on the spot if you've won. Winners then claim their prize by calling the MoneyBack Phone Number provided, and having their purchase receipt handy along with the MoneyBack Code they receive during registration.



### Register by SMS

With a mobile phone, you can register your MasterCard purchase and find out if you've won by SMS as you shop. Just follow these steps:

Select **Messages** on your mobile phone

Select **Write Messages/Send New** /etc

Key in the first **6 digits** of your MasterCard

Key in your **first name**

Key in the **purchase amount**

For example: **547899CHRIS69.95**

Send to **0427 956 000**

Legion Interactive. SMS message at carrier rates. Competition closes 23.59 EST on 28/07/02.

### Register by phone

You can also enter the draw and find out if you're an instant winner by using any fixed line phone. Just have a pen and paper handy, together with your purchase receipt and your MasterCard, then call the number below.

**Call 1 900 956 000**

Line open 24 hours

Legion Interactive Call cost 55 cents max. Mobile phones extra. Competition closes 23.59 EST on 28/07/02.

### Answers to your questions

If you have a question about MasterCard MoneyBack Month™ please call 1800 65 33 44 between 8.30am and 5.30pm EST and we will be happy to help.

# ANZ E\*TRADE Visitor Trade

Now anyone can sell issuer sponsored shares online without opening an account with a broker



**E\*TRADE**  
AUSTRALIA

Do you own shares that you want to sell but don't know how? Perhaps you received shares in Telstra, TAB Ltd, Commonwealth Bank or AMP through an Initial Public Offering and want to sell them.

ANZ E\*TRADE Visitor Trade allows you to sell your Issuer Sponsored Shares simply and quickly, without needing to join ANZ E\*TRADE or another stockbroker.

Selling your shares is easy via ANZ E\*TRADE Visitor Trade and you pay only **\$43.95** for sell orders up to \$40,000\*.

### WHO would use ANZ E\*TRADE Visitor Trade?

Visitor trade is suitable for:

- 1 Infrequent investors without a brokerage account
- 2 Investors in floats who wish to sell shares
- 3 Frequent investors, with shares registered in their spouse's or children's names and don't wish to open multiple brokerage accounts in order to sell those shares

ANZ E\*TRADE Visitor Trade is only available if the registered address of the share holding is in Australia.

### WHAT are Issuer Sponsored Shares?

Issuer Sponsored Shares are shares purchased directly from the issuer through a float (an Initial Public Offering) or through a staff allocation and not through a broker.

You will have a Shareholder Reference Number (SRN) on your holding statement for Issuer Sponsored Shares and you will need this SRN to sell your shares through ANZ E\*TRADE Visitor Trade.

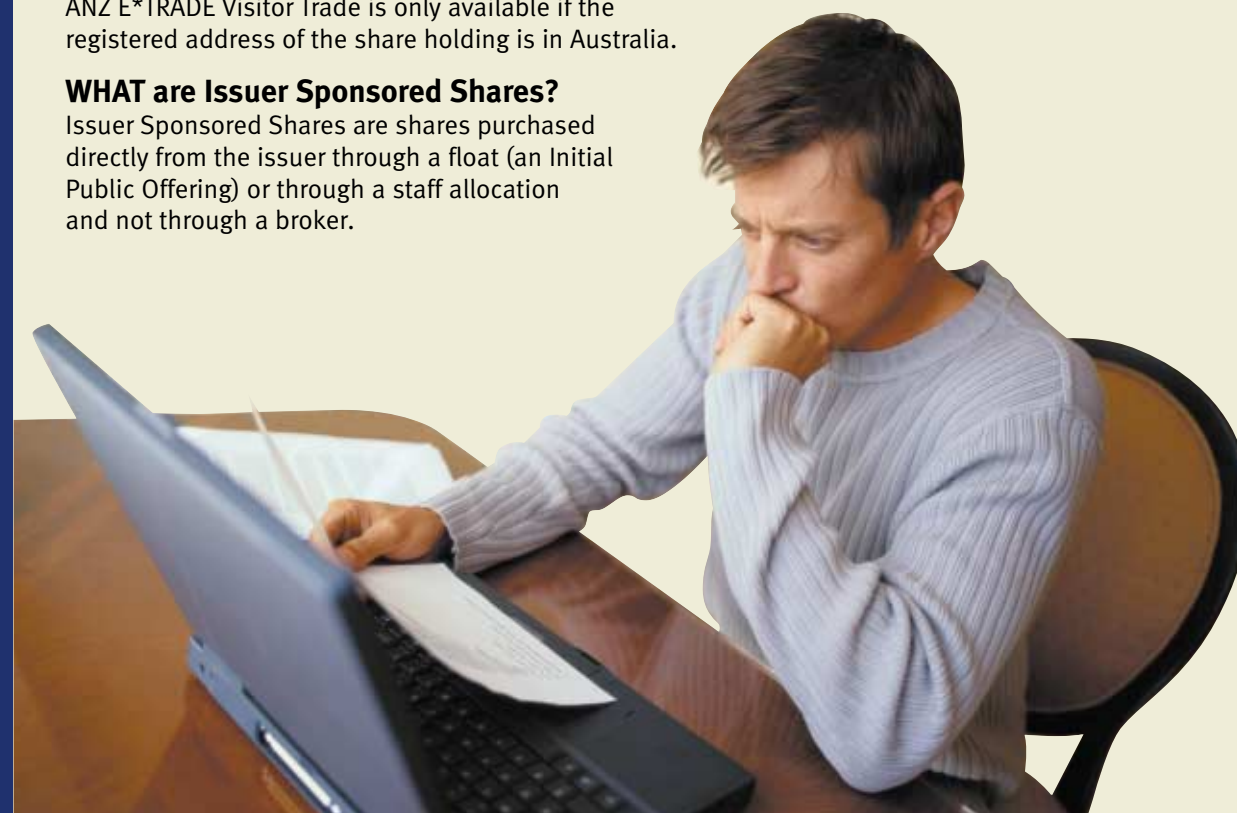
### HOW does it work?

To discover how easy and convenient it is to use ANZ E\*TRADE Visitor Trade, simply follow these easy steps:

- 1 Log on to: **www.anz.com/visitortrade**
- 2 Enter your holding statement, order and contact details
- 3 E\*TRADE Australia will place your order onto the market and then send a cheque made payable to the registered name and address as shown on your holding statement

It's that easy. If you need help, please call **13 33 50** to speak to an ANZ E\*Trade Representative.

\* Brokerage for orders over \$40,000 is 0.11% of the total order amount.



### Important notes

The ANZ E\*TRADE Online Investing service is provided solely by E\*TRADE Australia. ANZ does not have any liability to you in respect of the activities and services of E\*TRADE Australia Group.

Terms and conditions apply. For full terms and conditions, call 1800 500 578. The Promoter is MasterCard International. Permit Numbers: NSW TPL02/04498, VIC 02/1174, ACT T002/1768, SA T02/1782, NT NT02/1503.



# VISA Preferred Seating®

Only great seats – don't miss out!



All it takes.

## Calendar of Events

### NSW

Oliver!	Now Playing
Man of La Mancha	Now Playing
The Aunt's Story	15 August
The Man from Snowy River	22 – 25 August
Cabaret	From 24 August
Life is a Dream	From 6 September
Long Way To The Top	13 September
The Comedy of Errors	From 16 September
Hanging Man	From 20 September
Buried Child	From 26 September
MAMMA MIA!	From 28 September
Great Expectations	From 24 October
Svetlana in Slingbacks	From 14 November

### VIC

The Wizard of Oz	Now Playing
Witches of Eastwick	From 18 August
The Comedy of Errors	From 26 August
Long Way To The Top	27 August

### QLD

MAMMA MIA!	Now Playing
Long Way To The Top	10 September
The Man from Snowy River	28 August – 1 September

### WA

Long Way To The Top	24 August
The Man from Snowy River	13 – 15 September

### SA

Long Way To The Top	21 August
The Man from Snowy River	20 – 22 September



Anastacia – Waitlist NOW!

## Events Waitlist®

**Don't miss out – be the first to know!**

Register with Events Waitlist® and as soon as your favourite event is confirmed, we'll endeavour to contact you. You can book your tickets before they go on sale to the general public.

### Waitlist NOW for:

- Red Hot Chili Peppers
- Oasis
- Britney Spears
- Anastacia
- Cher
- Bon Jovi

\*Terms and Conditions apply. Please see [www.visapreferredseating.com.au](http://www.visapreferredseating.com.au) or call 1800 812 549 for details. All ticket bookings are subject to a minimum \$12.50 service fee plus GST. Bookings are subject to availability. Registration with Events Waitlist does not constitute a booking and expires after 12 months. \*Preferred Seating and Events Waitlist are registered trademarks of Pinpoint Pty Ltd ABN 49 002 693 656. All details are correct at time of printing (June 2002). \*This service is not available to mobile phone or some fixed lines. Please call 02 9352 3313.

Call **1800 812 549\*** Australia-wide Mon – Fri 8.00am – 7.00pm EST  
Visit **[www.visapreferredseating.com.au](http://www.visapreferredseating.com.au)**

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FS5196

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- Feature packed – USB streaming, optical zoom, 2.5" screen to view & much more!
- FREE carry bag valued at \$70

**ONLY \$349 x 4 months INTEREST FREE + \$200 Deposit**

Offers valid until 30 September 2002 or while stocks last. Delivery charges apply. Prices & specifications are correct at the time of print. Supplier will not accept return of goods unless required by the Trade Practices Act 1974 (Cth). \*This service is not available to mobile phone or some fixed lines. Please call 02 9352 3313.

Call **1800 659 550\*** Australia-wide Mon – Fri 9.00am – 6.00pm EST  
Visit **[www.visa.best.buys.com.au](http://www.visa.best.buys.com.au)**