

On the cards

January 2003

onthecards@anz.com

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A great start for the New Year

Welcome to 2003

It's a great time to review your finances to ensure you start 2003 off on the 'right foot'.

If you're doing that, you should know how to do a balance transfer. When you do a balance transfer you shift the outstanding balances from your non-ANZ credit or store cards to your ANZ credit card.

Doing a balance transfer can save you time and money as you only have one credit card to manage, one payment date to remember and if you choose to close your non-ANZ accounts, you can save money on fees.

Do a balance transfer today

Over the Phone on 13 22 73

- › Call your ANZ Customer Service Consultant 24 hours a day, 7 days a week on **13 22 73** and enter your customer details to speak to an ANZ Consultant.

www.anz.com

- › Log on to Internet Banking at **www.anz.com** select 'Credit Cards' and then select 'Credit Card Balance Transfer'.

Mail or ANZ Branch

- › Download a Balance Transfer form at **www.anz.com** or get one from your local Branch.

Conditions are on the balance transfer application form or call your ANZ Customer Service Consultant on 13 22 73. Interest applies to the transferred amount from the day of the transfer.


ANZ

Reward yourself with Sphere.

Sphere is a reward program like no other, with the revolutionary combination of Sphere Instant Rewards plus the power to earn and redeem Sphere points.

Joining Sphere is the ideal way to get the most out of your ANZ First card.

Sphere gives you Instant Rewards.

Thanks to the chip technology on your ANZ First card, Sphere rewards you as you shop. Simply use your ANZ First card at any participating store and you can enjoy in-store discounts and special offers – exclusive to Sphere members.

AVEDA
the art and science of pure flower and plant essences™

Receive a voucher for a relaxing 30 minute aromatherapy facial valued at \$55 when you make a purchase of \$150 or more at any Aveda store.

Dangerfield

Receive a \$40 gift voucher when you make a purchase of \$200 or more.

**DOULTON
AND
COMPANY**


Receive a \$20 discount when you make a purchase of \$200 or more.

WONDERLAND
STREET

Receive a \$10 discount on admission to Wonderland Sydney.* That's a saving of over 20%.

*Offer limited to a maximum of 10 tickets and is restricted to one visit.


HARVEY
world travel
The Travel Professionals

Book a five night Red Centre Holiday (valued from \$676 per person) and pay for just four nights (a saving of \$169). Plus receive a bonus Harvey World Travel cabin bag. Valid for travel until 30 June 2003 and only when you pay in full using your ANZ First card by 28 February 2003.

Offer per person is based on twin share budget level accommodation. Offer for land content only. Available from participating Harvey World Travel offices only.

SURFDIVENSKI
AUSTRALIA

Receive a \$25 gift voucher plus receive membership to Team Surf Dive 'N Ski (valued at \$50) when you make a purchase of \$150 or more.

Does not include 'SDS' stores in NSW which are separately owned.



To join the revolution, or to find out more:



• Call a Sphere consultant at any time on **13 22 73**



• Visit us online at **www.anz.com/first**

Join Sphere now and receive two movie tickets.

Join Sphere before 31 January 2003 for an annual membership fee of only \$33 including GST and we'll reward you with two movie tickets to any Village, Greater Union or Birch, Carroll & Coyle cinema. Valued at \$28, it's the first of many rewards you'll enjoy with Sphere!

Important Notice

As of 22 January 2003, Sphere members can no longer have redemptions delivered to BP service stations. Members can continue to arrange delivery to a home or work address at no extra cost.

What you need to know about Sphere Instant Rewards

1. Offers are valid until 28 February 2003 unless otherwise stated.
2. Offers cannot be used in conjunction with any other offer.
3. Offers are valid for Sphere enrolled customers only.
4. All qualifying purchases must be made with your ANZ First card.
5. Offers can only be used once.
6. Offers valid at participating stores only.

You can also earn points for the things you want.

Earn one Sphere point for every AUD1 you spend with your ANZ First card (excluding cash equivalent transactions) up to 50,000 points annually. Plus earn double or triple points at selected Sphere Bonus Partners and redeem your Sphere points for your choice of rewards.



AUD1 = 3 Sphere points



AUD1 = 2 Sphere points

wishlist.com.au

AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



SOFITEL
ACCOR HOTELS & RESORTS
 AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points

The HOUSE of GOLF

AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points

Plus new Bonus Partner!

From 1 January 2003, you can use your ANZ First card to earn points at



AUD1 = 2 Sphere points

Coming Soon!



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points

Sphere Terms & Conditions apply and will appear in the Program Guide distributed to all members upon enrolment or for more information call 13 22 73.

* Does not include 'SDS' stores in NSW, which are separately owned. ^ Available at participating stores only.