

E-GUIDE TO USE
**YOUR ANZ VISA
DEBIT CARD**



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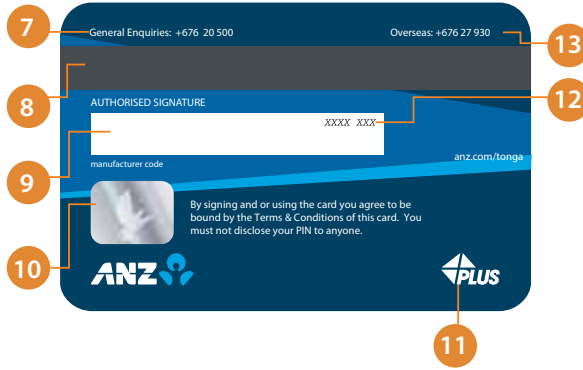
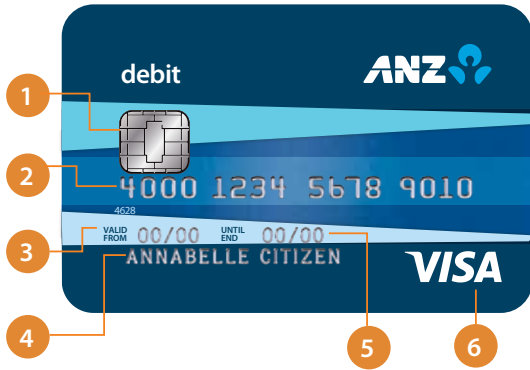
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YOUR WAY



ANZ VISA DEBIT CARD DISPLAY FUNCTIONS



1. Chip
2. Embossed Card Number
3. Valid From (the card is valid from this month and year)
4. Name of account holder
5. Until end (The card is valid until the end of this month and year)
6. VISA brand mark
7. General enquiries
8. Magnetic stripe
9. Signature panel
10. Dove hologram
11. PLUS brand mark
12. CVV2 (Card Verification Value 2)
13. If overseas and need assistance, call this number



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WHAT IS AN ANZ VISA DEBIT CARD?

An ANZ Visa Debit Card is an internationally recognized debit card that allows you to access millions of Visa outlets globally. It's like a credit card and gives you all the access a credit card does, but using money in your own account.

HOW DOES IT WORK?

The ANZ Visa Debit card can be used online or by phone. All you will need is your 16-digit card number, expiry date, and usually the 3-digit CVV2 number on the back of your card. You can also use it to withdraw cash at any Visa/PLUS ATMs worldwide, or make local or overseas PIN and signature-based purchases.

SHOULD I PRESS CURRENT, ACCESS OR CREDIT BUTTON?

When using an ANZ Visa Debit card on any ANZ electronic facility, you will be prompted with the options: Current, Access and Credit. Choose either *Current* or *Access*. Remember, the ANZ Visa Debit card is not a Credit card so do not press Credit. If your Savings Account is linked to the Visa Debit card, you select 'Access.' If your Cheque Account is linked to the Visa Debit card, you select 'Current.' For more information, visit www.anz.com/tonga



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CAN I SPEND MORE MONEY THAN I'VE GOT?

No, you can not spend more than what you have available in your account. Remember an ANZ Visa Debit card is not a credit card. If you try to buy something that is more than what you have in your account, you will get a 'declined' message. In addition, there are transaction limits set on your ANZ Visa Debit card. For more information on this, visit anz.com/tonga

HOW DO I ACTIVATE MY NEW/REPLACEMENT ANZ VISA DEBIT CARD?

To activate your card, please call us on +676 27 930. Please do not use your card until it is activated. For protection purposes, please sign at the back of the card as soon as you receive it.

HOW DO I RECEIVE MY ANZ VISA DEBIT CARD PIN?

If you have requested for a PIN during your card order, please collect it from your branch. If you did not request for a new PIN, please continue to use your existing PIN.



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HOW DO I KNOW HOW MUCH MONEY I HAVE?

Please check your balance regularly. You can easily track what you've spent by checking your balance or transaction history with ANZ Internet Banking. Visit anz.com/tonga for more information.

DOES AN ANZ VISA DEBIT CARD COST ME ANYTHING?

There is a one time issuance fee of TOP 35.00 to get an ANZ Visa Debit Card and a monthly fee of TOP 5.00 . Terms and conditions apply.

Interested in getting one? For more information.



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