

ANZ Supplementary Card Application Terms and Conditions

- 1. To qualify, the application form for the Supplementary Credit Card must reach Australia and New Zealand Banking Group Limited (the "Bank") by 30 April 2017.
- 2. ANZ Optimum Rebate Programme Terms and Conditions, ANZ Credit Card Rewards Programme Terms and Conditions and ANZ Travel Card Rewards Programme Terms and Conditions continue to apply on all transactions of the ANZ supplementary Card.
- 3. The decision of the Bank on all matters relating to the application is final.
- 4. The Bank reserves the right to vary the terms and conditions of the application and/or suspend, terminate the application at any time at its reasonable discretion.