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*Pen or PIN.  
You now have the choice.*

More Convenient Banking **ANZ  
NOW**

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NOW**

*Using a Personal Identification Number (PIN) to verify credit card transactions is fast becoming the global standard.*

*Within Australia, many shops now offer the choice of either using a PIN to verify card purchases, or signing the receipt as usual.*

*Many countries within Europe and Asia now use PIN as the primary method of verification. In fact, in some countries the use of a PIN instead of a signature is mandatory.*

**Don't risk having your credit card declined just because you don't have a PIN.**



*Getting a PIN is easier than you think.*

- › If you're a new ANZ customer or your card has been lost or stolen, you don't have to do a thing. Your PIN will be mailed to you shortly.
- › If this is a replacement card and your card number hasn't changed, your existing PIN will still be valid.
- › If you don't have a PIN on your card or have forgotten it, simply call 13 22 73.

*Do I use my chip credit card in a different way?*

You may notice some minor differences to the way you use your card in the future.

At some merchants in Australia and particularly overseas:

- › The merchant assistant may insert your card into the in-store payment terminal
- › Your card will remain inserted for the entire transaction
- › You may be given the option of either signing the receipt or entering your PIN to verify your transaction.

*What is a chip credit card?*

A chip credit card has an embedded security microchip. A credit card with a security chip is more secure than one with just the magnetic stripe on the back of the card, as the chip makes it more difficult to fraudulently copy the credit card details.

**Want to find out more?**

If you have any questions about your ANZ credit card, visit [www.myanzcreditcard.com](http://www.myanzcreditcard.com)