

ANZ VISA DEBIT CARD

FLEXIBILITY AND EASE WITH
ANZ VISA DEBIT CARD

OCTOBER 2016

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WHAT IS SO GREAT ABOUT AN ANZ VISA DEBIT CARD?

A card designed to give you worldwide access to your bank account with greater security and convenience.

FEATURES AND BENEFITS

Access cash anytime

Withdraw cash anytime from any of our conveniently located ATMs and from over 2 million Visa and PLUS ATMs worldwide.



Shop conveniently

Simply present your ANZ Visa Debit Card and make your purchases at millions of Visa merchants globally. You can also use this card for making purchases online or over the phone.



ANZ BillPay

Your ANZ Visa Debit Card allows you to pay your bills at any ANZ ATM. With our extensive ATM network across Cook Islands, paying your bills electronically is now more convenient than ever.



Transact securely

The ANZ Visa Debit Card comes with a built-in EMV Smart Chip that offers you greater security on your card transactions and protects you from potential fraudulent use of your card.

** Terms and conditions apply*

TRANSACTION LIMITS	ANZ Visa Debit Card	
	Classic	Gold
ATM Withdrawal Limit - Daily Limit of all ATM withdrawal transactions (local and international)	NZD 1,000 Daily	NZD 2,000 Daily
Retail Purchase Transaction Limit - Daily limit of all EFTPOS and Card-Not-Present transactions (local and international)	NZD 4,000 Daily	NZD 7,000 Daily
International Transaction Limit - Monthly Cumulative limit of all Retail Purchases and ATM Withdrawals performed overseas or via overseas merchants (including all electronic transactions)	NZD 11,000 Monthly	NZD 22,000 Monthly

FEES AND CHARGES ¹	CLASSIC AND GOLD
Card Issuance Fee (per card)	NZD 25.00
Card Replacement Fee (per card)	NZD 10.00
Emergency Card Replacement Fee (per card)	NZD 15.00
PIN Replacement Fee (per request)	NZD 5.00
Monthly Service fee (per month)	NZD 2.50
Local ATM withdrawal ANZ / Visa ATM Network ²	NZD 0.20 to 3.00 [^] / NZD 5.00
Local ATM Balance Enquiry ANZ / Visa ATM Network ²	Free / NZD 0.50
Local POS Transaction ANZ / Visa ATM Network ²	NZD 0.20 to 3.00 [^] / NZD 0.50
International ATM Balance Enquiry Fee ²	NZD 1.00
International ATM withdrawal Fee ²	NZD 5.00
International POS transaction Fee ²	NZD 1.00
Foreign Currency Conversion Fee ²	2.50% of the transacted amount in NZD


¹ Applicable Savings and/or Transact deposit product fees will also apply


² Other Bank's charges may apply

[^] Electronic fee charge is dependent on the deposit account to which the Visa Debit card is linked to.

If you would like more information, please feel free to:

 Call us on +682 21750 ANZ Cook Islands Contact Centre

 Talk to one of our friendly staff at any branch
Monday - Friday 9.00am - 4.00pm

 Visit our website anz.com/cookislands