

CHANGES TO THE ANZ VISA DEBIT CARD TERMS AND CONDITIONS AND FEES.

We're making changes which will take effect on **2 October 2017**, including the following:

- changing the name of the Foreign Currency Conversion fee to be the Cross-border Transaction fee.
- removing the Visa Debit Card Issuance fee.
- updating the definition of a Cross-border Transaction.

The ANZ Visa Debit Card Terms and Conditions and ANZ Visa Debit Card brochure are available on anz.com/cookislands or from any ANZ branch.