

March 2003

On the cards

ANZ Gold Edition

onthecards@anz.com

Item No. 79423

Top travel cover with ANZ Gold

ANZ Gold's Comprehensive Overseas Travel and Medical Insurance* provides you with first class cover when you travel overseas. And better still, it's a built-in feature of your ANZ Gold card – at no extra cost!

First class cover

You are covered for most medical expenses, cancellation costs, personal liability and lost luggage while you are travelling overseas. Plus increased benefits including:

- › Up to a maximum of four months cover (increased from three)
- › \$200 if you are mugged and hospitalised as an in-patient
- › Up to \$3,500 cover for video recorders, cameras and portable electrical equipment (increased from \$3,000)
- › Travel delay cover up to \$400 if travelling with your spouse and/or dependent children (increased from \$200)
- › \$2,000 waiver cover for hire car excess (increased from \$750)
- › \$20,000 luggage cover when travelling with your spouse and/or dependent children (increased from \$17,500).

Plus you can choose medical cover for approved pre-existing conditions at a small additional cost.

To qualify

To qualify you must pay at least \$250 towards your travel arrangements prior to departure, using your ANZ Gold card. You must also have a return ticket to Australia of less than four months duration and be under 80 years of age. Please see the ANZ Gold Insurance Policies booklet for more details on eligibility. Call **13 22 73** for a copy.

*ANZ Gold Comprehensive Overseas Travel and Medical Insurance is underwritten by CGU Insurance. For Terms and Conditions please refer to the ANZ Gold Insurance Policies booklet. If you would like to clarify any of the Comprehensive Overseas Travel and Medical Insurance policy details please contact CGU on 1800 803 645 (8am – 8pm, Mon – Fri EST).

ANZ Gold Comprehensive Overseas Travel and Medical Insurance is not applicable to ANZ MasterCard Gold, Qantas ANZ Visa Gold and Telstra Visa Gold.



ANZ

Sphere gives you Instant Rewards.

Sphere is a reward program like no other, with the revolutionary combination of Sphere Instant Rewards plus the power to earn and redeem Sphere points. Instant Rewards are in-store discounts and special offers – exclusive to Sphere members.

Exciting new Sphere Instant Rewards are now available



AVEDA
Heart and soul of pure form and performance™

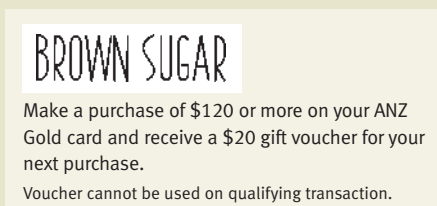
Receive a voucher for a relaxing 30 minute aromatherapy facial valued at \$55 when you make a purchase using your ANZ Gold Card of \$150 or more at any Aveda store.



DOULTON AND COMPANY
OUTLET

Make a purchase of \$200 or more on your ANZ Gold card on already reduced products at a Doulton and Company Outlet store and receive a \$20 discount off your total purchase and a Royal Doulton umbrella.

Available from the following Doulton and Company Outlet stores: SYDNEY – DFO Homebush, Birkenhead Point; MELBOURNE – DFO Cheltenham, 721 High Street Armadale; BRISBANE – Stones Corner; GOLD COAST – Harbours town



BROWN SUGAR

Make a purchase of \$120 or more on your ANZ Gold card and receive a \$20 gift voucher for your next purchase.

Voucher cannot be used on qualifying transaction.



Receive a \$5 discount on an adult only admission to Taronga Zoo or Western Plains Zoo when you pay with your ANZ Gold card.

This offer cannot be used in conjunction with any other offer including ZooPass.



SURFDIVENSKI
AUSTRALIA

Make a purchase of \$150 or more using your ANZ Gold card and receive a \$25 Gift Voucher.

*Does not include 'SDS' stores in NSW which are separately owned.

Join Sphere now and you will earn 4,000 Bonus Points

If you are an existing ANZ Gold cardholder and join Sphere before 31 May 2003 you will earn 4,000 Bonus Points. For more information on Sphere or to join the program;



• Call a Sphere consultant at any time on **13 22 73**



• Log on to www.anz.com/gold

Earning Bonus Points for the things you want

For a full range of our exciting Bonus Partners visit us on www.anz.com/gold

Look out for new Bonus Partners in future editions of *On The Cards*.

What you need to know about Sphere Instant Rewards

- 1 Offers are valid until 31 August 2003.
- 2 Offers cannot be used in conjunction with any other offer.
- 3 Offers are valid for Sphere enrolled customers only.
- 4 All qualifying transactions must be made in a single purchase on your ANZ Gold card.
- 5 Offers can only be used once.
- 6 Offers valid at participating stores only.

It's easy

To redeem an Instant Reward, all you need to do is:

- | | | |
|--|--|--|
| 1 | 2 | 3 |
| Visit participating Instant Reward partners and make your qualifying purchase. | Present your ANZ Gold card for Instant Reward redemption. (You don't need to accumulate points). | Save on your current purchase or receive discount or vouchers for future purchase. |

Sphere Bonus Point Offers

Take advantage of these great Sphere offers to earn points over and above the standard Bonus Points.

Valid until 31 August 2003 unless otherwise stated.

Make a purchase of \$100 or more with your ANZ Gold card and you'll earn 4 points per dollar on the entire purchase. Normally 3 points per dollar.

From 1 March 2003 you can earn Sphere Bonus Points when you rent one of Thrifty's 7,500 vehicles from one of their 260 locations across Australia. Conditions apply.

Earn an additional **2,000** Sphere Bonus Points when you take out a new Home Insurance or Residential Investment Property Insurance Policy and pay the first premium on your ANZ Gold card*. Call 1800 062 660 for more information.

*Offers cannot be used in conjunction with any other offer.

Book and pay for a **Domestic** Qantas Holidays package on your ANZ Gold card, and receive an additional 2,000 Sphere Bonus Points*. Or book and pay for an **International** Qantas Holidays package on your ANZ Gold card and receive an additional 4,000 Sphere Bonus Points*.

*From participating Harvey World Travel offices only. One allocation of additional bonus points per booking. Additional bonus points allocated once final payment for holiday has been made. Final payment must be made before 30/6/03. Total of 100 allocations of additional bonus points available to ANZ Gold cardholders enrolled in Sphere on a "first come first served basis".

Sphere Terms & Conditions apply and appear in the Program Guide distributed to all members upon enrolment or for more information call 13 22 73.