

on the cards

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Transferring money made easy

It's easy

It's easy to transfer money from your ANZ account to non-ANZ accounts using 'Pay Anyone', a feature of ANZ Internet Banking. In just a few clicks you can move money from your ANZ account to other personal or business accounts at most financial institutions.

Thanks to 'Pay Anyone', you can say goodbye to queuing in branches, ATM cash withdrawals and writing cheques to transfer money out of your ANZ account.

It's convenient

With 'Pay Anyone', you can make a one-off transfer, either immediate or future-dated or a recurring transfer.

It's protected

Rest assured, when you transfer funds online with ANZ Internet Banking, your transactions are protected by ANZ's security measures.

Getting started

Just follow these steps to access the 'Pay Anyone' feature.

If you're an ANZ Internet Banking User

- 1 Log on to www.anz.com Internet Banking
- 2 Select 'Pay Anyone Access' from the left hand menu bar
- 3 Select your daily 'Pay Anyone' limit
- 4 Read and accept the terms and conditions for this service
- 5 Once your registration has been completed you will receive confirmation of your 'Pay Anyone' access by mail.

If you need to register for ANZ Internet Banking call us on **13 33 50**, 24 hours a day, seven days a week.

Checking your credit card transactions

It's easy and convenient to pay for purchases using your ANZ credit card but it's important you keep an eye on your transaction records to ensure you have been charged correctly.

If you don't recognise a transaction on your statement or think you've been charged incorrectly, you can take the following steps to check whether the payment should have been charged to your account.

- › Check your receipt to see whether this matches your transaction.

If they don't match, the following scenarios might offer an explanation:

The statement shows a different merchant name or location.

Some merchants have a different trading name or location from what appears on the statement.

There was a delay in processing the transaction.

There may be a delay between when you made the purchase and when it was charged to your account. This happens especially with overseas transactions and taxis.

A merchant makes an extra charge.

This is quite common for hotels or car rental transactions where the final cost of supplying the service was not included at the time you checked out or returned the vehicle.

You can't find a record of the transaction.

An additional cardholder made a purchase.

The amount charged is more than the metered amount for a trip by taxi.

Taxis charge a service fee on top of the metered fare for Cabcharge transactions.

You have been charged duty on items purchased at duty free merchants.

Check that you provided Customs details of your purchases as you left Australia.

- › Contact the merchant to clarify what the transaction was for and when it was made.
- › If the merchant is unable or unwilling to help, contact us on **13 22 73** to get a Customer Transaction Dispute Form or download the form from www.anz.com/go/customerdispute

Act quickly

You need to act quickly to let us know about any incorrect or unknown transactions because VISA, MasterCard and Bankcard all impose time limits for reporting and investigating unauthorised or incorrect transactions.

If you've notified us within the required timeframe and we find you have been incorrectly charged, we will reverse the charge and process a refund to your account.

For more information, refer to the enclosed brochure, 'Disputing a credit card transaction'.



Wrap yourself in luxury this winter with Sphere



sphere™
revolutionary rewards

You don't need a special occasion to indulge yourself with these Sphere Rewards.



Godiva Gold Ballotin Chocolates
7,000 points
Code 95569

Max Brenner Single Suckao Gift Box
9,800 points
Code 102250



Côte Bastide Rose Candle 4,200 points
Code 17264
Rose Bath Salt 4,200 points
Code 17262
Rose Foaming Bubble 7,000 points
Code 17256



Mini Moët 4 Packs
10,000 + \$40 or 16,200 points
Code 107612



Mercure Grand Retreat
36,000 + \$165 or 59,300 points
Code 110390



Aveda 'Self Renewal Face and Body' Experience
20,100 points
Code 104027



Get out and *enjoy life more for less* with ANZ eDine

Special deals for members

For just \$25 a year, your ANZ eDine membership opens the door to special deals at over 1,500 selected restaurants, hotels and other attractions around Australia. In fact, your ANZ eDine membership may pay for itself the very first time you use it. Best of all, there's no limit on the number of times you can take advantage of your ANZ eDine privileges.

Up to 20% off restaurants

From Italian to Japanese to takeaway, you'll enjoy fantastic discounts at participating restaurants, when you pay for your meal using your ANZ Gold credit card. Just present your ANZ eDine card and the restaurant will automatically deduct 20% off your total bill (up to \$25 in value).

Up to 50% off hotels

Getting away from it all in style is now more affordable. Your ANZ eDine membership gives you to up to 50% off the standard (rack) rate at participating hotels throughout Australia and New Zealand.

100s of extra discounts

Your membership also means you can download vouchers from the ANZ eDine website, which can be redeemed daily at more than 180 leisure attractions, car rental retail outlets and takeaway venues.

Preview the discounts available in your local area by visiting www.anz.com/anedine or call **1300 131 026** to join.

