

Extra credit when you need it

Life is constantly changing and your credit card limit may not always be in step with your needs.

Did you know that you can check to see if you're eligible to apply for a credit limit increase on ANZ Internet Banking. Simply follow these steps.

How to check

- › Log onto ANZ Internet Banking
- › Select 'Credit Cards' from the left-hand menu
- › Select 'Request to change your Credit Card Limit'
- › You will then be informed if you are eligible to apply for an increase
- › If you are eligible to apply, you can do so via ANZ Internet Banking and your increased limit will be available on the next working day.

A few things to note:

- › When you apply for a credit limit increase, your application is subject to standard ANZ credit assessment procedures.
- › When accepting a credit limit increase, you are accepting a responsibility for meeting repayment obligations on a potentially higher level of credit card debt, and confirming that you can repay the increase in credit without substantial hardship.
- › To apply, your account must have been open for at least twelve months.
- › Only primary cardholders can request a credit limit increase.



Eat out more with ANZ eDine®

With an exclusive ANZ eDine membership you enjoy discounts at over 1,500 restaurants, hotels and attractions around Australia. At just \$25 per year, your membership could pay for itself the first time you use it. What's more you can use your ANZ eDine card and discount vouchers every single day.

Up to 20% off restaurants

Enjoy fantastic discounts at participating restaurants. Pay using your ANZ credit card, present your ANZ eDine card and the restaurant automatically deducts 20% off your total bill (up to \$25 per visit).

Up to 50% off hotels

Your ANZ eDine membership provides up to 50% off the standard rate at participating hotels throughout Australia and New Zealand.

Daily discount vouchers

Download discount vouchers for more than 180 leisure attractions, car rental outlets and takeaway venues from the ANZ eDine website.

The latest offers, always

Unlike other entertainment vouchers, ANZ eDine vouchers are online and constantly being updated with new offers and exciting new venues. Visit www.anz.com/anedine to preview all the discounts available in your local area.

To join ANZ eDine, simply call **1300 131 026**. Terms and conditions apply to ANZ eDine. For further information call **1300 131 026** or visit www.anz.com



on the cards



Spring/Summer 2005/6 onthecards@anz.com Play your cards right™ – ANZ Gold

You have already got an ANZ credit card, why not switch your loan, saving and transaction products to the...

Bank of the Year 6 years in a row

- › Get unlimited ANZ transactions for \$5 a month – including Internet Banking with an ANZ Access Advantage Account*
- › No monthly fees on ANZ Fixed Rate or Standard Variable Rate Home Loans^
- › Personal loans in as little as 24 hours^
- › Voted 'Best of the Best' for service excellence#
- › Australia's best call centre. Open 24/7+

Switch banks now. Simply call 13 33 33

www.anz.com

* Non-ANZ ATM fees apply.
^ All lending subject to ANZ's normal lending criteria.
Judged 'Best of the Best' for service excellence by the Customer Service Institute of Australia 2005.
+ ICSP Customer Service of the Year Awards 2005, Money magazine's Bank of the Year 2005.
™ 'Play your cards right' is a trademark of Australia and New Zealand Banking Group
Personal Investor magazine's Bank of the Year 2000-2005. Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

**ANZ
NOW**



ANZ Falcon™
24/7 credit card protection

ANZ Falcon™ – protecting every ANZ credit card 24/7

It's reassuring to know that every ANZ credit card is protected 24/7 by ANZ Falcon. Whether you're using your ANZ credit card in Australia, around the world, on the Internet or over the phone, you can relax knowing ANZ Falcon is on guard, protecting your credit card wherever you are.

How it works

ANZ Falcon's advanced software can detect oddities in your credit card spend pattern or where an unusual transaction has occurred. If a transaction is considered suspicious, you will be contacted by the ANZ fraud team. If you confirm the transaction is not yours, your ANZ credit card will be cancelled on the spot and you'll be issued a new one within 24 hours. What's more, the ANZ fraud team works round the clock 24/7.

Protecting you right now

ANZ Falcon comes as a standard feature on all ANZ credit cards. So it's already protecting your ANZ Gold card.

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Half-Price Wines

SAVE UP TO \$110 a case!

Take a look:

Yalumba Carte D'Or Chardonnay 2005
SAVE \$71.94



A fruit-rich, flavour-rich Chardonnay lovers' Chardonnay, made by Yalumba's talented senior white winemaker, Louisa Rose – winner of the International 2004 Women in Wine Award.

Normal price: \$143.88
Your price: \$71.94^
Order Code W1235-AP

Pioneers Rest Norley Bank Shiraz 2005
SAVE \$86.94



A terrific triple Bronze medal winner, made by John Schwartzkopf who's well-known for his award-winning wines. It's a dark, flavoursome, very well-balanced drop.

Normal price: \$173.88
Your price: \$86.94^
Order Code R2745-AP

Abbey View Frankland River Riesling 2005
SAVE \$104.94



WA Whites are extremely popular, and notoriously expensive. But you can buy this fresh, limey, lovely WA Riesling for just \$8.75 a bottle average – an amazing price for a WA white!

Normal price: \$209.88
Your price: \$104.94^
Order Code W0455-AP

Calder Estates Bendigo Merlot 2004
SAVE \$110.94



The historical and picturesque Bendigo Wine Region is home to many small, family-owned wineries. This Merlot comes from Ian Leamon (famous for his Chateau Leamon range) and it's an absolute beauty.

Normal price: \$221.88
Your price: \$110.94^
Order Code R4914-AP

Can't decide? Then take the mix. It includes 3 bottles of each of the 4 wines listed – for HALF PRICE!
ANZ Mixed Dozen – HALF PRICE Value \$187.38 Your price: \$93.69 SAVE \$93.69 Order Code MNAP115-AP

To order your special HALF-PRICE wines, simply call **1800 500 310** toll-free* from 7am-11pm (AEST) weekdays or 8am-8pm (AEST) weekends.

Get your wine in time for Christmas!

To have your wine delivered in time for Christmas, please order on or before the following dates:

WA, QLD, NSW (country), NT, Gold/Sunshine Coasts:	Friday 9th Dec
SA and VIC (country), Tas:	Monday 12th Dec
Perth (metro):	Thursday 15th Dec
Adelaide, Brisbane, Canberra (metro):	Sunday 18th Dec
Melbourne, Sydney (metro):	Monday 19th Dec

An ANZ Wine Club membership has many privileges, and as an ANZ Gold cardholder, you receive membership at no extra cost when you use your ANZ Gold to purchase. Every month you'll be the first to know about special deals and releases. Enjoy efficient Australia-wide delivery^ plus the security of our money back guarantee. If you're unhappy with a wine for any reason, you don't pay for it. You can also call for free wine advice to help get the most enjoyment out of your wine.

*Mobile calls will be charged at normal rates. ^Delivery charges apply. Offers valid until 31st December 2005, while stocks last. Where stocks are unavailable we may elect to make an alternative offer available. Average bottle prices are calculated by dividing the case price by the number of bottles in the case. Unless otherwise stated, all cases contain 12 bottles and all wines are sold as a case lot. Savings are based on our previously published single-case prices. All products are covered by our 100% customer satisfaction money-back guarantee. Your privacy is important to us. Our privacy policy will be explained when you call. If you would prefer not to receive these special offers, please give us a call on 1800 500 280. The ANZ Wine Club is operated by Cellarmaster Wines Pty Ltd, ABN 95 076 727 949, Licence No. 51205679.

Here's a special offer.

Use your ANZ Gold card to buy these wines, and you'll receive them for HALF their usual price. These are terrific Australian wines, from some top producers. They usually sell for between \$11.99 and \$18.49 a bottle average, but you can buy up to two cases for HALF PRICE! (Strict limit of two cases per customer).



Expect qualified tradespeople at your door with ANZ Home Advantage™

You wouldn't expect plumbers, locksmiths, electricians, glaziers, roofers and gas fitters from a bank, but that's exactly what ANZ Home Advantage delivers.

As a valued ANZ cardholder, you could access a team of fully licensed, accredited and highly recommended tradespeople. And they all come equipped with a workmanship guarantee.

For just \$35 per year including GST, you can become an ANZ Home Advantage member. This way if something goes wrong at home like a flooded laundry, burst

pipes, electrical faults, broken glass or even if you have locked yourself out, you can simply phone us 24/7, and we'll send help ASAP.

To ensure you get top-notch service for the best possible price, we'll try to provide an estimate for the work when you call. Simply call **1300 131 026** and get the ANZ Home Advantage now.

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