



Your Bonus Partner Guide

Where to start earning Points fast



ANZ Frequent Flyer Visa

This guide is accurate as at August 2006 and is subject to change.
Please call 13 22 73 for any updates.

Welcome

This brochure explains how you can earn more Qantas Frequent Flyer points with the ANZ Frequent Flyer Visa. Please take a moment to read about how and where you can earn points fast.

There is no limit to the number of Bonus Points you can earn each month.

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Earning and enjoying your points

It's so simple

Your ANZ Frequent Flyer Visa earns you Qantas Frequent Flyer points that are automatically credited to your Qantas Frequent Flyer account each month. Limits apply to the number of points you can earn in a monthly statement cycle. **No limits apply to the number of Bonus Points you can earn each month**, so shop with Bonus Partners to accelerate your points balance.

Please remember, you need to be a member of the Qantas Frequent Flyer program to earn Qantas Frequent Flyer points. Joining fee is \$82.50 and membership is subject to the Terms and Conditions of the Qantas Frequent Flyer program. To join, visit qantas.com or call **13 11 31**.

If you have not supplied ANZ your Qantas Frequent Flyer number, your points cannot be allocated to your Qantas Frequent Flyer account. Please call ANZ on 13 22 73 to provide us with your correct Qantas Frequent Flyer number so you don't miss out on earning points.

If you are not yet a member of the Qantas Frequent Flyer program, you can join by calling Qantas on 13 11 31, or join online by visiting www.qantas.com and going to the Frequent Flyer section.

Here's how your points take off

It's simple! You earn Qantas Frequent Flyer points with your ANZ Frequent Flyer Visa.

- For faster earning, use your card at our **Bonus Partners** throughout Australia and earn Bonus Points. **Remember no limits apply to the number of Bonus Points you earn each month.**
- Qantas is a Bonus partner too, so when you book flights direct with Qantas (excluding Jetstar Airways Pty Ltd) in Australia you earn Bonus Points.
- Additional cardholders earn you points* too. Purchases made on additional cards **earn points** that are credited to the Account Holder's Qantas Frequent Flyer account, which means you earn more points.

Points and Bonus Points accrue in accordance with the ANZ Frequent Flyer Visa Reward Terms and Conditions.

*Annual Additional Cardholder Fee and Rewards Program Services Fee applies per additional card.

Meet some of our most popular Bonus Partners

Total Bonus Points per dollar

Total Bonus Points per dollar



Accor Hotels & Resorts

1300 65 65 65

www.accorhotels.com.au**

1

Includes Sofitel, Grand Mercure, Novotel, Mercure and All Seasons



ACP Magazine Subscriptions

13 61 16

www.anzoffer.magshop.com.au

1



ANZ Health Insurance

13 15 91

www.anz.com

1



Crown Promenade

1800 776 612

1



Crown Towers

1800 811 653

1



More Mobile for your money with Less Confusion... guaranteed.

Fone Zone

www.fonezone.com.au

1



Goodyear Auto Service Centres

13 23 43

1



Harvey World Travel

132 757

www.harveyworld.com.au**

1



Hertz

13 30 39

www.hertz.com.au

1



Mirvac Hotels and Resorts

13 15 15

www.mirvachotels.com

1



O'Brien – glass with care

13 16 16

1



Prouds The Jewellers

(02) 9581 6999

www.prouds.com.au

1



Qantas flights purchased

from Qantas call 13 11 31

1



Retravisio Pty Ltd

www.retravisio.com.au

1



Shoo Biz

www.shoobiz.com.au

1



Roses Only

1300 767 376 or

www.rosesonly.com.au

1



Sleep City

(NSW, QLD, VIC)

(02) 9756 1611

1



Thrifty

1300 367 227

www.thrifty.com.au

1



TRUenergy

13 34 66

www.truenergy.com.au

0.5



WridgWays The Removalists

www.wridgways.com.au

1

And that's only the start...



Total Bonus Points
per dollar

Car Insurance 1800 062 660	1
Health Insurance 13 15 91	1
Home and Residential Investment Property Insurance 1800 062 660	1
Travel Insurance visit your local ANZ branch or call 1800 062 660	1
Selected Home Loans⁶ call 1800 035 500 total Bonus Points once only maximum allocation 7,500	



Qantas domestic flights purchased from Qantas in Australia 13 11 31 or qantas.com	1
Qantas international flights purchased from Qantas in Australia 13 11 31 or qantas.com	1
Qantas Travel visit Qantas Travel today	1
Qantas Holidays 13 14 15	1
The Qantas Club Membership 13 11 31	1
Qantas Frequent Flyer membership 13 11 31	1
ReadyRooms qantas.com/hotels	1

Automotive

Car Care (All States & NT) 1300 363 301	1
Charlestown Auto Electrics (Charlestown, NSW) (02) 4942 1422	1
Goodyear Auto Service Centres 13 23 43	1
Holden High Performance Driving Centre (Ormeau, QLD) www.performancedriving.com.au	1
Jacksons Auto Repairs (Adelaide, SA) (08) 8376 0899	1
Newcastle Auto Electrics (Wickham, NSW) (02) 4961 5998	1
O'Brien – glass with care 13 16 16	1

Business Services

Abbott Printer & Stationers (SA) www.abbott22.com	1
ACP Magazine Subscriptions 136 116 or www.anzoffer.magshop.com.au	1
CorpRat www.corprat.com 5,000 Bonus Points with purchase of 'Business Coach' software	
Cenvet – wholesalers of veterinary supplies (02) 9679 5777	1
Dynamic Small Business Network (DSBN) www.dsbm.com.au	3
Retravisio Pty Ltd www.retravisio.com.au	1
WridgWays The Removalists (Nationwide) www.wridgways.com.au	1

Car Rental

Hertz 13 30 39 or www.hertz.com.au	1
Thrifty 1300 367 227 or www.thrifty.com.au	1

⁶ Full Loan Approval Fee must be paid. Bonus Points will be earned for each new finance contract equal to or more than \$20,000 entered into and drawn down by a cardholder.

Total Bonus
Points per dollar

Fashion and Footwear

Carters of Echuca (Echuca, VIC) Everything in fashion	1
Catanach's Jewellers (VIC, WA) www.catanachs.com.au	1
Diamond World (Brisbane, QLD) (07) 3210 6288	1
Emporio Shoes (NSW, SA, VIC, WA) www.emporio.com.au	1
Evelyn Miles (NSW, VIC) www.evelynmiles.com.au	1
Florsheim Shoes www.florsheim.com.au	1
He Shoes (NSW, SA, VIC, WA) www.heshoes.com.au	1
Henry Buck's Menswear (NSW, VIC, SA) www.henrybucks.com.au	1
JewelleryShop (NSW) (02) 4947 4777 or www.jewelleryshop.com.au	1
Midas Shoes (NSW, QLD, SA, VIC, WA) www.midasshoes.com.au	1
Mollini Shoes (NSW, QLD, SA, VIC, WA) www.mollini.com.au	1
Monards Jewellers (NSW, VIC) (02) 9221 6288	1
Prouds The Jewellers (02) 9581 6999 or www.prouds.com.au	1
R&J Bennett's Design Jewellery (Beerwah, QLD) (07) 5494 0488	1
Rays Sportspower Albany (Albany, WA) (08) 9842 2842	1
Rugby Incursion www.rugbyinc.com.au	1
Scooter Shoes (NSW, QLD, SA, VIC, WA) www.scootershoes.com.au	1

Total Bonus
Points per dollar

Shoo Biz
www.shoobiz.com.au 1

Valleverde Shoes (Sydney, NSW)
(02) 9564 1155 1

General Shopping

Booze Brothers (SA)
visit selected Booze Bros bottle shops and hotels 1

Jane Brook Wines
(08) 9274 1432 or www.janebrook.com.au 2

efragrance.com.au
1800 101 133 1

Everyday Living (NSW, QLD)
(02) 9756 1611 1

Everything But Flowers
www.everythingbutflowers.com.au 1

Fast Flowers (Surry Hills, NSW)
1300 132 108 1

Fruit Only
www.fruitonly.com.au or 1300 378 486 1

Hampering Around
1300 552 023 or www.hamperingaround.com.au 2

IGA Express (Newtown, NSW)
(02) 9565 5455 0.5

Total Bonus
Points per dollar

IGA Express (Nobby's Beach, QLD) (07) 5572 9144	0.5
Leading Edge Music Nambour (Nambour, QLD) (07) 5441 4355	1
One Stop Liquor Shop (Atherton, QLD) (07) 4091 1004	1
Retravisio Pty Ltd www.retravisio.com.au	1
Rizzo's House of Linen (Melbourne, VIC) (03) 9842 1199	1
Roses Only 1300 767 376 or www.rosesonly.com.au	1
Sleep City (NSW, QLD, VIC) (02) 9756 1611	1
VIP Preferred Seating® www.vippreferedseating.com.au	1

Home Services

Aair Pro (QLD) www.aairpro.com.au	1
Faraday & Kent Home Painting (Sydney, NSW) (02) 9816 3200	1
Garden Haven by Design (Frenchs Forest, NSW) (02) 9452 6555	1
PABS Furniture Rentals (NSW, SA, QLD, VIC) 1800 20 10 20	1
V.I.P. Home Services 132 613	1
WridgWays The Removalists (Nationwide) www.wridgways.com.au	1

Total Bonus
Points per dollar

Hotels and Resorts

Accor Hotels & Resorts 1300 65 65 65 or www.accorhotels.com.au**	1
All Seasons Hotels and Resorts 1300 65 65 65 or www.allseasons.com.au**	1
Avillion Hotel, Sydney 1800 838 830	1
Chateau Yering Hotel 1800 237 333	1
Citigate Sebel (Sydney, NSW) 1800 024 231 or www.mirvachotels.com	1
Crown Towers (Melbourne, VIC)# 1800 811 653	1
Crown Promenade Hotel (Melbourne, VIC)# 1800 776 612	1
Mecure Hotels & Resorts 1300 65 65 65 or www.mercure.com.au**	1
Mirvac Hotels and Resorts 13 15 15 or www.mirvachotels.com	1
Novotel Hotels and Resorts 1300 65 65 65 or www.novotel.com.au**	1
Quay Grand Suites (Sydney, NSW) 1800 091 954 or www.mirvachotels.com	1
Quay West Suites (NSW, VIC, QLD) 13 15 15 or www.mirvachotels.com	1
Ramada Melbourne (03) 9654 6888	1
Rendezvous Hotels International www.rendezvoushotels.com	1
Saville Hotel Group 1300 557 575	1
Shangri-La Hotel (The Rocks, NSW) (02) 9250 6000	1

* Please refer to ANZ Frequent Flyer Visa Reward Terms and Conditions, at the back of this brochure.

** Points not accrued on online transactions. The website is listed for information purposes only.

Total Bonus
Points per dollar

Sofitel Hotels and Resorts (NSW, VIC, QLD, Asia & Fiji) 1300 65 65 65 or www.sofitel.com.au **	1
Southern Cross Suites (NSW) 1800 888 116	1
The Como (South Yarra, VIC) 1800 033 400 or www.mirvachotels.com	1
The Sebel Hotels and Resorts (NSW, VIC, QLD, WA) 13 15 15 or www.mirvachotels.com	1
Yelverton Brook Luxury Eco Retreat (Margaret River, WA) www.yelvertonbrook.com.au	1

Insurance Services

ACE Insurance Limited 1800 815 675	2.5
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Restaurants

NSW

Darcy's Restaurant (Paddington) (02) 9363 3706	1
Imperial Harbourside Restaurant (Sydney) (02) 9247 7073	1
Oatlands House (Oatlands) www.oatlands-house.com.au	1
Royal Oak Hotel (Balmain) (02) 9810 2311	1

QLD

Mt Coot-tha Summit Restaurant (Mt Coot-tha) (07) 3369 9922	1
Red Ochre (Cairns) (07) 4051 0100	1

SA

Casa Mia Restaurant (North Adelaide) (08) 8267 2410	1
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Total Bonus
Points per dollar

VIC

Pettavel Winery & Restaurant (Geelong) www.pettavel.com	1
Shark Fin Inn (Keysborough) (03) 9798 8788	1
Shark Fin Inn (Melbourne) (03) 9662 2681	1
Shark Fin Restaurant (Melbourne) (03) 9663 1555	1

WA

Friends Restaurant (Perth) (08) 9221 0885	1
Jane Brook Wines (08) 9274 1432 or www.janebrook.com.au	2
Sails Seafood Restaurant (Fremantle) (08) 9430 5151	1

Sport, Health and Fitness

Basger's Pharmacy (North Bondi, NSW) [§] (02) 9130 7515	1
Blooms The Chemist [§] www.blooms.net.au	1
Carnovale Pharmacy (Yarraville, VIC) [§] (03) 9314 7557	1
Clarence St Cyclery (Sydney, NSW) (02) 9299 4962	1
Midtown Pharmacy (Balwyn, VIC) [§] (03) 9836 4786	1
Miles Pharmacy (Yarraville, VIC) [§] (03) 9687 1000	1
Oggs Pharmacy (Toorak, VIC) [§] (03) 9827 5222	1
Williams & Goldby Pharmacy (Boronia, VIC) [§] (03) 9761 2000	1

Total Bonus
Points per dollar

Travel and leisure

Compass Duty Free (Perth, WA) (08) 9321 1433	1
Currumbin Wildlife Sanctuary (Gold Coast, QLD) (07) 5534 1266	1
Dreamworld (Gold Coast, QLD)^ (07) 5588 1111 or www.dreamworld.com.au	1
Gateway Duty Free (Perth, WA) (08) 9321 4586	1
Hertz 13 30 39 or www.hertz.com.au	1
Shark Dive (NSW) (02) 8251 7878	1
Thrifty 1300 367 227 or www.thrifty.com.au	1

Total Bonus
Points per dollar

Travel agent

Harvey World Travel 132 757 or www.harveyworld.com.au **	1
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Telecommunications

Fone Zone www.fonezone.com.au	1
Retravisio Pty Ltd www.retravisio.com.au	1

Utilities

TRUenergy 13 34 66 or www.truenergy.com.au	0.5
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ANZ Frequent Flyer Visa Reward Terms and Conditions

Definitions and Interpretations

(1) In these terms and conditions the following words have the meanings set out below, unless the context requires otherwise.

'Account Holder' means the person in whose name a Card account is kept and who is responsible for all transactions on the Card account.

'Additional Cardholder' means a person to whom a Card is issued, at the request of the Account Holder and who is authorised to transact on the Card account.

'ANZ' means Australia and New Zealand Banking Group Limited (ABN 11 005 357 522).

'BPAY' means BPAY® Pty Ltd (ABN 69 079 137 518).

'Bonus Partner' includes Qantas and any person who enters an agreement with ANZ in relation to the provision of Bonus Points to Account Holders and may include ANZ.

'Bonus Partner Guide' means the guide published by or on behalf of ANZ from time to time setting out the Bonus Points which will be received as a result of acquiring qualifying products or services from Bonus Partners.

'Bonus Points' means the extra Points that are earned in respect of the acquisition of qualifying goods and services from Bonus Partners in addition to the standard Points earned for spend on the Card.

'Card' means an ANZ credit card which is a:

- (a) Classic Card;
- (b) Gold Card; or
- (c) other card notified to the relevant Account Holders as being a card to which these terms and conditions relate.

'Cardholder' means, in relation to a Card account, the Account Holder and each Additional Cardholder.

'Cash Equivalent Transaction' means a transaction that is treated as a cash advance including, but not limited to, transfers from or to other financial institutions, foreign exchange, travellers cheque and gambling chip purchases, and utility bills paid in person at a bank or Australia Post or any bills paid using the Card in conjunction with the BPAY® scheme (if the billing merchant does not accept credit card payment using the BPAY® scheme).

'Classic Card' means a Card that is an 'ANZ Frequent Flyer Visa' or such other Card as may be notified to Account Holders as being a Classic Card for the purposes of these terms and conditions.

'Gold Card' means a Card that is an 'ANZ Frequent Flyer Visa Gold' or such other Card as may be notified to Account Holders as being a Gold Card for the purposes of these terms and conditions.

'Point' means a Qantas Frequent Flyer point added to or subtracted from a Points Record in accordance with these terms and conditions.

'Points Record' means a record established by ANZ in the name of an Account Holder for the purpose of calculating the Account Holder's Points entitlements.

'Points Summary' means a report issued to an Account Holder, either as part of their regular credit card statement or separately, detailing the Points Record for a given period, in accordance with these terms and conditions.

'Qantas' means Qantas Airways Limited (ABN 16 009 661 901) or any of its agents or contractors from time to time.

'Qantas Frequent Flyer program' means the frequent flyer program operated by or on behalf of Qantas.

'You' and **'Your'** means the Account Holder.

Other expressions used in these terms and conditions which are not defined here have the same meaning as in the ANZ Credit Card Conditions of Use which are provided to the Account Holder on opening a Card account. Copies of the ANZ Credit Card Conditions of Use are available from ANZ branches, at www.anz.com or by telephoning ANZ on 13 22 73.

Reward Terms and Conditions

General

- (2) ANZ may amend or terminate these terms and conditions and any terms and conditions in the Bonus Partner Guide at any time without giving any reason. ANZ will notify Account Holders of changes to, or termination of, these terms and conditions in a manner determined by ANZ.
- (3) Bonus Partners also reserve the right to make any changes, at any time without prior notice, to the goods or services in relation to which Bonus Points are awarded and the number of Points which You will receive as a result of a Cardholder acquiring such goods or services.
- (4) You will be bound by these terms and conditions and any terms and conditions in the Bonus Partner Guide when you accept your credit card contract.
- (5) Any amendments to these terms and conditions and any terms and conditions in the Bonus Partner Guide will take effect on the date you receive, or are deemed to receive, notice of the amendment.
- (6) If You fail to comply with these terms and conditions or You or Your Additional Cardholder give incorrect information to ANZ, ANZ may cancel Points in your Points Record.

Use of Information

- (7) Qantas and ANZ may seek, collect, use, store or disclose for the following purposes information about transactions or events resulting in Points being credited or debited in your Points Record, information about the number of Points being credited or debited, information about the number of Points accumulated by You and any information relating to the Card, Card account, transactions on the Card account or related terms and conditions that You disclose to Qantas or ANZ. The purposes are:
 - (a) administering the Card, Card account and these terms and conditions;
 - (b) providing, performing or arranging for the provision or performance of services relating to the Card, Card account and these terms and conditions; and
 - (c) planning, research and the promotion and marketing (whether targeted, direct or indirect) of goods, services and products of Qantas and ANZ and any other Bonus Partner.
- (8) By using the Card, each Cardholder specifically authorises Qantas, ANZ and Bonus Partners, and any of their respective agents and contractors to seek access to, collect and use that information and disclose that information between themselves for the above purposes, provided that no Bonus Partner (except Qantas and ANZ) will have access to the Cardholder's name and address.
- (9) Each Cardholder may obtain access to stored information relating to that Cardholder and may obtain access to and correct that information by calling ANZ on 13 22 73. A fee may apply for this service.
- (10) An outlet may cease to be a Bonus Partner, and additional outlets may become Bonus Partners at any time.
- (11) ANZ may cancel or suspend Points in a Points Record if the Card account is in arrears, suspension or default, or if the Card account is, or is reasonably suspected by ANZ to be, operated fraudulently.
- (12) Points in a Points Record at the time of death of the Account Holder will be cancelled and may not be claimed by any other person.
- (13) Neither Qantas nor ANZ will be responsible for correspondence lost or delayed in the mail. Any Points Summary or notice will be deemed to have been given to the Account Holder if posted to the Account Holder's mailing address.
- (14) Neither Cards nor Points may be sold or transferred in any way.
- (15) Points are governed by and subject to the terms and conditions of the Qantas Frequent Flyer program.
- (16) If ANZ closes Your Card account, ANZ will notify the Account Holder of such closure.
- (17) Use of the Card and Card account is governed by the ANZ Credit Card Conditions of Use.
- (18) Subject to clause 11, if ANZ or the Account Holder closes the Card account, Points will continue to be awarded under these terms and conditions in relation to transactions occurring prior to the date of closure, provided that ANZ receives notice of the transaction within 60 days after the date of closure. No Points will be awarded in relation to transactions notified to ANZ after that date.

- (19) If these terms and conditions are terminated, Points will continue to be awarded in accordance with these terms and conditions in relation to transactions occurring prior to the date of termination, provided that ANZ receives notice of the transaction within 90 days after the date of closure. No Points will be awarded in relation to transactions notified to ANZ after that date.

Earning Points

- (20) (a) You must be a member of the Qantas Frequent Flyer program to earn Points. A joining fee may apply. Membership of the Qantas Frequent Flyer program is subject to the terms and conditions of the Qantas Frequent Flyer program. Please refer to qantas.com/frequentflyer or call the Qantas Frequent Flyer Service Centre on 13 11 31 for a copy.
- (b) Points earned by using Your Card or Card account are credited to Your Qantas Frequent Flyer program account after each statement period. Only whole Points are credited. Portions of Points are carried over until they can be credited as whole Points.
- (c) The number of Points earned in a given period appears on an Account Holder's Points Summary for that period, and may include Points that have not been credited to a Qantas Frequent Flyer program account.
- (d) Qantas Frequent Flyer points that are available to be redeemed appear in an Account Holder's Qantas Frequent Flyer program account and can be obtained by referring to qantas.com/frequentflyer or by calling the Qantas Frequent Flyer Service Centre on 13 11 31.
- (21) If Your Card is a Classic Card, in any monthly statement cycle You will earn one Point per dollar up to \$1,500 spent on purchases using Your Card and one Point for every two dollars over \$1,500 spent on purchases, up to and including a maximum monthly spend of \$5,000. You will not earn Points on amounts spent over \$5,000 in any monthly statement cycle.
- (21A) If Your Card is a Gold Card, in any monthly statement cycle, You will earn one Point per dollar up to \$2,500 spent on purchases using Your Card and one Point for every two dollars over \$2,500 spent on purchases, up to and including a maximum monthly spend of \$10,000. You will not earn Points on amounts spent over \$10,000 in any monthly statement cycle.
- (22) Clauses 21 and 21A do not apply to Bonus Points and there is no limit on the number of Bonus Points You may earn in any month.
- (23) Exceptions.
- (a) Points will not accrue in relation to interest charges, government charges, bank fees, Card account adjustments resulting from disputed transactions or otherwise, cash advances and Cash Equivalent transactions. Points will not accrue in relation to use of the Telecard function of a Card unless Your Telecard is linked to the Qantas Frequent Flyer program.
- (b) Please ensure, by calling 13 22 73, ANZ has Your Qantas Frequent Flyer membership number so that Points can be credited to Your Qantas Frequent Flyer account. If ANZ has not been notified of Your Qantas Frequent Flyer membership number within 12 months after the date of opening Your Card account, You will be entitled to claim Points only in relation to transactions made during the 12 months immediately preceding the date You notify ANZ of Your Qantas Frequent Flyer number. Points will not accrue in relation to any earlier transactions.
- (c) Points will not accrue if Your Card account is suspended or if You or any Additional Cardholder breach these terms and conditions or the ANZ Credit Card Conditions of Use.
- (24) You will earn Bonus Points as a result of You or Your Additional Cardholder using a Card or Your Card account to purchase qualifying goods or services from a Bonus Partner in Australia or in other locations where specified in the Bonus Partner Guide. ANZ will, by agreement with Bonus Partners, determine which goods or services are qualifying goods or services. These will be specified in the then current Bonus Partner Guide or other communication from ANZ.
- (25) Bonus Partners other than ANZ are not responsible for the management, operation or administration of the ANZ Frequent Flyer Visa reward program.
- (26) Points are awarded to Account Holders and not to Additional Cardholders.
- (27) Points may also be earned in relation to promotions and incentives offered by Qantas, ANZ or other Bonus Partners from time to time.
- (28) ANZ and Qantas may establish additional means of accruing Points.
- (29) When the Cardholder obtains a refund or reimbursement for charges previously incurred (for example, for returned merchandise) a 'credit' is issued to the Card account in the amount of the reimbursement granted. Such credits posted to the Card account, including but not limited to those arising from returned goods or services, will reduce the Points accrued to the Card account in proportion to the adjustment. The number of Points deducted from your account will be calculated by

reference to the rate at which you were earning Points at the time the reimbursement was granted.

- (30) You will have no recourse against any Bonus Partner in respect of Points recorded in Your Points Record. There will be no compensation for Points which are cancelled or deemed by ANZ to have expired.
- (31) Points will accrue approximately monthly based on the relevant Card account billing cycle which is dependent upon the calendar month and use of the relevant Card or Card account in the previous month.
- (32) Requests for missing Points must be notified to ANZ within six months after the relevant transaction has appeared on the Account Holder's credit card statement of account. Your request will be investigated and ANZ will be the final arbiter in the event of any dispute. ANZ may adjust Points Records at any time for any reason with or without notice even though changes may affect Points already accumulated.

Qantas Bonus Points

- (33) You will earn Qantas Bonus Points when you use your Card to purchase goods and services directly from Qantas in Australia (i.e. where Qantas, and not its agent, is identified as the merchant on the credit card transaction). Bonus Points are not earned on expenditure relating to Qantas Freight, Cargo, Staff Travel or goods and services supplied by Qantas Frequent Flyer program partners unless otherwise notified.
- (34) Subject to clause 33, You will earn one Bonus Point for every dollar charged to the Card when You or Your Additional Cardholder purchase from Qantas in Australia: Qantas flights, Qantas Club membership. You will also earn one Bonus Point for every dollar charged to the Card for purchases from Qantas Holidays and Qantas Travel.

ANZ Bonus Points

- (35) ANZ Home Loans
- (a) When a Cardholder successfully applies for, and draws down, a Home Equity Loan, Standard Variable Home Loan, Variable Residential Investment Loan, Easy Start Home Loan or Easy Start Residential Investment Loan, the Account Holder will receive 7,500 Bonus Points on settlement of the loan. The Cardholder must quote their Card account number at the time of loan application for the Account Holder to be eligible to earn Bonus Points.
- (b) A maximum of 7,500 Bonus Points can be earned by any one Account Holder in respect of ANZ Home Loans. Therefore, regardless of whether one or more Cardholders draws one or more loans, the total Bonus Points that will be earned by an Account Holder is 7,500 and only one Account Holder per loan can receive Bonus Points. Bonus Points are not earned in respect of a rollover of one loan for another or a change from a fixed to a variable rate loan. Bonus Points are only earned on the above loans if a full Loan Approval Fee (LAF) is paid.
- (36) ANZ Insurance
- (a) For an Account Holder to obtain Bonus Points for ANZ insurance products a Cardholder must pay the initial and subsequent premiums using a Card.
- (b) Eligible insurances arranged through ANZ will attract Bonus Points on each premium payment (whether annually or monthly). Bonus Points will be earned at the rate shown in the Bonus Partner Guide from time to time.
- (c) No Bonus Points are earned in the case of insurance products arranged by ANZ through a licensed broker's representative.

Crown Towers and Crown Promenade Hotel

- (37) (a) Bonus Points are only earned on purchases made on your Card at Crown Towers and the Crown Promenade Hotel as an in-house guest. Points will be earned for all spend charged through to your guest bill folio for that particular visit.
- (b) Purchases made from the casino entertainment complex or any other food and beverage points outlet, which are not charged to the Hotel bill folio are not eligible to earn points.
- (c) A maximum of 500 Bonus Points can be earned on one transaction at Crown Towers, and a maximum of 300 Bonus Points can be earned on one transaction at the Crown Promenade Hotel.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

ANZ Frequent Flyer Visa
13 22 73

For general enquiries about your card,
24 hours, 7 days a week.



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