

On the cards

November 2002

In this Issue:-

onthecards@anz.com

Plan Ahead for the Holiday Season



\$100,000 VISA Card Promotion



Sphere Revolution



Discount Dining Offer



Item No. 50170

Plan Ahead for the Holiday Season



Tell us your real life story

Do you have an interesting real life story to tell which involves a feature or service of your ANZ credit card?

If so, we'd love to hear from you.

You can email your real life story to onthecards@anz.com or write to us at:

On the Cards
ANZ Consumer Finance
Level 23, 100 Queen Street
MELBOURNE VIC 3000

Whether you're planning a holiday or making your Christmas shopping list, you might need some extra credit to help you do all the things you want to do over the next few months.

And it's easy to find out if you're eligible to get more credit.

You can:

- › Call your ANZ Customer Service Consultant 24 hours a day, 7 days a week on **13 22 73**, enter your customer details and then press options 1 – 5 – 1.
- › Download a Limit Increase Request form at www.anz.com and mail your request to ANZ.

Things you should know:

- › 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 also accepting responsibility for meeting repayment on a potentially higher level of credit card debt. Please don't apply for a credit limit increase if you feel that you might not be able to manage spending or repayments on a higher limit.
- › To apply, your account must have been open for at least twelve months.
- › Only Primary Cardholders can request a credit limit increase.
- › By accepting the credit limit increase you are confirming that you can repay this increase in credit without substantial hardship.
- › For a full copy of ANZ Credit Card Conditions of Use, please call ANZ Cards on **13 22 73**.



Chip Tip

Secure online shopping with your ANZ First card!

Your ANZ First card is designed to ensure you have more confidence when you shop online.

You can enrol your ANZ chip card with the Verified by VISA online authentication system which protects against unauthorised use of your account at participating merchants.

Plus ANZ's Online Guarantee covers you against loss caused by the unauthorised or fraudulent use of your account, provided you have not contributed to the loss and notify ANZ of any suspected misuse within a reasonable time.

For more information about secure online shopping with ANZ First visit www.anz.com/first



eDine out for less Discounted dining around Australia

ANZ eDine™, members can enjoy discounted meals at hundreds of restaurants around Australia.

eDine members who present their eDine membership cards and pay for meals using their ANZ credit card get 20% off the total cost of the bill (up to \$25) at selected ANZ eDine restaurants. Savvy members can save hundreds of dollars a year – in fact the more you eat out, the more you save!

Finding a participating restaurant near you is easy. You can use your ANZ eDine restaurant guide, which you

receive with your eDine membership kit, or visit the eDine website at www.anz.com/anzedine

Annual membership to eDine is only \$25. With 20% off your restaurant bill (up to \$25), you could cover the cost of your eDine membership the first time you use it!

For more information or to join contact your ANZ Customer Service Consultant 24 hours a day, 7 days a week on **13 22 73**.

™eDine is a registered trademark of Australia and New Zealand Banking Group Limited.



The revolution gathers pace.

With a revolutionary combination of Sphere Instant Rewards plus the ability to earn and redeem points, it's no wonder Sphere has really taken off. What's more, because our Sphere Instant Rewards are always being updated, Sphere members get to enjoy something new and exciting all the time! If you haven't joined yet, now's a great time, with even more exciting Sphere Instant Rewards up for grabs.



Earn points the easy way, every day.

Sphere lets you earn points on your purchases to be redeemed on a wide range of rewards. Right now, there are some extra points earning opportunities. They're available only until 28 February 2003, so take advantage now!



You'd normally earn two Sphere points per dollar spent at our Bonus Partner Prouds The Jewellers. But make a purchase of \$100 or more before 28 February 2003 and you'll earn three points on the entire purchase.



Bonus 5,000 points.
Earn an additional 5,000 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 First card. Call 1800 062 660 for more information.



Offers cannot be used in conjunction with any other offer. Terms and conditions apply and will appear in The Program Guide distributed to all members upon enrolment.

How to redeem your points.

1. Select a reward from the latest issue of Sphere rewards or view them online at www.anz.com/first
2. Check your ANZ First statement or call **13 22 73** to find out your available Sphere points.
3. Call ANZ on **13 22 73** 24 hours a day, 7 days a week to speak with a Sphere consultant and order your reward(s).
4. Choose a delivery option. This can be either:
 - a nominated address
 - or your Sphere consultant can help you find a convenient BP Outlet.



Don't miss out. Join today.

It's easy to join Sphere and take advantage of Sphere Instant Rewards and points earning opportunities. In fact, you could recoup the value of the annual \$33 fee simply by redeeming a Sphere Instant Reward!

- Call a Sphere consultant at any time on **13 22 73**
- Visit us online at www.anz.com/first

Here's where you can double or triple your points.

You can double or triple your points at all these Sphere Bonus Partners! And now there's more than ever before. Check them out and accelerate your points.



AUD1 = 3 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points

Plus new Bonus Partners!

AVEDA
the art and science of pure flowers and plant essences™
 AUD1 = 2 Sphere points

The HOUSE of GOLF
 AUD1 = 2 Sphere points

GAZ MAN
 AUD1 = 2 Sphere points

* Does not include 'SDS' stores in NSW, which are separately owned. ^ Available at participating stores only.



Pocket \$100,000 on your VISA Card this Christmas!

Shop with VISA this Christmas and you could WIN a \$100,000 credit on your VISA Card to spend as you choose!

Every time you spend a total of \$100 on your VISA Card between 15 November and 24 December, you will automatically receive one entry into the draw*. So, for example, if you spend a total of \$500 during the promotional period, you will receive 5 entries!

PLUS when you use your VISA Card at Westfield you will also receive a scratch and win card! There are hundreds of fantastic instant prizes to win!



*Conditions of entry apply, including (1) the VISA Christmas Promotion runs from 15 November – 24 December 2002, (2) the major prize winner will be drawn on 31 January 2003 at the offices of Pinpoint Pty Ltd, (3) entry is only open to VISA cardholders whose VISA Card Issuer has agreed to participate in the VISA Christmas Promotion. ^Conditions of entry apply, including (1) scratch and win cards are available only from Participating Retailers in Participating Westfield Shopping Centres from 1 – 24 December 2002, or while stocks of scratch and win cards last, (2) a second chance draw will take place at the offices of Pinpoint Pty Ltd on 31 January 2003 for those prizes over \$20 in value which remain unclaimed at the close of the scratch and win promotion. Full conditions of entry, and details of participating VISA Card Issuers and Participating Westfield Shopping Centres are available at www.visa.com.au or by calling 1800 675 233. The Promoter is VISA International Service Association (ABN 70 007 507 511) of Level 27, 225 George Street, Sydney, NSW, 2000. Permit Nos: VIC 02/2578, NSW TPL02/09277, ACT TP02/3718, SA T02/3671, NT 02/3460.

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

BPAY® your bills for a chance to WIN \$20,000

Here's a fast, convenient and easy way to win cash and to pay your bills – it's BPAY®. Check out the next bills you receive and look for the distinctive BPAY® logo. Then use BPAY® to pay them.

Every BPAY® transaction you make via ANZ Phone Banking or ANZ Internet Banking from 22 October 2002 to 22 January 2003 (excluding payments to an ANZ credit card account), could be another entry into the draw to win \$20,000.

*Some billers accept BPAY® payments with credit cards, some do not. Card payments to some billers will be treated as a cash advance and a fee may be incurred. For complete details and accepted payment methods, go to www.bpay.com.au. Eligible persons must make a BPAY® transaction through ANZ Internet Banking or ANZ Phone Banking between 22 October 2002 and 22 January 2003 to enter. Payments to ANZ credit cards are not eligible. For full terms and conditions, see www.anz.com/go/ANZBPAY. Draw takes place at 4pm AEST 27 January 2003 at MDSA, 15 Grosvenor St, Neutral Bay, NSW 2089. Winner will be advised immediately in writing. Authorised under Permit Numbers: NSW TPL02/09676, ACT 02/4070, SA Licence No.T02/3900, NT 02/3547, VIC Permit No. 02/2746. © BPAY is a registered trademark of BPAY Pty Ltd (ABN 69 079 137 518).

