

On the cards

December 2003

ANZ Gold Edition

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Dine out for less

With summer upon us, you might be thinking of catching up with friends at a local cafe or celebrating at a special restaurant. Whatever your plans, membership to ANZ eDine® is sure to come in handy.

20% off your restaurant bill

Hundreds of restaurants across Australia participate in ANZ's exclusive eDine program. Join eDine and you'll receive 20% off your total bill (to a maximum deduction of \$25) when you present your membership card and pay using your ANZ Gold.

Upon joining, you'll receive your membership card, a restaurant guide and access to the ANZ eDine

website, where you can browse through the large range of participating restaurants.

Annual membership is only \$25. With up to \$25 off your restaurant bill, ANZ eDine could pay for itself the first time you use it.

To join ANZ eDine, find out more, or obtain terms and conditions, call 1800 652 033.

*eDine is a registered trademark of Australia and New Zealand Banking Group Limited. Terms and conditions apply.



On behalf of everyone at On the Cards, we wish you a happy festive season and a safe, relaxing New Year. We look forward to bringing you more informative articles, updates and reader stories in 2004.

ANZ

ANZ Gold proves its worth

These real life stories prove the value of having an ANZ Gold card, especially if you're travelling overseas.



Dear On the Cards

During a recent overseas holiday with my wife, we unfortunately had our carry bag stolen in Brussels Midi Railway station. Gone were my cameras, photos, videos, mobile phone and credit cards, including my ANZ Gold card.

We reported the theft to the police, then phoned and cancelled our credit cards. The following day I phoned Visa and requested a

replacement credit card so we could continue our holiday. Next morning, after an overnight train trip from Brussels, we arrived at our hotel in Vienna. To our amazement, as we walked in the door, so did the courier with our replacement ANZ Gold card.

The story of excellence in customer service doesn't stop there. As an ANZ Gold cardholder, overseas travel insurance was provided at no extra

cost, so when we returned to Sydney I submitted a claim to CGU Travel Insurance.

Imagine my delight when I received a phone call from a camera store in Melbourne saying CGU had authorised the replacement of the stolen cameras with the equivalent current models. My claim was dealt with expeditiously and without fuss.

Well done ANZ, CGU and Visa.

H. Wallace

Dear On the Cards

We have been happy ANZ Gold cardholders for many years and, like the real life story in On the Cards in July, would like to add that we have also received excellent service from the travel insurance.

Friends who had bad experiences with the travel insurance offered by rival cards told us not to rely on ours as they believed that card covers

were 'cheapskate'. Our experience was totally the opposite.

While based in a Bedouin village on the Jordan/Syrian border working on a Sydney University archeological dig I became ill. I was taken to the British Embassy hostel for treatment. I was charged for all costs and presumed the hostel accommodation would not be claimable since I was not 'hospitalised'.

When I rang the insurer, they asked for details and I was told that they would pay. I asked for a claim form but was told that they had taken down the facts. I was given a claim number and told to just send in the receipts. A week later a cheque came for not only the full amount but also \$50 a day for sundries. Not bad for a 'cheapskate' policy.

B. & N. Orme

These are actual testimonials from ANZ credit card customers.

As an ANZ Gold cardholder you are automatically covered for overseas travel and medical insurance providing you pay at least \$250 of your overseas travel arrangements using your ANZ Gold prior to departing.

Comprehensive Overseas Travel and Medical Insurance comes at no extra cost and covers your spouse or partner and dependent children (under 21 years old) accompanying you on your trip.

So you can travel overseas with peace of mind, knowing you have one of the best travel insurance policies available through any credit card in Australia.

What you're covered for

- › Overseas medical expenses.
- › Luggage and travel documents up to \$20,000 if travelling with your spouse and/or dependent children.
- › Accidental death and disability of \$50,000 for yourself and your spouse and \$1,000 for each dependent child.
- › Loss of income.
- › Legal liability up to \$2,500,000.
- › Hire car excess, missed connection, travel delay, cancellation costs and more. (See the policy for details.)

To qualify

You need to pay at least \$250 of your overseas travel using your ANZ Gold prior to departing and be away no longer than 3 months, you must have a return ticket to Australia of less than 4 months duration and be under 80 years of age.

To make a claim

Call 1800 803 645. If making a claim when you return to Australia, remember that you need to do so within 30 days of your return.

To find out more

For terms and conditions or more information about eligibility and when you are covered please refer to your ANZ Gold Insurance Policies booklet. To request a copy call **13 22 73**.

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. Comprehensive Overseas Travel and Medical Insurance is issued by CGU Insurance Limited, ABN 27 004 478 371. 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 EDST). Comprehensive Overseas Travel and Medical Insurance is not applicable to ANZ Gold MasterCard, ANZ Frequent Flyer Visa Gold and Telstra Visa Gold.

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
Locked Bag 10
Collins Street West
VIC 8007

Take a holiday with Sphere

Taking a break over the festive season?
Don't forget to include Sphere in your travel plans.

sphere
revolutionary rewards



Use your ANZ Gold card at these Sphere Bonus partners to take advantage of great travel deals. Plus you'll also earn one Bonus point per dollar spent on your card, excluding cash equivalent transactions.

Start planning today and get the most out of your holiday!



Harvey World Travel are the leading travel agency in the Southern Hemisphere and provide a full spectrum of travel products and services. Visit www.harveyworld.com.au or call 13 27 57 for your nearest agent.†



Thrifty is one of Australia's largest car rental companies servicing over 260 locations across the country. To make a booking visit www.thrifty.com.au or call 1300 367 227.



Whether you're looking for 5 star luxury or a relaxed family atmosphere, you're sure to find accommodation to suit your style and budget at any Sofitel, Novotel, Mercure or All Seasons Hotels and Resorts around Australia. For more information or to make a booking visit www.accorhotels.com.au or call 1300 65 65 65.



New Bonus Partner

vitaminzone+.com.au

Vitaminzone is Australia's largest online health superstore, stocking over 100 major brands including Blackmores, Nutralife, Nature's Own, Musashi, Max's, EAS, Natio and Solgar with 7,000 products to choose from at prices discounted from 15% to 70% on everyday.

To order online or receive health advice visit vitaminzone.com.au or call 1800 195 901.

Place an online order of \$50 or more, and pay with your ANZ Gold card before 31 January 2004 and you will receive a gift worth up to \$25 with your purchase. To claim your gift simply enter 'ANZ \$25 gift' under the Notes section at the online Checkout.

ANZ Extras special offer

Join ANZ eDine® and Auto Assist™ together before 31 January 2004 and you'll receive 500 Bonus points.

Save on your festive season celebrations with ANZ eDine. For an annual membership of \$25, eDine offers 20% off your total bill (to a maximum deduction of \$25) at selected restaurants across Australia.

ANZ Auto Assist delivers 24 hour roadside assistance and Rental Vehicle Excess Cover for only \$33 per year.*

So why wait? To join, or to find out more, call 1800 652 033.

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