

# on the cards

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gold edition

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## Supporting all creatures great and small

ANZ are proud sponsors of the RSPCA Victoria Ambulance fleet. The fleet operates in the Melbourne area 24 hours a day, 7 days a week and rescues animals that have been injured or subjected to cruelty.

In the last year, the RSPCA Ambulance crews rescued over 2,000 domestic animals, wildlife and livestock. RSPCA shelters across Australia cared for over 135,000 animals and RSPCA Inspectors investigated more than 44,000 cruelty complaints.

The RSPCA is an independent, non-government community based charity.



For all creatures great and small.

Support the RSPCA rescue and adoption services in your State by calling **1300 300 662** Monday to Friday between 9.00am and 8.00pm and making a donation. Your donations will help the RSPCA to provide these vital animal welfare services.



# First class travel insurance

Comprehensive Overseas Travel and Medical Insurance is a built-in feature of your ANZ Gold card and provides you with first class cover when you travel overseas – at no extra cost.

ANZ Gold travel insurance cover is extended to your spouse or partner and dependent children (under 21 years old) accompanying you on your trip for a range of travel contingencies including medical expenses, cancellation costs, personal liability and lost luggage.

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.

## Included in this cover:

- › 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 up to \$50,000 for yourself and your spouse and up to \$1,000 for each of your dependent children
- › Loss of income
- › Legal liability up to \$2,500,000
- › Hire car excess, missed connection, travel delay, cancellation costs and more.

Please refer to your ANZ Credit Cards Insurance Features booklet for terms and conditions and information about eligibility and when you are covered.

## Find out more

For more information see the ANZ Credit Cards Insurance Features booklet available on [anz.com](http://anz.com) or by calling **13 22 73**.

# Choose an ANZ Personal Loan to make your plans happen

If you have plans for a car upgrade, dream of taking an overseas holiday, ideas about some new furniture or some debts you want to consolidate, now could be the right time to set your plans into action with an ANZ Personal Loan.

## ANZ Personal Loans offer:

- › Competitive interest rates and loan amounts from \$5,000
- › Repayment terms between one and five years, depending on your loan purpose
- › A choice of loan products – Variable Rate or Fixed Rate
- › ANZ Loan Insurance\* as a purchase option, providing payment protection and a 0.25% p.a. discount off the interest rate of your loan
- › A fast and easy application process to help you achieve your personal and financial goals faster.

## How to apply

If you want to know more about an ANZ Personal Loan or to apply:



Call one of our sales consultants on **1800 339 410** between 8am and 8pm (AEST) Monday to Friday and quote OTCNOV

or



apply online at [anz.com](http://anz.com) and get a response in 60 seconds.

\*ANZ Loan Insurance is issued by ANZ Life Assurance Company Limited (ANZ Life) and QBE Insurance (Australia) Ltd trading as Western QBE Insurance (Western QBE). ANZ recommends you read the Product Disclosure Statement and Policy for ANZ Loan Insurance, which is available by calling 13 13 14 or visiting [anz.com](http://anz.com), before deciding to acquire or hold the product. All lending is subject to ANZ's normal lending criteria. Terms and conditions are available on application. Fees and charges apply.

# VISA preferred



## Toshiba Tecra A2 notebook<sup>o</sup> plus bonus SIMS 2 PC game valued at \$89.95

Packed full of features with a Pentium M 715 (1.5AGHz) Intel Centrino processor for wireless connection, 512MB RAM, 60GB hard drive and SuperMulti DVD drive for watching and burning all your favourite DVDs.

**ONLY \$247 X 10 INTEREST FREE<sup>o</sup> payments or \$2,470 + \$75 delivery**

**Call 1800 659 550 or visit [visa.com.au](http://visa.com.au)**

The above-mentioned product is available by delivery only. Quote 2196 when ordering by phone or on-line.

## Expect The Incredible with VISA!

Just use your ANZ VISA Card, then SMS your details to be in the running to win\* a trip for four to the Pixar Animation Studios in San Francisco – home of 'The Incredibles'.

The major prize includes:

- return economy airfares for four people to San Francisco with United Airlines
- seven nights accommodation at the four-star Sheraton Fisherman's Wharf Hotel for two adults and two children
- \$1,000 spending money on your VISA Card\*
- tour of Pixar Animation Studios

**PLUS, you could win 1 of 100 double passes to see The Incredibles this summer!**

Every time you spend on your ANZ VISA Card between **1 November and 30 December 2004**, simply SMS your full name, postcode and VISA spend amount to **19 949 949**.

**The more often you spend with your ANZ VISA Card the more opportunities you have to win!**



\*Conditions of entry apply: VISA 'The Incredibles' Promotion commences 12.01 am on 1 November 2004 and closes at 11.59 pm on 30 December 2004 AEST. The prize draw will be conducted at 12 noon on 4 January 2005 at Suite K, 4 Kings Lane, East Sydney, NSW 2010, Australia, and the Winner will be published in The Australian on 21 January 2005. The prize winners will be contacted directly in writing and by telephone. Entry is only open to Qualifying VISA Cardholders who perform a qualifying transaction during the Promotion Period using their VISA Card and SMS their full name, postcode and VISA spend amount. Total cost of entry will not exceed 55c including GST. Alternatively, VISA Cardholders may phone the VISA Infoline on 1800 675 233 to enter. This is a free call. Each Qualifying Transaction entitles the Qualifying VISA Cardholder to one entry to the Draw. Only one entry is permitted for each phone call to the VISA Infoline. Prizes: Major Prize Winner will win a trip for two adults and two children aged 2-11 years to San Francisco, USA from their nearest Australian capital city. The Major Prize must be booked by 30 June 2005, for travel before 31 December 2005. There are 100 Runner Up Prizes of The Incredibles inseason double passes. Total Prize pool is valued at up to AUD\$19,000 at time of printing (October 2004). The Promoter is VISA International Service Association (ABN 70 007 507 511), Level 42, 50 Bridge Street, Sydney, NSW 2000, Australia. Full conditions of entry are available at [www.visa.com.au](http://www.visa.com.au) or by calling 1800 675 233 Permit Nos: VIC 04/2782, NSW TPL04/09918, ACT TP04/3936, NT 04/10882, SA T04/3863. \*Subject to available credit.

Terms and conditions apply to all VISA Best Buys offers. Offers are valid until 31 January 2005 or while stocks last. Savings are based on the recommended retail price. Goods will not be exchanged nor the purchase price refunded except as required by law. Prices and specifications are correct at the time of printing (October 2004). Please call VISA Best Buys for the latest pricing and for information on upgrades. VISA Best Buys operating hours are Monday to Friday, 9.00 am to 6.00 pm AEST. \*The term INTEREST FREE applies to VISA Best Buys repayments only and does not apply to any interest charged to your credit card account in accordance with the applicable card terms and conditions of use. \*\*Call VISA Preferred Seating or visit [visa.com.au](http://visa.com.au) for voucher conditions of use. Both Village/Greater Union Screen Savers and Hoyts Hot Cash are not valid for use Saturday's after 5 pm. Information and details are correct at the time of printing (October 2004) and may be subject to change without notice. All ticket bookings are subject to a minimum \$13.50 service fee. \*Preferred Seating is a registered trademark of Pinpoint Pty Ltd ABN 49 002 693 656. VISA Preferred Seating operating hours are Monday to Friday 8.00 am to 8.00 pm AEST.

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 underwritten by CGU Insurance Limited. Terms and conditions apply. For more information please call 13 22 73.

## Great Christmas gift ideas

### Movie Money<sup>A</sup>

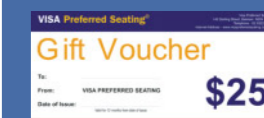
- Buy a book of Village/Greater Union Screen Savers or Hoyts Hot Cash and share the vouchers among friends.

**Book of 10 vouchers from only \$105.50!**



### Gift Vouchers<sup>A</sup>

- For the hard-to-buy-for person, a VISA Preferred Seating<sup>o</sup> Gift Voucher is the ideal present.



**Call 02 9352 3313 or visit [visa.com.au](http://visa.com.au)**



# Summer TV never looked so good for ANZ credit cardholders

## Get FOXTEL Digital installed for \$0\*

There's never been a better time than this summer to subscribe to FOXTEL Digital. We'll install FOXTEL Digital if you're a new subscriber or upgrade your existing analogue subscription for exactly the same price - \$0.

If you are a metropolitan resident, simply choose one of our three great starter packages and subscribe to a 24-month direct debit plan, using your ANZ credit card.

## Plus, get \$50^ credited to your ANZ credit card

Exclusive to ANZ credit cardholders, if you subscribe to FOXTEL Digital, on a 24-month direct debit plan, using your ANZ credit card before 15 December 2004, you'll receive a \$50 credit to your ANZ credit card account.

Summer TV is better when you connect to FOXTEL Digital. We offer an enormous choice of programming of the highest standards.

And with the recent addition of Sports Active, Sky News Active and FOXTEL Box Office#, you'll have more control over what you watch and when you want to watch it, than ever before. You'll have access to over 100 channels of movies, news and documentaries, sport, lifestyle, entertainment, kids and music, ready to entertain you 24/7.

**To join the world of FOXTEL Digital call 1300 887 268 and enjoy summer TV like never before**

\*Standard metropolitan connections only. \$0 install may not be available in regional WA. Min. cost: 24mth x \$97.95 (Platinum); 24mth x \$83.85 (Movies & Value); 24mth x \$71.90 (Big Value). Additional charge for FOXTEL Box Office and special interest channels. Maximum cancellation fee of \$290 applies. Additional costs and/or a different service is available in regional WA. Not available to all homes. Offer not available to existing FOXTEL Digital customers. FOXTEL Digital™ is used under licence by FOXTEL Management Pty Ltd. Enhanced services not available to all multi-dwelling units. ^Offer only available to ANZ First, ANZ Gold Visa, ANZ Bankcard, ANZ Frequent Flyer Visa, ANZ Telstra Visa, ANZ Telstra Visa PAYCARD, ANZ Visa PAYCARD and ANZ MasterCard customers only. \$50 will be processed to your ANZ credit card account after you are installed to FOXTEL. Not valid with any other offer. Australia and New Zealand Banking Group Limited ABN 11 005 357 522. FOXTEL Management Pty Ltd ABN 65 068 671 938.

