



Introducing ANZ Frequent Flyer

We'll get you flying sooner

Includes ANZ Frequent Flyer Reward Terms & Conditions

More Convenient Banking **ANZ
NOW**

Convenient Quick Start Guide

Get started now. Simply follow the easy steps below and you could be using your new ANZ Frequent Flyer today.

Quick Activation

1. Sign the back of your cards when you receive them.
2. Refer to your Welcome Letter to see if you need to complete ANZ's Customer Identification Process at any ANZ branch.
3. Call 1800 652 033 any time to activate your new cards, and you can start using them immediately.

Discover more convenient banking

1. Set up ANZ Phone Banking and ANZ Internet Banking by calling 13 22 73.
2. Set up ANZ Mobile Phone Banking by calling 1300 ANZ MOBI (1300 269 6624).
3. Your new Personal Identification Number (PIN) for your ANZ Frequent Flyer Visa should arrive within five business days.
If you wish to select a new PIN after you have received it, visit any ANZ ATM in Australia. Your ANZ Frequent Flyer American Express® does not come with a PIN.

Welcome

We're delighted you have chosen ANZ Frequent Flyer. Thank you.

Take off sooner

At ANZ we know that you want to get away on holiday as soon as you can. So we've developed a credit card account that could help you build your Qantas Frequent Flyer points* balance in a simple and convenient way.

One account. Two cards. Simple

Don't pay unnecessary Annual Fees for multiple credit cards. With ANZ Frequent Flyer, enjoy the benefits of having an ANZ Frequent Flyer American Express card and an ANZ Frequent Flyer Visa card rolled into one simple credit card account.

To keep it simple, there's:

- › One account
- › One Total Annual Fee
- › One monthly statement
- › One credit limit shared by both cards.

We hope that you'll be pleasantly surprised with the additional benefits that we've packed into your ANZ Frequent Flyer account. We recommend that you read this brochure to familiarise yourself with all the features and benefits of your new ANZ Frequent Flyer.

Got a question?

Call us any time on 13 22 73 or visit anz.com

Maximise the number of Qantas Frequent Flyer points you could earn by using your ANZ Frequent Flyer American Express card wherever American Express is accepted, and enjoy the convenience of your ANZ Frequent Flyer Visa card when required.

*Points and Bonus Points accrue in accordance with the ANZ Frequent Flyer Reward Terms and Conditions (enclosed at the back of this brochure). Purchases exclude cash and cash equivalent transactions. Limits may apply to the number of points you can earn using your ANZ Frequent Flyer Visa card in a monthly statement cycle. These limits do not apply to Bonus Points or purchases using your ANZ Frequent Flyer American Express card. An Account Holder must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Frequent Flyer points. A joining fee applies. Membership of the Qantas Frequent Flyer program is subject to the Terms and Conditions of the Qantas Frequent Flyer program.

Advantages of ANZ Frequent Flyer

Earn Qantas Frequent Flyer points

When you use either of your ANZ Frequent Flyer credit cards, points are automatically credited to your Qantas Frequent Flyer account each month, making it easy to keep track of your growing points balance.

In any monthly statement cycle you earn the following points on purchases (excluding cash equivalent transactions).



ANZ Frequent Flyer:

- › Earn 1 point for every \$1 spent on purchases using your ANZ Frequent Flyer American Express card
- › Earn 1 point for every \$2 spent on purchases using your ANZ Frequent Flyer Visa card
- › Uncapped points earning.



ANZ Frequent Flyer Gold:

- › Earn 1.25 points for every \$1 spent on purchases using your ANZ Frequent Flyer Gold American Express card
- › Earn 1 point for every \$2 spent on purchases using your ANZ Frequent Flyer Visa Gold card
- › Uncapped points earning.

Your Qantas Frequent Flyer membership details are important

Please ensure you tell us your correct membership details so that your points can be automatically credited to your Qantas Frequent Flyer account each month. If you didn't provide your number at the time of application, or if you need to update the information you provided, please call ANZ on 13 22 73. Please note the Qantas Frequent Flyer membership must be in the same name of the account holder on the credit card account. To become a Qantas Frequent Flyer member, visit qantas.com/frequentflyer or call the Qantas Frequent Flyer Service Centre on 13 11 31 today.

Additional cards

You can nominate family members or friends as additional cardholders. It's a simple way to build up your Qantas Frequent Flyer points. An Additional Cardholder Fee and Rewards Program Services Fee applies for each additional cardholder and additional cardholders must be over 16 years of age.



Additional features

Up to 44 days or 55 days interest free credit on purchases

Simply pay your closing balance in full each month and you could take advantage of up to 44 days interest free credit on purchases with ANZ Frequent Flyer. ANZ Frequent Flyer Gold cardholders can receive up to 55 days interest free credit on purchases. This excludes cash equivalent transactions and balance transfers.

Commission-free travellers cheques with ANZ Frequent Flyer Gold

As an added saving, ANZ Frequent Flyer Gold entitles you to commission free travellers cheques when you purchase them through any ANZ branch in Australia. To arrange your travellers cheques before you travel, simply contact your local ANZ branch and advise staff that you are an ANZ Frequent Flyer Gold cardholder.

ANZ may earn a commission on Visa Entertainment.

American Express Selects™

Wherever you're travelling in the world, you can enjoy exclusive and exciting offers from American Express Selects. From New York to London to Sydney, you'll enjoy exceptional value and privileges in travel, leisure, dining and shopping from our participating American Express merchants. For the latest offers available in Australia and around the world visit amexnetwork.com.au

Visa Entertainment

From the hottest tickets in town to the best offers in home entertainment, Visa gives you access to a world of special offers. With partners including Disney, Sony and Ticketek enjoy everything from pre-sale tickets for concerts and live events, through to special offers on movie tickets. To find out more visit visaentertainment.com.au

Take off sooner with Bonus Points

With ANZ Frequent Flyer, you could reach your destination sooner by spending with our Bonus Partners¹ across Australia. Every Bonus Point you earn each month will be automatically credited directly into your Qantas Frequent Flyer account. With many Bonus Partners to choose from, it's a great way to fast-track your points balance.

Using your points

There are many ways to reward yourself using your Qantas Frequent Flyer points. Access Classic Award Seats on 25 airlines, as well as Qantas and Jetstar Any Seat Awards. Or redeem from over 1,000 merchandise and voucher rewards in the Qantas Frequent Flyer Store. For more information on how you can use your Qantas Frequent Flyer points, simply visit qantas.com/frequentflyer or call the Qantas Frequent Flyer Service Centre on 13 11 31.

¹Bonus Partners shown above are current as at July 2009 and are subject to change. For a full list of current Bonus Partners and all relating terms and conditions, please refer to anz.com/frequentflyerrewards or call 13 22 73.

Meet some of our most popular Bonus Partners



For a complete list of Bonus Partners and their current offers, visit anz.com/frequentflyerrewards

Card protection

With ANZ Frequent Flyer, you and your card are protected with a range of security features and convenient services.

ANZ Online Shopping Guarantee

You'll be covered when you shop online with the ANZ Online Shopping Guarantee. It protects you against any loss caused by unauthorised use of your card over the Internet, provided you have not contributed to the loss and have notified ANZ within a reasonable time of any suspected fraud or misuse of your card.

ANZ Falcon™

You are also protected from fraud by another advanced system called ANZ Falcon. It works around-the-clock by monitoring your card for suspicious transactions, including when you shop online, over the phone and overseas.

90-day Purchase Security Insurance² on ANZ Frequent Flyer Gold

Shop with confidence knowing you have 90-day Purchase Security Insurance. You'll be automatically covered for most personal items that you purchase on your ANZ Frequent Flyer Gold against loss, theft or damage for 90 days from the date of purchase.

¹ANZ Falcon is a trademark of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Falcon is a trademark of Fair Isaac Corporation (DUNS).

²90-day Purchase Security Insurance is underwritten by Zurich Australian Insurance Limited ABN 13 000 296 640. Terms and conditions apply. For more information please call 13 22 73.

Emergency cash advances

If your card is lost or stolen, simply call us any time to arrange an emergency cash advance of up to US \$5,000. Call 1800 033 844 in Australia. Alternatively, if you are calling from overseas, please contact an international operator from a land line and request to be connected to +61 3 9683 7043 and reverse the charges.

Emergency credit limit increases

If you need an emergency increase of your credit limit, call us on 1800 076 113 in Australia. If you are overseas, please call +61 3 9683 9999 anytime from a land line and reverse the charges via the international operator. Subject to our credit assessment procedures, we'll increase your limit temporarily to assist you. The additional amount borrowed must be paid back within 90 days.

ANZ Emergency Travel Service³

No matter where you are in the world, you're never more than a phone call away from help with the ANZ Emergency Travel Service³. For assistance with travel related emergencies, just call 1300 580 765 in Australia. If you are overseas, please call +61 2 8987 1677 any time from a land line and reverse the charges via the international operator.

³Terms & conditions apply to this service. Exclusions apply. Before travelling and/or electing to use this service, we strongly advise that you read the ANZ Emergency Travel Service Terms and Conditions. For a copy of these Terms and Conditions, visit anz.com or call 13 22 73.

Managing your account

Accessing your account is as easy as ever

Accessing your ANZ Frequent Flyer account on a day-to-day basis is simple:

- › To access ANZ Internet Banking, ANZ Mobile Phone Banking or ANZ Phone Banking, simply provide the Customer Registration Number and password provided to you. See page 2 for details on how to set up these options
- › For cash advances at ATMs, use your ANZ Frequent Flyer Visa – you will need your Visa PIN for these transactions.

Flexible payment options

Each month, you have the choice of paying either the full balance owing on your ANZ Frequent Flyer, or as little as 2% of the closing balance, or \$10, whichever is greater. Either way, please remember to pay by the due date shown on your monthly statement or late fees will apply.

®Registered to BPAY Pty Ltd ABN 69 079 137 518.

You can choose to pay:

- › with ANZ Internet Banking, ANZ Mobile Phone Banking or ANZ Phone Banking – transfer funds from your linked ANZ account
- › using BPAY® with any Phone or Internet Banking service
- › at any ANZ ATM in Australia (using your Visa card) – transfer funds from your linked ANZ account
- › using ANZ's CardPay Direct service – an automatic direct debit from a nominated account at most banks and other financial institutions. Call 13 22 73 for more information.

Your credit limit

As a responsible lender, ANZ calculates a limit designed to offer you the freedom you need to make the most of your credit card while effectively managing your finances. If you would like to change your credit limit in the future, please call 13 22 73 or visit anz.com

ANZ Exception Fees Policy – Consumer credit cards

At ANZ we're doing whatever it takes to make your banking easier. With the introduction of an Exception Fees Policy for Consumer credit cards, we are committed to helping you understand and avoid Late Payment Fees and Overlimit Fees, collectively called Exception Fees. The Exception Fees Policy will give credit card customers:

- › the option of electing not to exceed your credit card limit on electronically authorised purchases and transactions⁴
- › regular advice (if you incur these fees) on ways you can avoid them
- › a concessional fee of \$10 for ANZ credit card customers who hold an ANZ Access Basic account.

For more information, visit anz.com or call us on 13 22 73.

⁴Opting to not exceed your credit limit means that we will decline point-of-sale transactions or recurring payments if insufficient credit is available at the time of the transaction. In addition, your account could still go over the limit if we decide to process important transactions or if merchants process transactions without seeking proper authorisation from us.





Customer Charter

ANZ's commitment to you

ANZ is committed to providing you with Australia's most convenient banking services, based on products that are simple to understand and delivered in a responsible manner by our people, in accordance with the highest standards of integrity.

This Customer Charter sets out the specific service standards you should expect us to meet. It reflects both the products and services that we currently offer and the higher standards towards which we aspire.

Our external auditors will review our performance against these standards every year and we will report the results to you. In this way, we hope to earn your faith in us as Australia's most respected retail bank.

Visit anz.com to read our Customer Charter in full.

A handwritten signature in black ink, appearing to read "Brian Hartzer". The signature is fluid and cursive, with a long horizontal stroke at the end.

Brian Hartzer
CEO – Australia

ANZ Frequent Flyer 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).

'Balance Transfer' means where funds are credited to another credit, charge or store card account held by you or a third party which is not an ANZ account.

'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 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 ANZ Frequent Flyer.

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

- (a)** Classic Card;
- (b)** Gold Card;
- (c)** Platinum Card; or
- (d)** 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 to or from 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 American Express’, ‘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 Gold American Express’, ‘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.

‘Platinum Card’ means a Card that is an ‘ANZ Frequent Flyer Platinum American Express’, ‘ANZ Frequent Flyer Visa Platinum’ or such other Card as may be notified to Account Holders as being a Platinum 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.

'Qantas Frequent Flyer membership number' means the Qantas Frequent Flyer program membership number which is in the name of the Account Holder.

'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 Cards Conditions of Use which are provided to the Account Holder on opening a Card account. Copies of the ANZ Credit Cards 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) Subject to clause 3, ANZ may amend or terminate these terms and conditions and any terms and conditions on www.anz.com at any time by giving You at least 30 days notice:

- (i) in writing; or
- (ii) by an advertisement in a newspaper(s) circulating in your State or Territory.

(3) ANZ reserves the right to amend the number of Points you could earn per dollar spent and add and remove Bonus Partners without prior notice. 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 on www.anz.com when you accept your credit card contract.

(5) 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

(6) 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.

(7) 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.

(8) 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.

(9) An outlet may cease to be a Bonus Partner, and additional outlets may become Bonus Partners at any time.

(10) 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.

(11) 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.

(12) 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.

(13) Neither Cards nor Points may be sold or transferred in any way.

(14) Points are governed by and subject to the terms and conditions of the Qantas Frequent Flyer program.

(15) If ANZ closes Your Card account, ANZ will notify the Account Holder of such closure.

(16) Use of the Card and Card account is governed by the ANZ Credit Cards Conditions of Use.

(17) Subject to clause 10, 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 and the Account Holder's Qantas Frequent Flyer membership number within 60 days after the date of closure. No Points will be awarded in relation to transactions notified to ANZ after that date. If ANZ does not receive the Account Holder's Qantas Frequent Flyer membership number within 60 days after the date

of closure, the Points in the Points Record in respect of the Card as at that date will be cancelled and may not be credited to a Qantas Frequent Flyer program account.

(18) 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 and the Account Holder's Qantas Frequent Flyer membership number 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

(19) (a) You must be a member of the Qantas Frequent Flyer program to earn and redeem Points. A joining fee applies. Membership of the Qantas Frequent Flyer program is subject to the terms and conditions of the Qantas Frequent Flyer program. Please refer to www.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 www.qantas.com/frequentflyer or by calling the Qantas Frequent Flyer Service Centre on **13 11 31**.

(20) The number of Points you could earn per dollar spent may vary according to the type of Card you have (including

whether the Card is your ANZ Frequent Flyer American Express Card or your Visa Card). ANZ will advise you in writing of the number of Points you could earn per dollar spent at the time of opening Your Card account and at any time where the number of Points you could earn per dollar spent decreases. Call 13 22 73 for the number of Points you currently earn per dollar spent.

(21) There is no limit on the number of Bonus Points You may earn in any month.

(22) Exceptions.

(a) Points will not accrue in relation to interest charges, government charges, bank fees, Card account adjustments resulting from disputed transactions or otherwise, Balance Transfers, cash advances and Cash Equivalent Transactions.

(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 membership number. Points will not accrue in relation to any earlier transactions. Please note that under clause 10, if ANZ or the Account Holder closes the Card account and ANZ does not receive the Account Holder's Qantas Frequent Flyer membership number within 60 days after the date of closure, the Points in the Points Record in respect of the Card as at that date will be cancelled and may not be credited to a Qantas Frequent Flyer program account.

(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 Cards Conditions of Use.

(23) 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 on www.anz.com. ANZ will, by agreement with Bonus Partners, determine which goods or services are qualifying goods or services. These will be specified on www.anz.com or other communication from ANZ.

(24) Bonus Partners other than ANZ are not responsible for the management, operation or administration of the ANZ Frequent Flyer reward program.

(25) Points are awarded to Account Holders and not to Additional Cardholders.

(26) Points may also be earned in relation to promotions and incentives offered by Qantas, ANZ or other Bonus Partners from time to time.

(27) Despite any clause to the contrary, ANZ and Qantas reserve the right to establish additional means of earning

and accruing Points, including but not limited to varying the amount of Points earned per dollar spent for selected Account Holders from time to time.

(28) 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.

(29) 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.

(30) 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.

(31) 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

(32) You will earn Bonus Points when you use your Card to purchase selected 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, Qantas Staff Travel, Jetstar Travelworld, the Jetstar Group of Companies or goods and services supplied by Qantas Frequent Flyer program partners unless otherwise notified.

(33) Subject to clause 32, You will earn the number of Bonus Points per dollar spent as published on www.anz.com 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

(34) 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.

(35) 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 on www.anz.com 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.

American Express® is a Registered Trademark of American Express Company. This card is issued by Australia and New Zealand Banking Group Limited pursuant to a license from American Express.

Your ANZ Frequent Flyer contacts

We're doing whatever it takes to make using your ANZ Frequent Flyer account as easy as possible. So if you have any enquiries, please don't hesitate to call us on the appropriate number below.

Customer Service Centre	13 22 73
ANZ Internet and Phone Banking	13 22 73
ANZ Mobile Phone Banking	1300 ANZ MOBI (1300 269 6624)
BPAY®	13 22 73
CardPay Direct	13 22 73
ANZ CreditCover PLUS	1300 131 026
eDine®	1300 131 026
Secure Sentinel	1300 131 026
ANZ Lost and Stolen Cards Assistance Centre	1800 033 844
Overseas contact number*	+61 3 9683 9999
Emergency credit card limit increase	1800 076 113

*Calls can be made via an international operator from a land line to reverse charges.