

# ANZ VISA DEBIT CARD

FLEXIBILITY AND EASE WITH  
ANZ VISA DEBIT CARD

JUNE 2018

© Australia and New Zealand Banking Group Limited, Cook Island Branch. Date of Publication: June 2018

[anz.com/cookislands](http://anz.com/cookislands)



## WHAT IS SO GREAT ABOUT AN ANZ VISA DEBIT CARD?

A card designed to give you worldwide access to your bank account with greater security and convenience.

### FEATURES AND BENEFITS

#### **Access cash anytime**

Withdraw cash anytime from any of our conveniently located ATMs and from over 2 million Visa and PLUS ATMs worldwide.



#### **Shop conveniently**

Simply present your ANZ Visa Debit Card and make your purchases at millions of Visa merchants globally. You can also use this card for making purchases online or over the phone.



#### **ANZ BillPay**

Your ANZ Visa Debit Card allows you to pay your bills at any ANZ ATM. With our extensive ATM network across Cook Islands, paying your bills electronically is now more convenient than ever.



#### **Transact securely**

The ANZ Visa Debit Card comes with a built-in EMV Smart Chip that offers you greater security on your card transactions and protects you from potential fraudulent use of your card.

*\* Terms and conditions apply*

TRANSACTION LIMITS	ANZ Visa Debit Card
ATM Withdrawal Limit - Daily Limit of all ATM withdrawal transactions (local and international)	NZD 1,000 Daily
Retail Purchase Transaction Limit - Daily limit of all EFTPOS and Card-Not-Present transactions (local and international)	NZD 4,000 Daily
International Transaction Limit - Monthly Cumulative limit of all Retail Purchases and ATM Withdrawals performed overseas or via overseas merchants (including all electronic transactions)	NZD 11,000 Monthly

## ANZ VISA DEBIT CARD FEES <sup>1</sup>

### Standard fee

Monthly service fee \$2.50 per card, per month

### Card and PIN replacement fees

Card replacement fee \$10.00 per card  
Emergency card replacement fee \$15.00 per card  
PIN replacement fee \$5.00 per request

### ATM withdrawal fees

ANZ \$0.20 - \$3.00<sup>^</sup>  
Visa ATM network \$5.00

### ATM balance enquiry fees

ANZ Free<sup>^</sup>  
Visa ATM network \$0.50

### POS transaction fees

ANZ \$0.20 - \$3.00<sup>^</sup>  
Visa ATM network \$0.50

### International fees

ATM withdrawal fee \$5.00  
ATM balance enquiry fee \$1.00  
POS transaction fee <sup>2</sup> \$1.00  
Cross-border Transaction fee 2.50% of the transacted amount in NZD.

*All amounts are in New Zealand Dollars (NZD).*

<sup>1</sup> *Applicable Savings or Transact deposit product fees and other banks fees and charges may also apply.*

<sup>2</sup> *POS refers to point of sale (includes online purchases).*

<sup>^</sup> *Fee is dependent on the account that the Visa debit card is linked to.*

### If you would like more information, please feel free to:

 Call us on +682 21750 ANZ Cook Islands Contact Centre

 Talk to one of our friendly staff at any branch

 Visit our website [anz.com/cookislands](http://anz.com/cookislands)