

## ANZ BUSINESS CREDIT CARDS AT A GLANCE

ANZ Business Credit Cards give you the convenience, cash flow and control required to help you manage your business expenses. Our cards are designed specifically for business – all you need to do is pick the one that’s right for you.

### ANZ BUSINESS CREDIT CARDS GIVE YOU CONVENIENCE, CASH FLOW AND CONTROL

#### Convenience

- **Spend with confidence** knowing your Visa is accepted at millions of locations worldwide.
- **Enjoy the convenience** of making payments online and over the phone.
- **Stay organised** by keeping your business and personal expenses separate.
- **Make quick and secure contactless payments** with ANZ Visa payWave.
- **Tap and pay** with your compatible iPhone® or Android™ phone using your eligible ANZ business credit cards.<sup>12</sup>

#### Cash flow and reconciliation

- **Extend payment terms** with options for interest free days credit on purchases<sup>9</sup> or take advantage of credit on the account to free up cash
- **Simplify accounting processes** with direct daily data feeds to many accounting software providers, including Xero™, MYOB®, Reckon One, Saasu, Sage, SSS or Intuit QuickBooks® Online
- **Reduce paperwork** with one monthly statement summarising all transactions, conveniently set up to show GST estimations and spend by cardholder

#### Control

- **Control cardholder spend** with monthly spend caps, transaction limits and merchant category controls for each cardholder
- **Protect your business** against card misuse with ANZ Falcon™ card fraud detection and Unauthorised Transactions Insurance<sup>2</sup>



#### ANZ QANTAS BUSINESS REWARDS

We want to get uncapped Qantas Points<sup>10</sup> and unlock other value with Qantas Business Rewards<sup>6</sup>

- ANZ Global Business Concierge service for 24/7 booking support<sup>7</sup>
- Complimentary Domestic<sup>2</sup> and International Travel Insurance<sup>2</sup> and Unauthorised Transaction Insurance<sup>2</sup>
- Up to 55 days interest free credit on purchases<sup>9</sup>



#### ANZ BUSINESS BLACK

We want a credit card that earns uncapped Business Reward Points<sup>3</sup> and has up to 55 interest free days on purchases<sup>9</sup>

- Up to 55 days interest free credit on purchases<sup>9</sup>
- ANZ Global Business Concierge service for 24/7 booking support<sup>7</sup>
- Complimentary Domestic<sup>2</sup> and International Travel Insurance<sup>2</sup> and Unauthorised Transaction Insurance<sup>2</sup>



#### ANZ BUSINESS 55 INTEREST FREE DAYS

We want to improve cash flow, to ensure cash comes in before it goes out.

- Help improve your cash flow position
- Up to 55 days interest free credit on purchases<sup>9</sup>

#### ANZ BUSINESS LOW RATE

We want to keep costs under control with a low interest rate on purchases.

- ANZ Business Credit Cards' lowest ongoing interest rate on purchases<sup>11</sup>
- ANZ Business Credit Cards' lowest Annual Fee

### ANZ CORPORATE CARDS

For businesses requiring more than 25 cardholders, ANZ offers a range of corporate payables and expense management solutions. Talk to your ANZ Relationship Manager or call 13 10 06.

## ANZ BUSINESS CREDIT CARDS AT A GLANCE<sup>1</sup>

	ANZ QANTAS BUSINESS REWARDS	ANZ BUSINESS BLACK	ANZ BUSINESS 55 INTEREST FREE DAYS	ANZ BUSINESS LOW RATE
Interest free days on purchases	Up to 55 days <sup>9</sup>	Up to 55 days <sup>9</sup>	Up to 55 days <sup>9</sup>	None
Annual Fee	\$300	\$300	\$150	\$100
Rewards Fee	\$75 per card per year	\$75 per card per year	None	None
<b>Rewards</b>				
Uncapped Points	Uncapped Points <sup>10</sup>	Uncapped Reward Points <sup>3</sup>	N/A	N/A
Points per \$1 spend on eligible purchases	0.75 Qantas Points up to \$15,000 per statement period, and 0.5 points thereafter <sup>5</sup>	1.5 Reward Points up to and including \$10,000 per statement period, and 1 point thereafter <sup>4</sup>	N/A	N/A
Points per \$1 spend on taxation payments	0.5 Qantas Points <sup>5</sup>	0.5 Reward Points <sup>4</sup>	N/A	N/A
Rewards Options	N/A	Velocity <sup>8</sup> , gift cards, cashback and more	N/A	N/A
<b>Reporting and reconciliation</b>				
Electronic statements	✓	✓	✓	✓
Data feeds to accounting software packages	✓	✓	✓	✓
<b>Security and protection</b>				
Unauthorised transactions insurance <sup>2</sup>	✓	✓	✓	✓
ANZ Falcon™	✓	✓	✓	✓
Worldwide emergency replacement if card is lost or stolen	✓	✓	✓	✓
<b>Business travel</b>				
International <sup>2</sup> and Domestic Travel Insurance <sup>2</sup>	✓	✓		
ANZ Global Business Concierge, 24/7 <sup>7</sup>	✓	✓		

1. Applications for credit are subject to assessment criteria. Fees and Charges apply. For a full list of the Fees and Charges please visit [anz.com](https://anz.com) or call 13 10 06 for a copy of the [ANZ Commercial Card \(ANZ Business One\) Fees and Charges](#) Booklet. 2. Complimentary credit card insurance covers provided are part of a Group Policy issued by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708 to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL and Australian credit licence 234527 which allows eligible ANZ account holders and cardholders to claim under the Group Policy as a third party beneficiary by reason of the statutory operation of Section 48 of the *Insurance Contracts Act 1984* (Cth). The eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the [ANZ Commercial Card \(ANZ Business One\) Terms and Conditions \(PDF\)](#) and the [ANZ Business Black and ANZ Qantas Business Rewards Complimentary Travel Insurance Policy Information Booklet \(PDF\)](#) as applicable which may be amended from time to time. An excess may be deducted from any benefit paid. ANZ does not guarantee this insurance. Any advice has been prepared without taking into account your objects, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice. 3. Reward Points and Bonus Reward Points accrue in accordance with the ANZ Business Rewards Program and ANZ Qantas Business Rewards Terms and Conditions. Please visit [anz.com/qantasbusiness/terms](https://anz.com/qantasbusiness/terms) or call 13 10 06 for a copy. Some transactions are not eligible to earn Reward Points. For details of transactions which are not eligible, refer to the terms and conditions. 4. Business Black credit cards earn 1.5 Reward Points for every \$1 spent on eligible purchases in the statement period up to and including \$10,000, and 1 Reward Point for every \$1 spent on eligible purchases in the statement period over \$10,000. Excludes taxation payments. 5. ANZ Qantas Business Rewards credit cards earn 0.75 Qantas Points for every \$1.00 spent on eligible purchases in the statement period up to and including \$15,000, and 0.5 Qantas Points for every \$1 spent on eligible purchases in the statement period over \$15,000. 0.50 Qantas Points for every \$1.00 spent on government payments. For details, refer to [ANZ Qantas Business Rewards Terms & Conditions](#) available at [anz.com/qantasbusiness/terms](https://anz.com/qantasbusiness/terms). 6. A business must be a Qantas Business Rewards Member to earn and redeem Qantas Points with an ANZ Qantas Business Rewards Card. A one-off join fee of \$89.50 including GST normally applies, however this will be waived for ANZ customers that join via [qantas.com/anzqbr](https://qantas.com/anzqbr). Membership and Qantas Points are subject to the [Qantas Business Rewards Terms and Conditions](#) available at [qantas.com/anzqbr/terms](https://qantas.com/anzqbr/terms). Please visit [qantas.com/anzqbr](https://qantas.com/anzqbr) to join Qantas Business Rewards. 7. Terms and Conditions apply to use of the ANZ Global Business Concierge. Please visit [anz.com](https://anz.com) or call 13 10 06 for a copy of the [ANZ Global Business Concierge Terms and Conditions](#) available at <https://www.anz.com.au/content/dam/anzcomau/documents/pdf/anz-global-business-concierge-tcs.pdf>. 8. You must be a member of the Velocity Program. Velocity Membership terms and conditions apply. For full terms and conditions please visit [www.velocityfrequentflyer.com](https://www.velocityfrequentflyer.com). Velocity is owned and operated by Velocity Rewards Pty Ltd as trustee of the Loyalty Trust. 9. Interest free days (where applicable) do not apply if you do not pay your Closing Balance in full by the due date each month. Payments to your account are applied in the order set out in the [ANZ Commercial Card \(ANZ Business One\) Terms and Conditions](#) available at <https://www.anz.com.au/content/dam/anzcomau/pdf/commercial-cards-anz-business-one-tsc.pdf>. 10. Qantas Points and Bonus Qantas Points are earned and redeemed in accordance with the [ANZ Qantas Business Rewards Terms & Conditions](#) available at [anz.com/qantasbusiness/terms](https://anz.com/qantasbusiness/terms). Certain transactions and other items are not eligible to earn Qantas Points, for details refer to the [ANZ Qantas Business Rewards Terms & Conditions](#) available at [anz.com/qantasbusiness/terms](https://anz.com/qantasbusiness/terms). 11. For current interest rates and [ANZ Commercial Card \(ANZ Business One\) Terms and Conditions](#), please visit [anz.com](https://anz.com). 12. Mobile payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at [anz.com/mobilepayments](https://anz.com/mobilepayments). Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC. ANZ relies on information provided by the merchant and the intermediary financial institution (including the merchant's business type) to determine the merchant category. ANZ accepts no responsibility if a transaction is not blocked due to incorrect information provided by a third party. The account holder remains liable for such transactions. ™ANZ Falcon is a trade mark of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Falcon is a trademark of Fair Isaac Corporation. Item No. 86656 10.2023 WZ137679