

# Using your Credit Card



Effective from 7 November 2003

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# Introduction

This booklet explains the many benefits of your card. With one of the best credit card reward programs in the country, a huge range of benefits and everyday flexibility, the Telstra Visa Card and Telstra Visa Gold Cards offer you more advantages than you may have realised.

For all you need to know about the Reward Points program, please see the enclosed *Earning and enjoying your Reward Points* booklet.

Visa is accepted in more than 29 million outlets worldwide and now, having a Telstra Visa Card or Telstra Visa Gold Card gives you greater financial control. You can:

- **Take advantage of our Reward Points program**

You can earn more Reward Points by simply doing the things you do everyday. Use your card for everyday purchases, such as petrol, groceries and dry-cleaning, and watch your Reward Points multiply.

- **Join ANZ Auto Assist**

This optional service package provides members with 24-hour roadside assistance for minor mechanical faults through ANZ Auto 24™, plus Rental Vehicle Insurance Excess Cover.

- **Enjoy ANZ eDine®**

Dine out for less at hundreds of participating restaurants. See page 5 for details.

And as a Telstra Visa Gold cardholder you can also benefit from Commission-free travellers' cheques.

ANZ offers so many advantages with Telstra Visa Card and Telstra Visa Gold Cards. Find out more in the following pages.

# Section one: Benefits

## 1.1 Reward Points program

Our Reward Points program offers more choice than ever before, including David Jones and Myer Grace Bros in the long list of participating Bonus Partners.

### 1.1.1 Earn Reward Points every day

You can earn valuable Reward Points with your everyday spending just by using your Telstra Visa Card or Telstra Visa Gold Card. For example, just paying Telstra bills and buying petrol with your card can add thousands of Reward Points each year.

### 1.1.2 Earn up to 3 Bonus Reward Points per dollar

Use your card at one of the thousands of Bonus Partner outlets throughout Australia and you can earn up to three Bonus Reward Points per dollar, spent on purchases, giving you more Reward points, quickly.

## 1.2 ANZ Extras

### 1.2.1 ANZ Auto Assist

This optional program includes two valuable benefits for just an additional \$33 a year. This package entitles members to exclusive access to ANZ's roadside assistance service known as ANZ Auto 24™, plus Rental Vehicle Insurance Excess Cover. ANZ Auto 24 provides members with 24-hour, seven day a week roadside assistance, no matter what car they're driving. It includes minor mechanical repairs, non-mechanical faults (such as a flat tyre, a flat battery or an empty fuel tank in major metropolitan areas), spare key retrieval (up to 50 kilometres away) and free towing (up to eight kilometres away). You also receive automatic Rental Vehicle Insurance Excess Cover when you hire a car from a rental company. This saves around \$20 per day, and may significantly lower the excess payable by you should you have an accident. For more information, call **13 22 73**.

### **1.2.2 ANZ eDine**

With ANZ eDine<sup>®</sup>, you could enjoy an instant discount of 20% (maximum \$25) at selected restaurants, when you pay for your meal using your Telstra Visa Card. There are hundreds of participating restaurants Australia-wide, from family dining at Pizza Hut to special occasions at Mings, plus, you can use the discount card as many times as you like. Enjoy ANZ eDine's feast of discounts for just an additional \$25 a year. Call **13 22 73** for further information.

### **1.2.3 ANZ CreditCover**

Your credit cards give you the financial freedom to own what you want sooner, and the convenience to make the most of your time.

But have you thought about how you would meet credit card payments if you were unable to work due to illness, injury or if you were to become involuntarily unemployed?

And who would repay your credit card debts if you were to die? Would the debt be left to your partner, children or other family members to cope with on top of their loss?

Enjoy greater peace of mind with ANZ CreditCover. ANZ CreditCover can meet double the minimum monthly payment (up to a total maximum of \$10,000 per claim) on your ANZ credit card when you are unable to work due to illness, injury or involuntary unemployment. In the event of your death or total and permanent disablement, ANZ CreditCover will repay the entire debt (up to a total maximum of \$20,000). In the event of your accidental death, ANZ CreditCover will pay double the outstanding balance on your ANZ credit card (up to a total maximum payment of \$40,000).

You will also receive an additional stolen card benefit in the event that your ANZ credit card is stolen. ANZ CreditCover will pay a lump sum benefit of \$200 whenever your card is reported to ANZ as stolen (limited to one claim per year).

The monthly premium is just 60c per \$100 (or part thereof) of the closing balance on your ANZ credit card statement (up to a maximum of \$20,000).

Note: ANZ CreditCover monthly premium is inclusive of the Goods and Services Tax (GST). GST applies to the Disability and Involuntary Unemployment and Stolen Card portion of the monthly premium. Your premium will be automatically charged to your ANZ credit card account and will appear on your monthly statement.

Please call ANZ on 13 22 73 to apply.

### **Important Notes**

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Product Disclosure Statement, which is available by calling 13 22 73, before deciding to buy or hold ANZ CreditCover.

The issuers of ANZ CreditCover are ANZ Life Assurance Company Limited ABN 63 008 425 652 (ANZ Life) in relation to Death and Total and Permanent Disablement cover and ANZ General Insurance Company Limited ABN 56 072 892 365 in relation to Disability, Involuntary Unemployment and Stolen Card cover. ANZ Life and ANZ General pay ANZ a commission of 20% of your insurance premium (excluding Government Charges).

ANZ Life and ANZ General are wholly owned subsidiaries of ING Australia Limited ABN 60 000 000 779 (INGA). INGA is a joint venture between Australia and New Zealand Banking Group Limited ABN 11 005 357 552 (ANZ) and ING Group. ANZ, INGA and their related companies including ING Bank (Australia) Limited ABN 24 000 893 292 do not accept any liability for, or guarantee benefits in respect of this insurance except that ANZ Life and ANZ General guarantee the respective benefits provided by each of them under the policy.

### **1.3 Visa Emergency Assistance Centres**

Don't forget that you have access to a comprehensive range of emergency services, 24 hours a day, seven days a week, through the worldwide network of Visa Emergency Assistance Centres covering most countries. These services assist you with reporting lost or stolen cards and emergency card replacement, as well as providing emergency cash advances of up to US\$5,000.†

## **1.4 Visa Preferred Benefits**

### **1.4.1 Visa Preferred Seating®**

For 'A Reserve' seating and Advance Access™ to concerts, theatre or selected sporting events, just call **1800 150 863** or visit [www.visapreferredseating.com.au](http://www.visapreferredseating.com.au) and have your card ready.

### **1.4.2 Visa Events Waitlist®**

Don't miss out – be the first to know! Register with Visa Events Waitlist and as soon as your favourite event is confirmed, we'll endeavour to contact you. You can also book tickets before they go on sale to the general public. Call **1800 150 683** or visit [www.visapreferredseating.com.au](http://www.visapreferredseating.com.au) to register your details.

### **1.4.3 Visa Best Buys**

Visa Best Buys brings you leading-brand computers, appliances, home entertainment equipment and much more. You can purchase using the interest-free payment plan option when you pay with your card. Call **1800 659 550** or visit [www.visa.best.buys.com.au](http://www.visa.best.buys.com.au) for current offers. Visit the Clearance Stock section for great savings – up to 50% off a range of leading brands.

Preferred Seating, Events Waitlist® and Advance Access™ are registered trademarks of Pinpoint Pty Ltd ABN 49 002 693 656. All ticket bookings are subject to a minimum of \$12.50 service fee plus GST. Bookings are subject to availability. Registration with Events Waitlist® does not constitute a booking and expires after 12 months. All details are correct at time of printing and subject to change without notice. Visa Preferred Seating® Australia-wide Mon-Fri, 8am-7pm AEST. This service is not available to mobile phones or some fixed lines. Please call **02 9352 3313** for details. Visa Best Buys – Australia-wide Mon-Fri, 9am-6am AEST. ANZ may earn a commission on Visa Preferred Seating® and Visa Best Buys.

## **1.5 Transferring other (non ANZ credit card or store card) balances**

You can consolidate your other credit or store card balances into your Telstra Visa Card or Telstra Visa Gold Card simply by completing the form attached to this brochure. That way, you have just one monthly card Statement.

## **1.6 Telstra Visa Gold Card benefits**

### **1.6.1 A substantial credit limit**

Your Telstra Visa Gold Card carries a substantial credit limit, commensurate with your financial standing. Should you wish to increase your credit limit at any time, please contact the Telstra Visa Gold Card Service Centre on **13 27 24**.

### **1.6.2 Visa Infoline**

 **FREECALL™ 1800 675 233\* or call 02 9352 3355**

Call for the latest travel tips, Telstra Visa Gold Card security advice and Visa competitions and special events information.

### **1.6.3 Commission-free travellers' cheques**

Travellers' cheques are one of the most accepted and safe methods of payment available. They offer a wide choice of currencies and denominations for maximum convenience and flexibility. As a Telstra Visa Gold cardholder, you are not required to pay the normal commission fees when you obtain your travellers' cheques through an ANZ branch.

### **1.6.4 90-day purchase security**

As a Telstra Visa Gold cardholder, you receive 90-days' insurance cover against loss, theft or breakage of most items purchased with your card. You are covered automatically up to a maximum claim of \$125,000 in any 12-month period, with a limit of \$3,000 per claim for jewellery, watches, fine art and furs. Please call **13 27 24** for more information.

## **Section two: Using your card**

### **2.1 Your card number**

Your card number is embossed on the front of your new Telstra Visa Card or Telstra Visa Gold Card. This number will appear on sales vouchers when you make purchases at shops and restaurants. Quote this number when you use the telephone to make purchases or pay bills. The additional cardholder will have their own card number so you can easily identify who transacted on the account.



## **2.2 Where to use your card**

### **2.2.1 Internationally accepted**

Your Telstra Visa Card or Telstra Visa Gold Card is accepted at over 29 million Visa outlets in over 200 countries around the world, making it one of the world's most widely accepted credit cards.

Why not take your Telstra Visa Card with you on holiday? It's safer than carrying large amounts of cash.

### **2.2.2 Access to cash worldwide**

Your card is not only a convenient way to make purchases; you can also use it to obtain cash from almost 400,000 branches of banks and financial institutions worldwide and over 650,000 Automatic Teller Machines (ATMs) displaying the Visa and PLUS symbols worldwide. You can use your card to withdraw cash and obtain account balances at over 8,000 participating bank ATMs in Australia, or to pay for purchases at stores with EFTPOS (electronic funds transfer at the point of sale) using your linked ANZ account. Just the one card for your banking – what could be more convenient?

### **2.2.3 Over the phone**

You can use your card to purchase items such as theatre tickets and to pay bills by phone. Simply follow the pay-by-phone instructions on the bill.

## **2.3 Select your own ANZ PIN and protect your card**

To use your card electronically, for example, at ATMs, you will need both your card and an ANZ PIN (Personal Identification Number). You can choose a memorable PIN for your Telstra Visa Card or Telstra Visa Gold Card, or change your PIN for security reasons at any time, at any ANZ branch. Memorise your ANZ PIN, and never write it down. You should always notify ANZ and change your ANZ PIN if you believe that someone else knows it.

It's also important to look after your card. Make sure your signature is on the back, never bend your card or expose it to heat or strong magnetic fields and do not let it rub against other magnetically striped cards.

## **2.4 Link your card to other accounts**

If you haven't already done so, you can link your Telstra Visa Card or Telstra Visa Gold Card electronically to an ANZ Access Account or ANZ Personal Cheque Account. This way, you can use your card to deposit, withdraw or transfer funds between linked ANZ accounts at ANZ Night & Day Bank ATMs, or using Phone/Internet Banking. Fees may apply.

## **2.5 Additional cardholders**

Additional cards are a great way to build up valuable Reward Points and you can share the convenience of your card with others, such as your partner and/or your children. If you have a Telstra Visa Card, you can nominate family members or friends as additional cardholders and we'll issue a Telstra Visa Card, in their name, on your behalf.

All transactions made by additional cardholders will appear on your statement and you will be responsible for any expenses incurred by a nominated additional cardholder. Additional cardholders are not entitled to claim Rewards. Please note that additional cardholders must be at least 16 years of age. If you would like to nominate any additional cardholders to share your card account, call into your local ANZ branch or phone **13 19 51** during business hours.

## **2.6 Annual fees**

The Telstra Visa Card total annual fee of \$48 comprises of an Annual Account Fee of \$26 and a Reward Program Services Fee of \$22 (includes GST). The Telstra Visa Gold Card total annual fee of \$79 comprises of an Annual Account Fee of \$57 and a Reward Program Services Fee of \$22 (includes GST). The Reward Program Services Fee is charged per card issued under the account, including additional cardholders. The Annual Account Fee and the Reward Program Services Fee are charged annually to your card account and will appear on your statement.

## 2.7 Easy-to-follow monthly statement

Your monthly card statement is a record of transactions that can assist you with planning your finances. If you don't already, please keep all your receipts and check them against your statement each month.

## 2.8 Interest-free periods

Telstra Visa cardholders receive up to 44 days interest-free credit, with the exception of cash advances and cash equivalent transactions, which attract interest charges from the day of the transaction.

Telstra Visa Gold cardholders receive up to 55 days interest-free credit, with the exception of cash advances and cash equivalent transactions which attract interest charges from the day of the transaction.

## 2.9 Card payments

Your Telstra Visa Card and Telstra Visa Gold Cards provide many other services designed to free up your time to focus on the important things in life.

### 2.9.1 How to make repayments

Each month, you'll receive a detailed statement of all your transactions. You have the option of paying the full amount owing by the due date, or spreading your repayments over a more convenient period.

You can make your repayments by:

- ANZ Internet Banking – log on at [www.anz.com](http://www.anz.com) to transfer funds from your linked ANZ accounts into your Telstra Visa Card or Telstra Visa Gold Card account.
- ANZ Phone Banking – call **13 22 72** to transfer funds from your linked ANZ accounts into your Telstra Visa Card or Telstra Visa Gold Card account.
- BPAY® – if you do not have any linked ANZ accounts, you can still pay your Telstra Visa Card or Telstra Visa Gold Card easily. If your financial institution or building society is a participating BPAY® member, you can pay your Telstra Visa Card or Telstra Visa Gold Card account using BPAY® from almost any account. When prompted, enter Biller Code 6007 for ANZ Cards, and your Telstra Visa Card or Telstra Visa Gold Card account number as the reference number.

- ATM payments – transfer funds any time, at any ANZ Night & Day Bank ATM, when your Telstra Visa Card or Telstra Visa Gold Card is linked to your ANZ Access Account. Or, deposit a cheque directly into your Telstra Visa Card or Telstra Visa Gold Card account at most ANZ Night & Day Bank ATMs.
- Mail – tear off the bottom section of your Telstra Visa Card or Telstra Visa Gold Card statement and return it, with your cheque, in the pre-addressed envelope provided with your monthly card statement.
- CardPay Direct – let CardPay Direct automatically pay your nominated amount each month. You can arrange to have your Telstra Visa Card or Telstra Visa Gold Card payments made automatically from a nominated bank account each month, even if your nominated bank account is not with ANZ<sup>1</sup>

## 2.10 How can we help?

### 2.10.1 Lost or stolen cards

 **FREECALL™ 1800 033 844\***

Call our Customer Service Centre on **1800 033 844** (within Australia) or reverse charges on **61 3 9683 7043** (from overseas), any time of the day or night.

### 2.10.2 General enquiries

Telstra Visa Card enquiries – please call **13 19 51** Monday to Friday, 9am to 8pm EST.

Telstra Visa Gold Card enquiries – please call **13 27 24** Monday to Friday, 9am to 8pm EST.

Telstra Visa Rewards Centre enquiries – please call **1300 367 763** Monday to Friday, 9am to 5pm EST.

<sup>1</sup> Direct Debits are not available on all Accounts. If in doubt, please refer to your bank or financial institution.

## 2.11 Additional ANZ Services

For additional ANZ services, simply call ANZ on **13 27 24**, or complete these forms and return to the reply paid address indicated on each individual form.

- **CardPay Direct Application.** Complete the CardPay Direct Application to arrange monthly Direct Debit and ensure a payment is automatically made to your card account every month.
- **Balance Transfer Application.** This allows you to transfer the balance from your non-ANZ credit or store card to your new Telstra Visa Card or Telstra Visa Gold Card. Simply complete the attached form and fax it to **1800 183 100** or mail it to ANZ today at the reply paid address shown on the bottom of the form. Please note that no Reward Points are earned on amounts transferred.



# CardPay Direct Application

To: Australia and New Zealand Banking Group Limited  
ABN 11 005 357 522 (“the Bank”)

NAME(S) IN FULL “THE ACCOUNT HOLDER(S)”

I/We,

hereby apply for the CardPay Direct option as specified in the Payment option section following. I/We request that monies due in terms of the payment arrangements contained in this application be drawn under the Direct Debit system from my/our account as shown below:

## Account details

NAME OF BANK OR FINANCIAL INSTITUTION

ACCOUNT NAME(S)

BSB

ACCOUNT NUMBER

Please note – Direct Debits are not available on all Accounts. If in doubt, refer to your account holding bank or financial institution.

## Payment option

CREDIT CARD ACCOUNT NUMBER TO BE CREDITED

NAME OF CREDIT CARD ACCOUNT

MY/OUR CHOICE OF PAYMENT IS: (PLEASE TICK ONE)

Monthly payment

– plus any Amount Due Immediately as shown on your monthly account statement.

Set monthly amount of \$

– or Monthly Payment as

shown on monthly account statement, whichever is greater, plus any Amount Due Immediately. Must exceed \$10.

Full amount of closing balance each month.

I/We acknowledge that this Direct Debit arrangement is governed by the terms of the Client Service Agreement received from ANZ CardPay Direct, Debit User ID number 024332.

AUTHORISED ACCOUNT HOLDERS SIGNATURE(S)    DATE

# CardPay Direct Client Service Agreement

## Our commitment to you

### Payment arrangements

We will advise you, in writing, of the details of the CardPay Direct payment arrangements including the amount and commencement date **at least seven days prior to the first Payment Date**. Where the Due Date falls on a non-business day, we will pay the amount on the next business day. We will not change the amount of your payment arrangements without your prior approval. We reserve the right to cancel the CardPay Direct payment arrangements if three or more payments are returned unpaid by your nominated financial institution and to arrange with you an alternate payment method. We will keep all information pertaining to your nominated amount at the financial institution private and confidential.

### Your rights to change or terminate:

You may change or stop payment under the CardPay Direct payment arrangements by giving written notice to us **at least four business days prior to the Statement Date**. Alternatively, you may stop payment under the CardPay Direct payment arrangements by giving written notice to your nominated Financial Institution.

Where you consider that a payment has been made incorrectly (i.e., outside the CardPay Direct arrangements) you should take the matter up directly with us or your nominated Financial Institution.

### Your commitment to us, your responsibilities:

It is your responsibility to ensure:

- that sufficient funds are available in the nominated account to meet a payment on its due date;
- that the authorisation given to pay on the nominated account is identical to the account signing instruction held by the financial institution where the account is based;
- that we are advised if the account nominated by you to receive the Cardpay Direct is closed or transferred;
- that an alternative payment is arranged for your credit card account, in accordance with 'ANZ Card Conditions of Use', should any CardPay Direct payments be cancelled or dishonoured for any reason.



# Balance Transfer Application Form

To transfer your balances from any non-ANZ credit or store card to your Telstra Visa Card, simply complete this form and fax it to **1800 183 100** or mail it to: Reply Paid 2076, ANZ Card Operations, Locked Bag 10, Collins Street West, Melbourne 8007. Please read Conditions in Section 4 before applying.

## 1. Personal details

Customer name – exactly as it appears on your Telstra Visa Card

Daytime telephone number

ANZ credit card account number

## 2. Credit card balance/s to be transferred (no ANZ credit cards please)

**Card 1** – Account name (e.g. AB Smith)

Account issuer (e.g. Westpac)

Account/card number

Exact amount to be transferred

**Card 2** – Account name (e.g. AB Smith)

Account issuer (e.g. Coles Myer Card)

Account/card number

Exact amount to be transferred

## 3. Authority

I authorise ANZ to transfer the nominated amount(s) of the credit card account(s) in Section 2 to my ANZ credit card account. I acknowledge that I have read and agree to the Conditions of the Balance Transfer in Section 4.

Signature(s) of primary ANZ account holder

Date

Signature(s) of primary account holder(s) of card in Section 2

Date

#### 4. Conditions of Balance Transfer

1. ANZ accepts balance transfers of \$100 or more from banks, other financial institutions and store cards.
2. ANZ cannot accept a balance transfer:
  - from other ANZ credit card accounts;
  - from credit cards issued outside Australia;
  - if the balance on your ANZ card has reached or exceeded 95% of the available credit limit balance;
  - if you are in default on any existing ANZ credit card account;
  - if the other account named in your application is in default at the time the application is received.
3. If the balance transfer you request will cause you to exceed the limit on your ANZ account, ANZ will process up to 95% of the limit on your ANZ credit card.
4. Your balance transfer request will only be processed once you have activated your card.
5. Interest applies to the amount of the balance transfer from the date the balance transfer request is approved and processed.
6. You (or the account holder) must continue to make payments to the nominated account(s) while the balance transfer application is being processed and toward any remaining balance once the transfer is complete. (Payments to your nominated account will usually be completed within 14 days from the time we receive your request).
7. Where you are not the owner of the nominated account(s), the owner(s) must also sign the balance transfer request.
8. In accordance with the Privacy Act 1988, Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and its related companies (including subsidiaries) ('ANZ') will use your information to process this balance transfer request. You may obtain access to your information at any ANZ branch. When you are not the owner of a nominated account, you agree to inform the relevant person(s) of this use of and access to their information.

Reward Points and Bonus Reward Points accrue in accordance with the Telstra Visa Rewards and Bonus Partner Terms and Conditions. (Please call **13 19 51** for a copy.)

Auto 24™ is a trademark of Assist Australia Pty Ltd. ABN 12 063 981 368

Approval of emergency credit limit will be subject to ANZ credit assessment procedures. The amount must be paid back within 90 days.

FREECALL™ is a trademark of Telstra Corporation Limited.

\* A free call from fixed phones.

BPAY® is a registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

eDine® is a registered trademark of Australia and New Zealand Banking Group Limited.

Rental vehicle insurance excess cover is issued by QBE Insurance (Australia) Ltd ABN 78 003 191 035.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

## Telstra Visa Card

For all general Telstra Visa Card  
enquiries, call 13 19 51  
Monday to Friday, 9am to 8pm EST.

## Telstra Visa Gold Card

For all general Telstra Visa Gold Card  
enquiries, call 13 27 24  
Monday to Friday, 9am to 8pm EST.

## Telstra Visa Card Rewards Centre

For enquiries about earning or using  
Reward Points, call 1300 367 763  
Monday to Friday, 9am to 5pm EST.

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

