

ANZ CREDIT CARDS

CONDITIONS OF USE
31.07.2025
CONSUMER CREDIT CARDS



ANZ CONTACTS

GENERAL ENQUIRIES

For enquiries about your Credit Card or Credit Card Account go to anz.com, call ANZ Cards on 13 22 73 or visit an ANZ branch.

Hearing and speech impaired customers can utilise the TTY (telephone typewriter) service by calling 1300 366 255

LOST OR STOLEN CARDS

For lost or stolen cards, suspected unauthorised use or lost or divulged PINs or passwords please contact ANZ straight away.

Information on how to report a lost or stolen card is available on anz.com, or you can call the following numbers:

If you are in Australia - Freecall™* 1800 033 844 (24 hours a day)

If you are overseas - +61 3 9683 7043 (24 hours a day)

* Free call from fixed lines only. Freecall™ is a registered trademark of Telstra Corporation Limited ABN 33 051 775 556

ANZ COMPLAINT RESOLUTION CENTRE

Phone: 1800 805 154 (8am – 7pm AEST/AEDT weekdays excluding national public holidays)

Email: yourfeedback@anz.com

Online: Visit anz.com (Select 'Complaints and compliments' under 'Find out more', Select 'Lodge your feedback online')

Mail: ANZ Complaint Resolution Centre Locked Bag 4050, South Melbourne, VIC 3205

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Mail: Australian Financial Complaints Authority GPO Box 3,
Melbourne, VIC 3001

IMPORTANT NOTICE

This document does not contain all the precontractual information required to be given to you.

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PART A

CONDITIONS OF USE

1. INTRODUCTION

1.1 Your Credit Card Contract

- (a) Your Letter of Offer and these Conditions of Use (that is, Part A of this booklet) together form the terms of your Credit Card Contract with us. They set out the terms and conditions that apply to you and any Additional Cardholders.
- (b) The Electronic Banking Conditions of Use, which are included for your reference in Part B of this booklet, also apply to your Credit Card Account, but do not form part of the Credit Card Contract.
- (c) Part C of this booklet gives you some information about your rights and obligations, but does not form part of the Credit Card Contract.
- (d) The contract starts when you accept our offer to provide credit. You can do this by activating your Credit Card, or when you or an Additional Cardholder uses their Credit Card or transacts on the Credit Card Account for the first time. We may allow you to accept our offer in other ways.
- (e) We can amend the Credit Card Contract without your agreement (see Clause 24). These amendments can include changes to the fees and charges that you pay. If you are not happy with any changes we make, you can ask us to close your Credit Card Account and terminate the Credit Card Contract under Clause 21.1.
- (f) Information on current interest rates, fees and charges is available on request.

1.2 Promotional Plan and other terms that may apply

- (a) If you have a Promotional Plan on your account then additional terms and conditions may apply. These terms and conditions will form part of your Credit Card Contract by agreement with us and will be made available to you separately.
- (b) Other terms and conditions may also be relevant to you and will be made available separately, for

example reward program terms and conditions which apply if you have a rewards card.

1.3 Codes that we will comply with

The Banking Code of Practice applies to your credit contract. We also follow ASIC's ePayments Code.

1.4 Identification

- (a) The law imposes obligations on us to verify the identity of anyone who is authorised to use or have access to the Credit Card Account. This includes you, Additional Cardholders, signatories and agents.
- (b) These parties must meet our customer identification process to our satisfaction (acting reasonably) before they use a Credit Card or the Credit Card Account. They may also be required to repeat the process or update those details from time to time if we reasonably believe this is necessary.

2. DEFINITIONS

The following definitions apply in the Credit Card Contract unless the context requires otherwise.

'Additional Cardholder' means a person you have nominated and we have accepted as an additional cardholder on your Credit Card Account.

'Adjusted Closing Balance' means the Closing Balance less the sum of any Promotional Plan balances that relate to an Instalment Plan, a Buy Now Pay Later Plan or a Promotional Balance Transfer Plan, plus any instalments due under any Instalment Plan (including instalments previously due which have not yet been paid).

'Amount' means a Purchase amount and may include associated Setup Fees, relevant transaction or account fees (including merchant surcharges), stamp duty and related charges applicable to the Purchase.

'Annual Interest Rate' means the annual percentage rate that applies to a Transaction Balance on your Credit Card Account at the relevant time.

'ANZ Business Day' means any day which is not a Saturday, Sunday or Australian national public holiday.

‘ANZ Instalment Plan at Checkout’ or ‘Checkout Instalment Plan’ or ‘Checkout Plan’ means an Instalment Plan which may be requested by you at checkout when authorising a Transaction in respect of a Purchase. An ANZ Instalment Plan at Checkout is an Instalment Plan and a Promotional Plan for the purposes of these Conditions of Use.

‘Available Channel’ or ‘Available Digital Channel’ means a contact method that we make available for the purposes of cancelling an ANZ Instalment Plan at Checkout from time to time as specified on anz.com

‘Balance Transfer’ means the transfer of money by us to another account (for example, a credit, charge or store card account) that you or another person holds with someone other than ANZ, and which we agree to treat as a Balance Transfer.

‘Buy Now Pay Later Plan’ means a plan that requires no repayment of an agreed amount, and where no interest is charged on that amount, for a specified period.

‘Cash Advance’ means any of the following:

- use of your Credit Card or Credit Card Account for obtaining cash in any currency;
- paying for things that are equivalent to or capable of being used as a substitute for cash or money or as a medium of exchange, including traveller’s cheques, cheques, drafts or money orders, international money transfers, crypto-currency or stored value cards;
- transferring money, including through internet banking, phone banking or mobile banking (unless we treat it as a Balance Transfer);
- paying a bill (unless it’s through BPAY® and where the biller accepts a credit card for the payment);
- paying for lottery or gambling goods or services; or
- any transaction which the merchant, Visa or another person involved in accepting or processing the transaction treats as a cash advance, or tells us is a cash advance.

Depending on the circumstances, we may treat any of these things as a Purchase instead of a Cash Advance.

In deciding whether a transaction is a Cash Advance we rely on information provided by the merchant, Visa or another person involved. This includes information we are given about the type of business carried on by the person accepting it. In that case we will treat all transactions with those types of businesses as a Cash Advance, even if it isn't something listed above (for example, transactions with businesses that sell lottery tickets).

'Checkout Plan Interest Rate' means the Annual Interest Rate that applies to a particular Amount enrolled in a Checkout Instalment Plan.

'Closing Balance' means the Credit Card Account Balance, calculated on the day we issue a statement as the balance for the end of the statement period.

'Conditions of Use' means Part A of this booklet.

'Credit Card' means a credit card (whether in plastic or digital form) which we have issued for use on your Credit Card Account and which is subject to these Conditions of Use.

'Credit Card Account' means the account we use to record transactions under your Credit Card Contract.

'Credit Card Account Balance' means the total of your Transaction Balances at any time.

'Credit Card Contract' means the Letter of Offer and the Conditions of Use (that is, Part A of this booklet).

'Due Date' means the date by which a payment must be made, as shown on your statement.

'Electronic Banking Conditions of Use' means Part B of this booklet, as amended or replaced by us from time to time.

'Event of Default' means one of the circumstances referred to in Clause 23(a).

'Instalment' means the amount payable under an Instalment Plan on a Due Date over the Plan Period.

'Instalment Plan' means a plan that sets fixed payments on an agreed amount for a specified period.

'Letter of Offer' means the letter we send you offering use of a Credit Card Account.

'Minimum Monthly Payment' means the minimum payment required to be made by you each month, as shown on your statement.

'Plan Period' means the period an Amount is enrolled in a Checkout Instalment Plan.

'Promotional Balance Transfer Plan' means a Balance Transfer plan with an interest rate or other terms that differ from our standard Balance Transfer interest rate or other terms at the time the plan is offered.

'Promotional Plan' means any special plan on your Credit Card Account which has a separate balance to the Purchases balance, the Cash Advances balance or the standard Balance Transfer balance and which separate or additional terms may apply to (for example, relating to interest or repayment). It includes:

- an Instalment Plan;
- a Buy Now Pay Later Plan;
- a Promotional Balance Transfer Plan; or
- any other plan which we tell you is a promotional plan or a promotional offer.

'Purchase' means:

- a purchase of goods or services that is not a Cash Advance; or
- any other use of your Credit Card or Credit Card Account that we treat as a purchase.

'Setup Fees' means fees chargeable by ANZ where we accept a request from you to enrol an Amount in a Checkout Instalment Plan.

'Transaction' means a Purchase, Cash Advance or Balance Transfer.

'Transaction Balance' means:

- (a) the Purchases balance;
- (b) the Cash Advances balance;
- (c) the standard Balance Transfers balance; or
- (d) a Promotional Plan balance.

'we', 'us' or 'ANZ' means Australia and New Zealand Banking Group Limited ABN 11 005 357 522, Australian Credit Licence number 234527, and its successors, assignees or transferees.

'you' means the person in whose name the Credit Card Account has been opened.

A reference in your Credit Card Contract to any agreement or document includes it as amended, assigned, transferred or replaced from time to time.

3. YOUR CREDIT LIMIT

- (a) We tell you your initial credit limit in your Letter of Offer. It applies to your Credit Card Account and you share it with any Additional Cardholders.
- (b) You can ask us to increase your credit limit at any time. Any request to increase your credit limit will be subject to our usual credit assessment criteria.
- (c) We will reduce your credit limit if you ask us to. You will have to repay any amount outstanding on your Credit Card Account that is above the new credit limit before we can complete your request.
- (d) Any requested credit limit cannot be below the minimum credit limit that applies to your Credit Card type.
- (e) You can ask us to increase or reduce your credit limit by calling us or visiting anz.com

4. YOUR LIABILITY IF YOU ALLOW USE BY OTHERS

- (a) You can nominate any person who is 16 years or older to be added as an Additional Cardholder on your Credit Card Account. If we agree we may, if asked to do so, issue an additional Credit Card to them.
- (b) You are liable for any use by an Additional Cardholder of any Credit Card or the Credit Card Account, or any account linked to a Credit Card, including for any debits to the Credit Card Account. You can dispute liability in some circumstances. See Clause 20.

- (c) Each Additional Cardholder must comply with relevant provisions of the Credit Card Contract, and you will be responsible for any breach if they don't.
- (d) When nominating a person as an Additional Cardholder, you are authorising them to:
 - (i) operate the Credit Card Account and any accounts linked to a Credit Card in the same way that you can; and
 - (ii) access the same information that you can about those accounts.

However, some restrictions may apply.

- (e) You, or the Additional Cardholder, can ask us to cancel an additional Credit Card. If that happens, or if we cancel an additional Credit Card under Clause 21.2, then the additional Credit Card must not be used and should be securely destroyed (including any chip). You are still liable for any amounts that are debited to the Credit Card Account as a result of use of the additional Credit Card (including transactions that have not yet been processed or under any standing authorities that have not been cancelled).

5. TRANSACTION BALANCES ON YOUR CREDIT CARD ACCOUNT

- (a) You can use your Credit Card Account for Purchases, Cash Advances and Balance Transfers.
- (b) You have a separate Transaction Balance on your Credit Card Account for each of these Transaction types. You may also have one or more Promotional Plan balances if a Promotional Plan applies. See Clause 6 for more information about Promotional Plans.
- (c) Debits (for example Transactions, fees and charges and interest) and credits (for example payments, refunds and reversals) are allocated to these Transaction Balances.
- (d) Different rates of interest may apply to each Transaction Balance.
- (e) Clause 15 describes the debits included in each Transaction Balance and how we calculate and charge interest on your Credit Card Account.

- (f) These Transaction Balances together make up your Credit Card Account Balance.

6. PROMOTIONAL PLANS

- (a) Promotional Plans may only apply for a limited period.
- (b) In some circumstances amounts may be included in another Transaction Balance before they are moved to the Promotional Plan. In that case the Annual Interest Rate and other terms applying to that Transaction Balance will apply until the transfer to the Promotional Plan is complete.
- (c) After a Promotional Plan ends, if you haven't already repaid the relevant Promotional Plan balance it will move to another one of your Transaction Balances and become part of that Transaction Balance.
- (d) This means that when the transfer has become effective, the Annual Interest Rate and other terms applying to that Transaction Balance will apply to the unpaid Promotional Plan Balance which has been moved.
- (e) You will be told in the relevant Promotional Plan terms, or your Letter of Offer, when the Promotional Plan will end, and the Transaction Balance that the Promotional Plan balance will move to when it ends.
- (f) If any debits or credits occur which relate to the relevant Promotional Plan balance after it has ended (for example a reversal or return, or a fee), then we will generally process them, or transfer them, to the Transaction Balance that the relevant Promotional Plan has moved to.

6A. ANZ INSTALMENT PLAN AT CHECKOUT

6A.1 What is an ANZ Instalment Plan at Checkout?

- (a) This section 6A covers ANZ Instalment Plan at Checkout and should be read as part of these Conditions of Use.
- (b) ANZ Instalment Plan at Checkout allows you to request at checkout that we split an Amount into 3, 6, 9 or 12 monthly Instalments.

- (c) If a Checkout Instalment Plan option appears at checkout you have the option to request to enrol the Amount in a Checkout Instalment Plan.
- (d) You should not assume:
 - (i) that a Checkout Instalment Plan option will appear at checkout for a Purchase as this is subject to ANZ's discretion and factors including eligibility criteria; or
 - (ii) if the Checkout Instalment Plan option does appear at checkout, that your request to enrol an Amount in a Checkout Instalment Plan will be received and accepted by ANZ.

6A.2 Requesting to enrol an Amount in an ANZ Instalment Plan at Checkout

- (a) To request to enrol a particular Amount displayed at checkout into a Checkout Instalment Plan, you must:
 - (i) review and choose from one of the available Checkout Instalment Plan options presented on the payment terminal. Each Checkout Plan option will display the Amount to be enrolled in the Checkout Plan, number of monthly Instalments and estimated monthly Instalment amount; and
 - (ii) review the summary Checkout Instalment Plan information that is displayed on the payment terminal before submitting a request to enrol the Amount in a Checkout Plan. If you choose not to proceed with your request to enrol an Amount into a Checkout Plan, you can pay for the Purchase in the ordinary way at checkout.
- (b) By proceeding with a Purchase and requesting an ANZ Instalment Plan at Checkout through a payment terminal, you are:
 - (i) authorising the Transaction. In accordance with clause 9.3(a) of these Conditions of Use, you agree that ANZ can debit the amount of the Transaction from your Credit Card Account; and
 - (ii) submitting a request for the Amount to be enrolled in a Checkout Instalment Plan as described in clause 6A.3.

- (c) If your Transaction is approved, we will debit the amount of the Transaction from your Credit Card Account and consider your request to enrol the Amount into the Checkout Instalment Plan that you have selected.
- (d) Where a Setup Fee applies to an ANZ Instalment Plan at Checkout, the amount of the Setup Fee will be set out in each of the Checkout Plan options on the payment terminal. Where a Setup Fee is described on the payment terminal, the Setup Fee is an Instalment Plan Fee, and a fee that relates to the relevant Promotional Plan for the purposes of your Credit Card Contract. The Setup Fee is charged upfront but is payable in monthly Instalments over the term of your Checkout Plan. This means that if you cancel your Checkout Plan (or don't pay the required Checkout Plan Instalments) you must still pay the whole Setup Fee, including any interest on the Setup Fee (if applicable).
- (e) If a Setup Fee applies to an ANZ Instalment Plan at Checkout, the Checkout Plan Interest Rate that applies to the Checkout Plan will be 0% p.a. for the duration of the Plan Period.

6A.3 How ANZ Instalment Plan at Checkout works

- (a) By requesting to enrol an Amount into an ANZ Instalment Plan at Checkout you're asking us to:
 - (i) add the relevant Setup Fee that is described on the payment terminal to the amount of the Purchase and include the Amount in your Promotional Plan balance; or
 - (ii) apply the relevant Checkout Plan Interest Rate as set out on the payment terminal to the relevant Promotional Plan balance for the Plan Period and calculate interest on that Amount at that rate in accordance with your Credit Card Contract.
- (b) In addition, by requesting to enrol an Amount into an ANZ Instalment Plan at Checkout you are asking us to:
 - (i) apply the terms in this section 6A in addition to the terms in these Conditions of Use if your request is approved; and

- (ii) apply payments you make to your Credit Card in the manner described in clause 6A.4(b) of these Conditions of Use during the Plan Period.
- (c) By requesting to enrol an Amount in an ANZ Instalment Plan at Checkout, you are asking to pay the Amount in Instalments according to the following:
 - (i) the Amount will be payable in the number of Instalments requested;
 - (ii) each Instalment will be due in each of the next statement periods after the Amount is enrolled during the Plan Period. For example, if you have selected 3 Instalments, an Instalment will be due on the Due Dates of each of the next 3 statement periods after the Amount is enrolled;
 - (iii) to calculate the amount of each Instalment according to the following:
 - (a) if the Checkout Plan Interest Rate is 0% p.a., each Instalment will be an equal amount except the final Instalment which will be the balance of the Amount; or
 - (b) if the Checkout Plan Interest Rate is greater than 0% p.a.:
 - (i) for each Instalment other than the final Instalment - an equal division of the Amount that is enrolled plus applicable interest that has accrued on the Checkout Plan balance as at the last day of the relevant statement period; and
 - (ii) for the final Instalment - the remainder of the Amount that was enrolled plus applicable interest that has accrued on the Checkout Plan balance as at the last day of the relevant statement period.
- (d) If we agree to your request:
 - (i) we will enrol the Amount you have requested to enrol into an ANZ Instalment Plan at Checkout on your Credit Card Account and the transfer to the Checkout Plan will be effective from the date of Purchase;

- (ii) the Instalments will form part of your 'Minimum Monthly Payments' in accordance with these Conditions of Use;
 - (iii) the amount of each Instalment due will be specified in your statement during the Plan Period and these amounts may vary from the estimated Instalment amounts described at checkout;
 - (iv) the Checkout Plan Interest Rate (if applicable) will be an agreed variation to the interest rate for Purchases that applies to your Credit Card Account and will apply to the Promotional Plan balance for the Checkout Plan; and
 - (v) we will notify you that we have agreed to your request.
- (e) The Amount may not be enrolled into an ANZ Instalment Plan at Checkout if we do not receive the complete Checkout Plan request information from Visa to enable us to process your request and set up the Checkout Plan or if there are matters beyond ANZ's reasonable control that prevent us from considering your request. If we do not enrol the Amount you have requested into an ANZ Instalment Plan at Checkout, the Amount will be processed on your Credit Card Account in accordance with these Conditions of Use. You should review your statement to confirm whether the Amount you have requested has been enrolled into a Checkout Plan.

6A.4 Payments to your Credit Card Account applied in different way

- (a) Whilst an ANZ Instalment Plan at Checkout applies to your Credit Card Account the payments you make to your Credit Card will be applied in a different payment order to that described in clause 14.1 of these Conditions of Use.
- (b) If you request to enrol an Amount into an ANZ Instalment Plan at Checkout you are requesting that we apply payments in a different order than we would otherwise apply them under these Conditions of Use during the Plan Period. We agree to this payment request if we enrol the Amount into the Checkout Instalment Plan that you have requested. Where a payment is processed to your Credit Card

Account during the Plan Period, we will apply it to pay off:

- (i) first, any Buy Now Pay Later plan amounts that are currently due;
 - (ii) second, any Instalments which are currently due under Checkout Instalment Plan and any other Instalment Plan, in the order of those that have the highest Annual Interest Rate to those that have the lowest. If the Annual Interest Rate of the Checkout Instalment Plan or any other Instalment Plan is 0% p.a. we will apply the payment towards paying off the Instalments on those Instalment Plans in the order of those Instalment Plans that have the oldest start date to those that have the newest start date;
 - (iii) third, any amounts which are not part of an Instalment Plan or Buy Now Pay Later Plan balance in accordance with these Conditions of Use; and
 - (iv) lastly, any remaining amounts which are part of an Instalment Plan or Buy Now Pay Later Plan balance, in the order from those that were included in the Closing Balance shown on your last statement issued before the payment, before we apply it to any amounts debited since that statement, and in each case to those that have the highest Annual Interest Rate to those that have the lowest. If the Annual Interest Rate of the ANZ Instalment Plan at Checkout or any other Instalment Plan is 0% p.a. we will apply the payment towards paying off the Instalments on those Instalment Plans in the order of those Instalment Plans that have the oldest start date to those that have the newest start date.
- (c) By applying payments in this way you may pay more interest.
- (d) You may withdraw your request to apply payments in this way at any time by making a cancellation request via an Available Channel and requesting this. If you do so ANZ will cancel the Checkout Instalment Plan and interest may apply to any remaining ANZ Instalment Plan at Checkout balance as described in sub-clause 6A.5(b).

- (e) Unless the individual Checkout Plan provides otherwise, there is no interest-free period for Amounts enrolled in a Plan. These Conditions of Use include information about when interest free periods on Purchases not enrolled in a Promotional Plan apply and what you can do to regain the benefit of interest free periods.

6A.5 ANZ Instalment Plan at Checkout expiry or cancellation

- (a) A Checkout Instalment Plan continues until one of the following occurs (whichever is first)
 - (i) it ends when you have paid the final Instalment due under the Checkout Instalment Plan;
 - (ii) it expires when you have reached the end of the Plan Period (the Checkout Instalment Plan expiry date will be detailed in your statement); or
 - (iii) if it is cancelled after it has been enrolled but at any time before you have paid the final Instalment. You can cancel a Checkout Instalment Plan via an Available Channel. ANZ can also cancel a Checkout Instalment Plan with your agreement. The Checkout Instalment Plan ends when the cancellation comes into effect in accordance with this clause 6A.5.
- (b) If your Checkout Plan expires or ends early (through cancellation by you or us with your agreement), the Checkout Plan Interest Rate will no longer apply to the remaining Promotional Plan balance. If a Checkout Plan is ended early (through cancellation by you or by us with your agreement) and there is a remaining unpaid balance on that Checkout Plan at the time the Checkout Plan expires or is ended:
 - (i) pursuant to clause 6(c) and 6(d) of these Conditions of Use, the remaining Checkout Plan balance will move to and become part of your Purchases balance. This means that when the transfer has become effective, the Annual Interest Rate and other terms applying to that Purchases balance will apply to the remaining Checkout Plan Balance which has been moved; and

- (ii) the cancellation or ending of a Checkout Instalment Plan may not be effective immediately and will depend on factors including the day or time when the event triggering the early end of the Checkout Plan or when the cancellation request is made and how it is made. The date it is effective will be reflected on your statement in the statement period in which the cancellation or end is processed by ANZ. Generally:
 - i. If the Checkout Plan is ended early by ANZ with your agreement:
 - (a) the Checkout Plan end will generally be effective on the ANZ Business Day the plan is ended early by ANZ; and
 - (b) the remaining Checkout Plan balance will no longer form part of the relevant Promotional Plan balance, and (unless otherwise agreed) will transfer to the Purchases balance from the next ANZ Business Day after the Plan end is effective and the Annual Interest Rate for Purchases that applies to your Credit Card Account and the terms and conditions applicable to Purchases on your Credit Card Account will apply to the balance from that date.
 - ii. If you request the cancellation via phone:
 - (a) where cancellation is requested before the start of the applicable ANZ daily processing time (currently 10.30pm on a Monday - Friday (excluding non-ANZ Business Days)), the Plan cancellation will be effective on the day on which the cancellation is requested;
 - (b) where a cancellation is requested after the start of the applicable ANZ daily processing time or at any time on a non-ANZ Business Day the cancellation will be effective the next ANZ Business Day after the day on which the cancellation is requested; and

- (c) the remaining Checkout Plan balance will no longer form part of the relevant Promotional Plan balance and, unless otherwise agreed, will transfer to the Purchases balance, from the next ANZ Business Day after the Plan end or cancellation is effective and the Annual Interest Rate for Purchases that applies to your Credit Card Account and the terms and conditions applicable to Purchases on your Credit Card Account will apply to the balance from that date.
- iii. If the cancellation is requested via an Available Digital Channel:
 - (a) the Checkout Plan cancellation will generally be effective on the ANZ Business Day the cancellation is requested. If the cancellation is requested on a non-ANZ Business Day, the cancellation will generally be effective on the next ANZ Business Day; and
 - (b) the remaining Checkout Plan balance will no longer form part of the relevant Promotional Plan balance, and (unless otherwise agreed) will transfer to the Purchases balance from the next ANZ Business Day after the plan cancellation is effective. The Annual Interest Rate for Purchases that applies to your Credit Card Account and the terms and conditions applicable to Purchases on your Credit Card Account will apply to the balance from that date.
 - (c) Refunds or reversals of amounts relating to Purchases that have been enrolled in a Checkout Instalment Plan will not automatically cancel the Plan and a refunded or reversed amount will not generally be applied as a payment towards the Checkout Plan.

7. DEBITS AND CREDITS TO YOUR CREDIT CARD ACCOUNT

7.1 When debits and credits will be processed to the Credit Card Account

- (a) We process each debit or credit to the Credit Card Account on the day determined by our business processes, acting reasonably.
- (b) There may be a difference between the time and day a debit or credit arose and the time and day on which it is processed.
- (c) Timing may be affected by cut-off or processing times (including cut-off and processing times of other parties involved), weekends and public holidays, different time zones or mail delivery times, and third party system requirements (such as Visa's). Cut-off times can vary, for example different times can apply to different payment methods. We, or someone else involved, might also need more information from you before we process a debit or credit.
- (d) The Electronic Banking Conditions of Use include additional information about cut-offs and processing times which may apply. We may also publish information on anz.com, for example if specific rules apply to any service provider we use.

7.2 Dating debits and credits

- (a) We will record each debit and credit as having a transaction date, and a processing date. The processing date may be different from the transaction date.
- (b) In some circumstances we may debit an amount (including interest or fees) before the date recorded as the transaction date or the processing date (for example because the date we would have debited it is not an ANZ Business Day). This may affect the amounts available for you to use. However, we will only charge interest on that amount from the transaction date.

7.3 When payments and other credits are effective

- (a) Payments and other credits do not form part of your Credit Card Account Balance until they have been processed, even if they have an earlier transaction

date. Until that time, they are not taken into account for the purposes calculating interest, satisfying payments (including under Clause 15.3), or working out if your account is overlimit. This applies even if they are available for you to use before then.

- (b) We may require some payments (for example cheques or CardPay Direct payments) to be cleared before they will be processed and/or available for you to use (which can take around four ANZ Business Days).

7.4 When debits are effective and when we charge interest from

- (a) We will charge interest on each debit from the transaction date, unless interest is not charged, for example because an interest free period applies. However, where we debit interest, we don't charge interest on that interest until the first day of the next statement period.
- (b) If the processing date of the debit is after the transaction date we may make adjustments to the relevant Transaction Balance, for example to account for interest between those dates.

7.5 Processing order

- (a) Our business processes also determine the order in which we process debits and credits on any given day. This means for example that they may not be processed in the order they were made.
- (b) The processing order can affect the amount available for you to use (see Clause 10.2) and the way any excess credit is applied (see Clause 14.3).

8. INFORMAL OVERLIMITS

- (a) If a debit to your Credit Card Account would result in your outstanding Credit Card Account Balance exceeding your credit limit, you will be taken to have made a request for an informal overlimit amount.
- (b) We will consider your request for an informal overlimit amount and, if both you and the debit satisfy our criteria for informal overlimit amounts, we will allow the debit to proceed as an informal overlimit amount.

- (c) We may charge you an overlimit fee if:
- your account was opened on or after 18 June 2012 and you have consented to being charged an overlimit fee, and haven't withdrawn that consent, at the time we allow the overlimit; or
 - your account was opened before 18 June 2012 and at the time we allow the overlimit either:
 - you have not opted out of the overlimit fee; or
 - if you have opted out, you have since consented to being charged an overlimit fee and haven't withdrawn that consent.
- (d) We may charge interest on any informal overlimit amount in accordance with these Conditions of Use.
- (e) You must repay any informal overlimit amount immediately and in any case within 60 days of the day on which an informal overlimit amount is debited to your Credit Card Account.
- (f) By processing an amount as an informal overlimit amount, we are not increasing your credit limit.
- (g) For more information about informal overlimits, including how to consent or withdraw your consent to the overlimit fee, please contact us.

9. USING THE CREDIT CARD ACCOUNT

9.1 How you can use the Credit Card Account

- (a) You must use your Credit Card Account wholly and exclusively for your personal use.
- (b) You must not use the Credit Card Account for any unlawful purpose, including the purchase of goods or services prohibited by the laws of the jurisdiction you are in.

9.2 Credit card acceptance

We cannot guarantee any financial institution or merchant displaying a credit card symbol will always accept or honour a Credit Card.

9.3 Authorising amounts

- (a) When you or an Additional Cardholder authorises any Transaction, including by using a Credit Card or providing card details, you agree that we can debit the amount of the Transaction from your Credit Card Account.
- (b) For each Transaction you or an Additional Cardholder authorise, you are agreeing that the amount of the Transaction is correct. Depending on the circumstances, we may be able to reverse a Transaction if it isn't correct, but you must raise a dispute under Clause 20 first.
- (c) We treat the amount of any Transaction which you or an Additional Cardholder authorises, as well as any fees, interest or other amounts we can debit under your Credit Card Contract as credit that we have provided to you.
- (d) We may rely on information from other parties involved when we debit or credit amounts to your Credit Card Account. You should carefully check amounts and other details at the time you use your card, and check any receipts. Tell the person accepting your card if something isn't correct. You should also check your statements carefully and let us know as soon as possible if you think there is an error. Depending on the circumstances, we may also be able to reverse or adjust a Transaction if it isn't correct, but you must raise a dispute under Clause 20 first.

9.4 Standing authorities and recurring transactions

- (a) You or an Additional Cardholder can give a merchant or other party standing authority to debit your Credit Card Account. This includes for recurring transactions where the merchant or other party may debit your Credit Card Account without getting your authorisation each time, and for future transactions where the merchant or other party uses stored card details.
- (b) We will generally keep debiting the relevant amounts from your Credit Card Account until the arrangement is cancelled.
- (c) The relevant cardholder must cancel any standing authority directly with the merchant or other person. You should give plenty of notice that you want to

cancel, as it may take some time for them to process the request.

- (d) If the merchant or other person does not cancel the standing authority after they have been asked to then you can ask us to help you resolve the dispute under Clause 20 (you should keep evidence of your request).
- (e) If you or an Additional Cardholder gets a new Credit Card (for example if a Credit Card expires or is lost or stolen and in either case a replacement issued), existing standing authorities should be cancelled and set up with the replacement card details, or your details updated as appropriate, if you want the standing authorities to continue. In some cases an existing standing authority may automatically continue (for example, under Visa's arrangements with some merchants, there may be circumstances where credit card details are automatically updated when a replacement card is issued). If you don't want that to happen then you must cancel the standing authority.
- (f) If:
 - (i) An Event of Default has occurred under clause 23; or
 - (ii) Your Credit Card has been cancelled or suspended or your Credit Card Account has been blocked or closed in accordance with these Terms,then ANZ may stop processing recurring or other relevant transactions even if the relevant standing authority has not been cancelled.

9.5 Exchange rates used for foreign currency amounts

- (a) All amounts transacted in a currency other than Australian dollars will be converted into Australian dollars by Visa. Visa will determine the conversion process and rate or rates used.
- (b) In some cases, the merchant or other party involved may set the exchange rate so that you can pay in Australian dollars (in this case an overseas transaction fee may still be charged).

- (c) If any amount debited to the Credit Card Account in a foreign currency is later refunded or reversed, the payments made in Australian dollars to the Credit Card Account may differ from the original Australian dollar amount.

9.6 Related charges

- (a) The merchant or other person involved in accepting or processing a transaction, or the recipient of any money, may impose additional related charges. These include, for example merchant surcharges, branch fees or ATM fees.
- (b) These charges are outside our control and generally we are not able to identify them on your statement. They will (where applicable) form part of the transaction amount (including for the purposes of calculating any fee we are entitled to charge for a Transaction), and will be debited to the relevant Transaction Balance.

10. TRANSACTIONS ON YOUR CREDIT CARD ACCOUNT

10.1 Authorisations by ANZ

- (a) Before any Transaction is made, the merchant or other person involved in the Transaction may obtain an authorisation for the Transaction.
- (b) We can decline or refuse to authorise a Transaction where:
- you do not have sufficient credit available on your Credit Card Account;
 - ATM, cash advance or gambling limits apply to the Transaction;
 - a Credit Card has been cancelled or suspended or your Credit Card Account has been blocked;
 - we reasonably suspect fraud on a Credit Card Account; or
 - we reasonably consider it necessary to reduce the risk of loss to you or to ANZ.

An authorisation may reduce the amount of credit available to you on your Credit Card Account (and

the Transaction may be shown as 'pending'). If the Transaction is not completed, the amount of credit may continue to be reduced for a period of time, usually for around six ANZ Business Days.

- (c) The amount we process to your Credit Card Account may be different from the amount we authorise. For example, if the merchant has obtained authorisation for an estimated amount it can settle for a higher amount without getting another authorisation, or if the transaction is in a foreign currency the exchange rate can change before the transaction is settled. This means you could exceed your credit limit when the amount is processed.

10.2 Indicative amounts shown

- (a) You may be shown amounts, for example at an ATM, on internet banking or mobile banking, or on a receipt or transaction summary, which is indicative of:
- the amount you are able to use in your Credit Card Account (which might, for example, be referred to as 'funds', or just a '\$' figure) - this amount may reflect some, but possibly not all, debits and credits that have been made but not yet processed; or
 - the amount you owe or that is in your Credit Card Account (which might, for example, be referred to as 'balance') – this amount only reflects the debits and credits which have actually been processed by us as at a specific point in time.
- (b) This means for example that:
- it may appear that you have a positive Credit Card Account Balance when you make a transaction, but there may not be a positive balance when that transaction is processed, and you may have to pay interest and applicable fees; or
 - it may appear that you have sufficient credit available to use for a transaction but it may be declined, or there may not be sufficient credit at the time it is processed and your account may go overlimit.

This might be because credits are still pending, or another debit has arisen and/or been processed first.

- (c) Please see Clause 8 for further details of what may happen if you go overlimit, and Clause 7 for more information about how we process debits and credits.

10.3 Anti-money laundering compliance and sanctions

- (a) You agree that we may, without providing you with any notice and without incurring any liability delay, block or refuse to process any transaction, or close your account, if we reasonably consider or suspect that processing the transaction or keeping your account open:
- may break any law or regulation in Australia or any other country;
 - involves any person (natural, corporate or governmental) that is itself sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by the United Nations, the European Union or any country;
 - may directly or indirectly involve the proceeds of, or be applied for the purposes of, unlawful conduct; or
 - may be inconsistent with or prohibited by our anti-money laundering and counter-terrorism financing or sanctions policies.
- (b) Such policies, which can change from time to time, are designed to help ANZ comply with legal obligations and to identify, manage and mitigate money laundering, terrorism financing and sanctions risks. These policies cover matters such as ANZ's approach to:
- customer due diligence;
 - monitoring transactions for indicators of unusual behaviour and reporting suspicious activities to appropriate authorities; and
 - transactions that may be connected, directly or indirectly, with sanctioned parties, jurisdictions, products or sectors of economies in certain jurisdictions.
- (c) A summary of our anti-money laundering and counter-terrorism financing policy and our sanctions

policy is available on anz.com and includes, for example, a current list of relevant jurisdictions.

- (d) You must give us all the information we reasonably need to manage anti-money laundering, counter-terrorism financing and/or economic and trade sanctions risk or to comply with any law in Australia or any other country.
- (e) You agree that we may give any information about you to:
 - any law enforcement, regulatory agency or court if we must do this under any law or regulation in Australia or elsewhere; and
 - any correspondent (or agent) bank we use to make the payment for the purpose of compliance with any law or regulation.
- (f) Unless you have told us that you are a trustee of the account or are acting on behalf of someone else, you warrant that you are acting on your own behalf in entering into this agreement.
- (g) You declare and undertake to us that the processing of any transaction by us in accordance with your instructions will not breach any law or regulation in Australia or any other country.

10.4 Gambling transactions

- (a) We may decline or refuse to process any gambling transaction on your Credit Card Account without notice and without incurring any liability to you.
- (b) We will publish guidelines on anz.com explaining when we can decline or refuse to process a gambling transaction.
- (c) We will tell you of any new or changed guidelines at least 20 days before the guidelines take effect by a notice on or with a statement, or by a notice in a national newspaper, or any other public notice as long as the requirements of any applicable law or Code are met.
- (d) We may rely on information from a merchant, Visa or another person involved to identify a gambling transaction. That information may not correctly characterise all Transactions. For example, all

Transactions with merchants who sell lottery tickets may be identified as gambling transactions. Other Transactions that you intend to be for gambling purposes may not be identified, and we will have no liability to you in failing to identify them.

- (e) These provisions do not oblige us to decline a gambling transaction or limit your liability to us in respect of any gambling transactions processed to your Credit Card Account.
- (f) If we permit gambling transactions to be authorised or processed, we may treat them as Cash Advances, and Cash Advance limits, fees and interest may apply.

10.5 Card Controls

- (a) We may make certain card controls available for use from time to time. 'Card Control' means a function which we may make available for use in connection with a Credit Card that may result in us declining or refusing to process certain transactions or types of transactions on the Credit Card or the Credit Card Account.
- (b) We may publish guidelines outlining the types of Card Controls that are currently available.
- (c) If Card Controls apply to a Credit Card then we may decline or refuse to process applicable transactions without incurring any liability to you.

10.6 Cash Advance limits

- (a) We may impose a minimum, or limits, on the amount of Cash Advances available. You may ask us to change the limit we have imposed.
- (b) Other financial institutions, ATMs, merchants or service providers may also impose their own minimum amounts or limits.
- (c) You may be required to produce suitable identification when requesting a Cash Advance.
- (d) See anz.com for details of the current cash advance limits that apply.
- (e) See the Electronic Banking Conditions of Use for information about other transaction limits that might apply.

11. STATEMENTS

- (a) We will issue a statement to you on or before the end of each statement period unless we decide not to because it is not required by law. The statement period will generally be around 30 days, ending on or around the same day each month (taking into account weekends and public holidays).
- (b) The statement will be available electronically if you have internet banking or use mobile banking. We will also send the statement to your mailing address, unless you have asked us not to, or unless the law allows us to send it to you electronically instead (in which case we may send it to you in accordance with Clause 28). It is important that you keep your contact details up to date.
- (c) You must carefully check your statement as soon as you get them. If you think there may be mistakes or unauthorised transactions, if something doesn't look right, or if you have any questions about an entry on a statement contact us immediately.
- (d) Depending on the circumstances, we may be able to reverse a transaction if it isn't correct, but you must raise a dispute under Clause 20 first.
- (e) We may allow you to check transaction details in other ways, for example on internet banking, phone banking or mobile banking.

12. AMOUNTS YOU MUST PAY ON YOUR CREDIT CARD ACCOUNT

12.1 Minimum amounts you must pay

Your statement will show your Minimum Monthly Payment and any 'Payable Immediately' amount.

12.2 Minimum Monthly Payment

- (a) The Minimum Monthly Payment will generally be (and, except as allowed by Clause 12.3, won't exceed):
 - (i) 2% of the Closing Balance shown on your statement (less any Instalment Plan and Buy Now Pay Later Plan balances); or

- (ii) if your account is overlimit, and you don't have overdue amounts which are the same or higher than the overlimit amount, 2% of your credit limit (less any Instalment Plan and Buy Now Pay Later Plan balances),

in either case rounded up to the nearest dollar, plus any instalments that are due under any Instalment Plan in the next statement period.

- (b) If that amount is \$25 or less, then we may make the Minimum Monthly Payment an amount which does not exceed the lesser of \$25 and the Closing Balance.
- (c) Instalment Plan and Buy Now Pay Later Plan balances are the total of Instalment Plan and Buy Now Pay Later Plan balances as shown on the relevant statement.
- (d) You must pay the Minimum Monthly Payment by the Due Date shown on the statement.

12.3 Amounts payable immediately

- (a) You must pay any 'Payable Immediately' amount immediately.
- (b) The 'Payable Immediately' amount may include amounts that are immediately due, including any overdue amounts and any amount by which your outstanding Credit Card Account Balance exceeds your credit limit.
- (c) If you have both overdue amounts and overlimit amounts, then the greater of those amounts will be the 'Payable Immediately' amount.
- (d) If we don't include amounts that are immediately due in the 'Payable Immediately' amount then we may add them to the Minimum Monthly Payment instead.

12.4 How we work out the Due Date

- (a) Unless we have agreed otherwise, the Due Date in respect of each statement period is:
 - (i) 14 days after the end of the statement period; or
 - (ii) 25 days after the end of the statement period if:
 - we have agreed with you, or told you, that you have an interest free period of up to 55 days on the Purchases balance, or

- you don't have an interest free period.
- (b) If the Due Date would fall on a day that is not an ANZ Business Day, the Due Date may be either the previous or next ANZ Business Day depending on our business processes.

12.5 What to do if you are in financial difficulty

You should tell us as soon as possible if you are in financial difficulty. We will, with your agreement, try and help you overcome your difficulties with managing your Credit Card Account, including for example by developing a repayment plan.

13. HOW TO MAKE PAYMENTS TO YOUR CREDIT CARD ACCOUNT

- (a) You can make payments to your Credit Card Account in any way we allow. Go to anz.com for information about the payment methods available.
- (b) All payments must be settled in Australia with Australian dollars.
- (c) Your payment won't be treated as made to your Credit Card Account until we have received and processed it. You should make sure you allow time for the payment to reach us, especially if you are paying from another bank or by mail. See Clause 7 for more information about processing.
- (d) When we make adjustments to your Transaction Balances to account for refunds and reversals, we don't treat them in the same way as payments to the Credit Card Account for the purposes of seeing whether you have met your minimum monthly payments under Clause 12. That means you could be in default under the Credit Card Contract and/or be charged a late payment fee even though a refund or reversal has been processed to your account by the Due Date.
- (e) However when we assess whether or not you have paid your Closing Balance or Adjusted Closing Balance for the purposes of Clause 15.3, we will generally treat a refund or reversal as a payment, except that we may not treat it as effective until the next date on which an actual payment is processed

to the Credit Card Account, or until the next Due Date (which in some circumstances means we may charge interest on your Purchases Balance until then).

- (f) In some circumstances payments can be rejected (for example, because there is an error with them). If they are subsequently processed, we will make adjustments to your Transaction Balances, but they may not be treated as a payment for the purposes of Clause 12 or Clause 15.3. This means you could be in default, be charged a late payment fee or overlimit fee and/or be charged interest (unless the rejection is due to ANZ's fraud, wilful misconduct or error).
- (g) If a payment made to your account is reversed (for example because it was paid to you in error, or because we have agreed in our discretion, acting reasonably, to reverse it) or dishonoured, then we will debit the Transaction Balances the original payment was credited to accordingly, and may make adjustments under Clause 17. The amount of credit available for you to use will also be reduced accordingly. This may mean you incur a late payment fee, exceed your credit limit and/or incur an overlimit fee.

14. HOW WE APPLY PAYMENTS AND OTHER CREDITS

14.1 How we apply payments

- (a) Unless you have requested and we have agreed a different order with you (for example where a Promotional Plan applies which provides for a different payment order), once a payment has been processed we will apply it:
 - (i) to pay any unpaid amount that was included in the Closing Balance shown on your last statement issued before the payment, before we apply it to any amounts debited since that statement;
 - (ii) in each case, in order from those that have the highest Annual Interest Rate to those that have the lowest.
- (b) If the same Annual Interest Rate applies to all of the relevant amounts, we will apply the payment towards

paying off those amounts in the order determined by our business processes, acting reasonably.

- (c) In comparing the Annual Interest Rates that apply to different amounts, we assume that interest free periods don't apply to the Purchases balance.

14.2 How we apply credit from a refund or reversal

After it has been processed we will generally apply any credit from a refund (for example where you have returned goods or cancelled services) or a reversal (for example where the Transaction was made in error or a dispute has been resolved in your favour) to reduce amounts forming part of the Transaction Balance which the relevant Transaction was originally debited from (based on information provided to us).

14.3 How we treat excess credit

- (a) If there is any excess credit remaining after we have applied a payment or other credit, then we will apply it to subsequent debits in the order determined by our business processes, acting reasonably. This will generally be based on the order those debits are processed, or the dates on which your Transaction Balances were set up.
- (b) See Clause 7 for more information about when we process debits and credits and the order we process them in.

15. HOW WE CALCULATE AND CHARGE INTEREST

15.1 How interest is charged on Credit Card Accounts

- (a) Unless an interest free period applies or you have a Promotional Plan under which no interest is currently charged, we may charge interest on each Transaction Balance.
- (b) Interest is calculated on the Transaction Balance as at the end of each day, using the applicable Annual Interest Rate divided by 365.
- (c) We debit interest for a statement period (including any adjustments under Clause 7.4 or Clause 17) to your Credit Card Account as at the last day of the statement period. It will be included in your Closing Balance for the statement. Any interest that

is not debited may be carried forward to the next statement period.

15.2 Amounts included in the Transaction Balances

(a) The Purchases balance includes:

- Purchase amounts;
- fees and charges and other amounts we debit under Clause 16, other than any that we reasonably consider relate to another Transaction Balance;
- any other amount we are entitled to debit under the Credit Card Contract or any other terms you have agreed to, other than an amount that we reasonably consider relates to another Transaction Balance; and
- interest debited in respect of those amounts, and on interest we have already debited.

(b) The Cash Advances balance includes:

- Cash Advance amounts;
- fees and charges and other amounts we debit under Clause 16 that we reasonably consider relate to the Cash Advances balance; and
- interest debited in respect of those amounts, and on interest we have already debited.

(c) The standard Balance Transfers balance includes:

- standard Balance Transfer amounts;
- fees and charges and other amounts we debit under Clause 16 that we reasonably consider relate to the standard Balance Transfers balance;
- interest debited in respect of those amounts, and on interest we have already debited.

(d) Each Promotional Plan balance includes:

- Transaction amounts on the relevant Promotional Plan and other Transaction Balances transferred to the relevant Promotional Plan (as applicable);
- fees and charges and other amounts we debit under Clause 16 that we reasonably consider relate to the relevant Promotional Plan;

- interest (if any) debited in respect of those amounts, and on interest we have already debited.

15.3 Interest free periods

- (a) If your Credit Card Account has interest free periods on Purchases:
 - we won't charge interest on the Purchases balance for the period beginning at the start of the Credit Card Contract and ending on the Due Date for the first statement period;
 - after that, we won't charge interest on the Purchases balance if you pay the full Closing Balance or the full Adjusted Closing Balance (as applicable) for each statement period by the applicable Due Date.
- (b) If you don't pay the full Closing Balance or the full Adjusted Closing Balance (as applicable) shown on a statement by the Due Date, we will charge interest on the Purchases balance from the day after the applicable Due Date.
- (c) You can regain your interest free period if you pay the full Closing Balance or the full Adjusted Closing Balance (as applicable) shown on your next (or any subsequent) statement by the Due Date. If you do that we won't charge interest on your Purchases balance for the period beginning on the day after payment. We will start charging interest again if the circumstances in (b) above apply.
- (d) You can also regain your interest free period if the Closing Balance or Adjusted Closing Balance shown on a subsequent statement is nil or a positive balance amount. In that case we won't charge interest on the Purchases balance for the period beginning on the first day of the next statement period. We will start charging interest again if the circumstances in (b) above apply.
- (e) If you regain your interest free period, your statement may still include interest charged for the period before you regained it.
- (f) Your Letter of Offer will tell you if you have interest free periods on Purchases.

(g) There is no interest free period on amounts debited to:

- the Cash Advances balance;
- the standard Balance Transfers balance; or
- any Promotional Plan balance including any Purchases debited to it (unless the Promotional Plan terms say that interest is not charged).

16. FEES AND CHARGES YOU MUST PAY

(a) You must pay:

- the fees and charges set out in your Letter of Offer;
- the fees and charges that apply to any Promotional Plan;
- any premiums for credit card insurance you agree to take out in connection with your Credit Card Contract; and
- any enforcement expenses we may charge you under Clause 23; and
- any additional fees and charges we have agreed with you or told you about under your Credit Card Contract.

Those fees and charges may be varied from time to time under your Credit Card Contract.

(b) We may debit those fees and charges to your Credit Card Account at any time after we become entitled to charge them.

(c) Any annual or other periodic fees are charged for the relevant year or period or any part of it. This means, unless we agree otherwise, that we will not refund them once paid, even if a Credit Card is cancelled or your Credit Card Account is closed.

(d) You must also pay any GST or other government duties or charges that are payable in relation to the Credit Card Account or any amounts debited or credited to the Credit Card Account. We may also debit those amounts to your Credit Card Account.

17. ADJUSTMENTS ANZ MAY MAKE

- (a) We may adjust a debit or credit made to the Credit Card Account to ensure that it accurately records the legal obligations under this Credit Card Contract and the law, for example because of:
- an error or processing problem;
 - a payment reversal or dishonour;
 - a resolution of a dispute;
 - you asking us to move amounts between your Transaction Balances or pay a credit balance to you.
- (b) If we do this we may make consequential adjustments to Transaction Balances, including to interest. The adjustments may relate to prior statement periods.

18. KEEPING YOUR CREDIT CARD SECURE

The security of your Credit Card is very important.

You and each Additional Cardholder must:

- (a) sign the back of the Credit Card immediately once it is received, and only use it within the 'valid from' and 'until end' dates;
- (b) securely destroy the Credit Card when it expires (including any chip);
- (c) not let anyone else use the Credit Card, or have access to the card details or the PIN;
- (d) take reasonable steps to protect the Credit Card from loss, theft or misuse;
- (e) if the Credit Card is lost or stolen, or there is any unauthorised use, immediately make a report under Clause 19; and
- (f) comply with the security and other requirements set out in the Electronic Banking Conditions of Use.

You are more likely to be liable for unauthorised Transactions if you don't do these things, see Clause 20.

Credit Cards remain the property of ANZ at all times.

19. WHAT TO DO IF YOUR CREDIT CARD IS LOST OR STOLEN

- (a) If you or an Additional Cardholder suspects that a Credit Card has been lost or stolen, or that the card or card details have been used by someone else without authority, it should be reported to us immediately.
- (b) We will cancel the Credit Card when you notify us. We may also cancel any other Credit Cards on your Credit Card Account. The Credit Cards must not be used once the report has been made, and if applicable must be securely destroyed (including any chip). Cancellation may not become effective immediately.
- (c) We can also cancel a Credit Card if we learn in some other way that it has been lost or stolen (for example, because a third party reports that they have found it).
- (d) We may issue replacement Credit Cards. Depending on the circumstances, we may also issue you with a new Credit Card Account and transfer your Credit Card Account Balance to it (including any subsequent debits referred to in paragraph (f)). Your existing Credit Card Contract, as well as any Promotional Plan terms, will apply to your new Credit Card Account and/or Credit Cards.
- (e) Any standing authority on the old Credit Cards should be cancelled and set up on the replacement Credit Cards. See Clause 9.4 for more information about standing authorities and recurring transactions.
- (f) Even if a Credit Card has been cancelled under this clause, amounts may still be processed to your Credit Card Account (including transactions that have not yet been processed and transactions under a standing authority (such as recurring transactions) that have not been cancelled). You may be liable for those amounts, and any related interest and fees.
- (g) If you want to dispute a Transaction which happened when your Credit Card was lost or stolen or which you didn't authorise, you will need to lodge a dispute under Clause 20.

20. DISPUTING TRANSACTIONS AND YOUR LIABILITY

20.1 How to dispute a transaction

- (a) You can lodge a dispute about a transaction, for example, because you didn't authorise it or you didn't receive the goods or services, or you think there has been an error by a merchant or another party. For details about how to dispute a transaction (including applicable time limits and the information you will need to provide) you can call us.
- (b) To the extent permitted by law, we are not responsible for incorrect amounts debited or credited to your Credit Card Account where we have relied on information from other parties involved (for example Visa, or the person accepting your card), except to the extent this arises from ANZ's fraud, wilful misconduct or negligence.
- (c) However, depending on the circumstances you may have rights under the scheme rules or under the ePayments Code.

20.2 Disputing unauthorised Transactions

- (a) If you didn't authorise a Transaction (for example because your card was lost or stolen) then you may be entitled to a reversal under the ePayments Code, or under the applicable scheme rules even if the merchant or other party doesn't accept responsibility, or we may otherwise agree to reverse the amount.
- (b) See the Electronic Banking Conditions of Use for more information about liability for unauthorised transactions.

20.3 Resolving your dispute under the scheme rules

- (a) If you have a dispute with the merchant or other person who accepted your Credit Card, then in some cases we may be able to help by referring the dispute under the applicable scheme rules. This depends on the type of dispute and the circumstances. If it is successful the transaction may be reversed (sometimes called a chargeback), and we will credit any refund to your account.
- (b) It is important to lodge a dispute as soon as possible, as there are time limits which may apply under the

scheme rules. ANZ does not control the time limits imposed under scheme rules. We are not responsible if you don't meet the deadlines or provide sufficient information, including any extra information we reasonably ask for. If you unreasonably delay in providing the required information we request, we can treat the dispute as withdrawn.

- (c) In some cases the merchant or other party may not be obliged to reverse the Transaction under the applicable scheme rules, for example if it was authenticated using Visa Secure (formerly known as Verified by Visa).

20.4 Other important information about disputes

- (a) We do not accept any liability for goods or services purchased with a Credit Card, and any complaints about them must be resolved directly with the merchant concerned.
- (b) If you raise a dispute under this clause, we may make adjustments (for example when we calculate interest).

21. CANCELLATION AND TERMINATION

21.1 Your rights to close your Credit Card Account

- (a) You can ask us to close your Credit Card Account at any time by visiting anz.com, calling us, or in any other way we allow. See anz.com for more information.
- (b) When we process your request to close your Credit Card Account we will cancel all Credit Cards linked to the Credit Card Account. Once we have done that, the cards can't be reinstated, and you will have to reapply.
- (c) Before we close your Credit Card Account, you will need to pay your outstanding Credit Card Account Balance.
- (d) We will only complete the closure of your Credit Card Account and terminate your Credit Card Contract when we are satisfied, acting reasonably, that all outstanding amounts have been paid in full and no further transactions (including, for example, any recurring transactions or other regular payment arrangements) can be debited to the account. Until

then, you will still have to pay any amounts required under the Credit Card Contract. See Clause 21.4.

21.2 Our rights to cancel or suspend your cards, close your account and terminate your contract

- (a) In addition to any rights we have under clause 10.3, we may cancel or suspend any Credit Card on your Credit Card Account or block or close your Credit Card Account, if:
 - (i) an Event of Default occurs and we are entitled to take further action under clause 23(c);
 - (ii) we suspect on reasonable grounds that there has been, or we reasonably believe it is necessary to prevent, fraudulent or unauthorised use of the Credit Card Account or any Credit Card;
 - (iii) we reasonably believe that use of the Credit Card Account or any Credit Card may cause us loss, or that the cancellation, suspension, closure or block is necessary to protect our legitimate interests;
 - (iv) we reasonably believe that the use of the Credit Card Account or any Credit Card may cause you hardship or loss;
 - (v) we become aware that you do not meet, or cease to meet, our eligibility requirements for any Credit Card or the Credit Card Account;
 - (vi) a Credit Card or your Credit Card Account has not been used for any Transactions for 12 months or more;
 - (vii) a Credit Card is not activated within 6 months of it being issued; or
 - (viii) we decide not to reissue a Credit Card under Clause 22
- (b) Unless required by law, we may not give you notice prior to cancelling or suspending your Credit Card or Credit Card Accounts under paragraph (a). If we don't give you notice before we cancel a Credit Card under paragraph (a), then we will take reasonable steps to tell you as soon as practicable afterwards.

- (c) We can also cancel or suspend any Credit Card on your Credit Card Account, or block or close your Credit Card Account, without giving a reason, by giving you at least three months' notice.
- (d) If we cancel a Credit Card, then we may close your Credit Card Account and terminate your Credit Card Contract. However, we may not do these things immediately, and you will still have to pay any amounts required under the Credit Card Contract. See Clause 21.4.

21.3 What happens after closure or cancellation

If your Credit Card is cancelled or your Credit Card Account is closed under Clause 21.1 or Clause 21.2 then:

- your Credit Card Account and the Credit Cards on your Credit Card Account must not be used (other than to pay amounts under Clause 21.4);
- all Credit Cards must be securely destroyed (including any chip); and
- if you have a positive Credit Card Account Balance when we cancel your Credit Cards then we will pay you the Credit Card Account Balance (unless those funds have been remitted as unclaimed money in accordance with the law). In order to pay the balance to you, we may need you to provide us with payment details.

21.4 Amounts that can still be payable after closure or cancellation

- (a) Even if you have asked us to close your Credit Card Account, or Credit Cards on your account have been cancelled, debits may still be processed to your Credit Card Account. This can happen, for example, if a transaction had occurred but not been processed, or if there is a Transaction where authorisation is not needed, such as a recurring transaction or a Transaction where systems are offline. This will apply even if you paid your Credit Card Account Balance to zero. If this happens, you will have to repay those amounts, together with any related interest and fees.
- (b) Standing authorities and other regular payment arrangements may not automatically be cancelled and you should cancel them directly with the merchant or other party (see Clause 9.4).

- (c) You must also continue to pay all other amounts required under the Credit Card Contract including fees and interest. This can include annual or other periodic fees, which may continue to apply in accordance with your Credit Card Contract if you have an outstanding Credit Card Account Balance at a relevant time.

21.5 Suspension of Credit Cards

- (a) This clause applies if we have suspended a Credit Card under Clause 21.2.
- (b) If we have suspended a Credit Card because you haven't paid an amount due then you will generally be able to start using it again once you have made those payments (unless we have cancelled the Credit Card). In other circumstances, if appropriate, we will tell you what you need to do for the Credit Card to be reinstated.
- (c) Even if a Credit Card has been suspended, debits may still be processed to your Credit Card Account. This can include transactions under a standing authority (though some transactions under a standing authority may not be processed after suspension, for example if they require authorisation which we decline). If debits are processed to your Credit Card Account, you will have to repay those amounts, together with any interest, fees and charges relating to them.
- (d) You must also continue to pay all other amounts required under the Credit Card Contract.
- (e) If we suspend a Credit Card, then in our discretion we can decide to reinstate it, or we may cancel it in accordance with our rights under Clause 21.2.

22. CREDIT CARD REISSUE AND REPLACEMENT

We may issue a new Credit Card to you or an Additional Cardholder in certain circumstances (for example, if the Credit Card is faulty, damaged, lost stolen or has expired). We reserve the right, acting reasonably, not to reissue a Credit Card. That might happen where for example we need to complete or update our customer identification process, we don't have a valid Australian address for you, or one of the circumstances in Clause 21.2(a) applies.

23. WHAT HAPPENS IF YOU ARE IN DEFAULT

(a) It is an Event of Default if any of the following occurs:

- you do not pay an amount due under the Credit Card Contract when it is due;
- you do not, or an Additional Cardholder does not, comply with any other obligation under the Credit Card Contract or we believe on reasonable grounds that you obtained the Credit Card Contract by fraudulent misrepresentation, and we reasonably consider it is likely to materially increase our credit risk, or give rise to a material legal, reputational or security risk in connection with the Credit Card Contract; or
- we believe on reasonable grounds that you or an Additional Cardholder has engaged in an unlawful purpose using funds supplied to you under the Credit Card Contract.

(b) Before we take any enforcement action, we will send you a notice giving you an opportunity to remedy the default within a specified time (at least 30 days, or any shorter timeframe permitted by law) unless the law says we don't have to.

(c) If:

- you don't remedy the default or the default can't be remedied in the time specified; or
- we don't have to give you notice under applicable law,

then we may do any of the following:

- reduce or cancel your credit limit;
- require you to repay any or all of your Credit Card Account Balance;
- cancel or suspend any Credit Cards on your account, or block your Credit Card Account, under Clause 21.2 (in which case Clauses 21.3, 21.4 and 21.5 will apply);
- in the case of you not paying an amount when due, report your default to any credit reporting bodies;

- charge you any enforcement expenses we reasonably incur as a result of the default;
- assign the debts due to us by you to a debt collection agency; and
- commence legal proceedings against you in respect of the default.

Unless required by law, we may not seek your consent prior to doing any of these things. Where required by law, we will tell you if we do any of these things.

- (d) If we charge you enforcement expenses under paragraph (c) then:
- (i) we can debit those amounts to your Credit Card Account, in which case they will form part of the Purchases balance and we can charge interest on them under Clause 15; and
 - (ii) they may be described on your statement other than as enforcement expenses (for example, as a 'recovery fee'), and we may include them in the 'payable immediately' amount shown on your statement.

24. CHANGES TO THE CREDIT CARD CONTRACT

24.1 We can make changes to the Credit Card Contract without your agreement

We can make changes to your Credit Card Contract without your agreement.

The changes we can make are set out below. If we make such a change, we will give you notice as set out below.

If we make a change that you are not happy with, then you can close your account and terminate the Credit Card Contract under Clause 21.1.

24.2 Changes to interest, payments, fees and charges

Type of change	When we will give you notice	How we will give you notice
1. A change to an interest rate or rates.	<p>Not later than the day the change takes effect.</p> <p>However, if the change to the rate is determined by referring to a reference rate, we may not give you notice if the change to the reference rate is notified by public notice* by us or another party not later than the date the change takes effect.</p>	By public notice* and also giving you written notice before or when we give you your next statement after the change or by written notice.
2. A change in how we calculate or charge interest (including to any interest free period) unless it reduces your obligations.	<p>Not later than 20 days before the change takes effect, if the change is reasonable for us to manage a material and immediate risk.</p> <p>Otherwise not later than 30 days before the change takes effect.</p>	Written notice.

Type of change	When we will give you notice	How we will give you notice
3. Any change in the amount, frequency, time for payment or way we calculate instalments or minimum repayments (unless it reduces your obligations, or extends the time for payment).	Not later than 30 days before the change takes effect.	Written notice.
4. A change in the amount of any fee or charge (including any new fee or charge), or a change in the frequency or time for payment of any fee or charge (unless it reduces your obligations, or extends the time for payment).	<p>Not later than 20 days before the change takes effect, if the change is reasonable for us to manage a material and immediate risk, or if it relates to a change to or introduction of a government charge that you pay directly or indirectly in connection with the Credit Card Contract.</p> <p>Otherwise not later than 30 days before the change takes effect.</p>	By public notice* and also giving you written notice before or when we give you your next statement after the increase or by written notice.

Type of change	When we will give you notice	How we will give you notice
5. Any change referred to in 2, 3 or 4 which reduces your obligations, or extends the time for payment.	Before or when we give you your next statement after the change takes effect.	Written notice.

* A public notice is a notice published in a national newspaper, or any other public notice as long as the requirements of any applicable law or Code are met.

24.3 Other changes we can make without your agreement

We can also make the following changes to your Credit Card Contract without your agreement:

- (a) Changes to ensure our products work with, or the terms of your Credit Card Contract are consistent with, our business, communication, technological or operational systems or processes;
- (b) Changes to comply with, or to reduce the risk of non-compliance with, any law or any change in law, or any decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service, regulator, or any other similar body;
- (c) Changes that, in our reasonable opinion, are required or appropriate to protect us or any person from the risk of fraudulent or illegal activity;
- (d) Changes that enhance the security of our products or services;
- (e) Changes that are administrative;
- (f) Changes to simplify the terms of your Credit Card Contract;
- (g) Changes to correct a mistake, inconsistency or omission;
- (h) Changes to reflect changes or improvements to the features of the product or how it works;

- (i) Changes to, or as part of a process to, discontinue or replace a product or migrate a product to a new system, and for this purpose we may change your product to a different product with similar features to the discontinued or replaced product, or change your existing product;
- (j) Changes that are beneficial to you;
- (k) Changes that reflect current industry or market practice or conditions or that we reasonably consider are appropriate in light of changes to community standards or expectations in respect of bank or environmental, social and governance practices;
- (l) Changes that in our reasonable opinion are reasonably required to prudently manage a material credit, operational or compliance risk; and
- (m) Any other changes that are reasonably necessary to protect our legitimate business interests.

If we make any of these changes, we will give you written notice:

- not later than 20 days before the change takes effect, if the change is reasonable for us to manage a material and immediate risk, or if it relates to a change to or introduction of a government charge that you pay directly or indirectly in connection with the Credit Card Contract;
- otherwise, not later than 30 days before the change takes effect.

24.4 Reducing limits

- (a) We can reduce your credit limit or any cash advance limit that applies to your Credit Card or Credit Card Account without notice if:
 - (i) an Event of Default occurs, even if we haven't exercised our right to require you to repay your outstanding Credit Card Account Balance; or
 - (ii) we reasonably consider it necessary to reduce the risk of loss to you or to ANZ.
- (b) Unless there is an Event of Default, we will give you notice as soon as reasonably practicable after we have reduced the relevant limit.

25. COMPLAINTS FEEDBACK AND ERRORS

We value your feedback and acknowledge we can sometimes make mistakes or get things wrong. If you think we have made an error, please let us know immediately. To make a complaint, provide feedback or let us know about a possible error. You can talk to staff at your local ANZ Branch or Business Centre or call us. We will do our best to help resolve any issue you may have.

If you are not satisfied with our response, or do not want to talk to the customer service team, you can contact our Complaint Resolution Centre. Our specialists will work with you to resolve your complaint quickly and amicably.

If you are not satisfied with our response you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA offers free, fair, independent and accessible financial services dispute resolution.

You can find contact details at the front of this booklet.

Time limits may apply to complaints to AFCA. Please act promptly and consult the AFCA website to find out if or when the time limit relevant to your circumstance expires.

The Electronic Banking Conditions of Use contain further information on what to do in circumstances when you believe that there has been an error involving an electronic access process, including your card and PIN.

26. PRIVACY AND CONFIDENTIALITY

26.1 Privacy and confidentiality

ANZ will collect and use information about you during the course of your relationship with ANZ. We explain below when and how ANZ may collect, use and disclose this information.

It is important that the information ANZ holds about you is up to date. You must let ANZ know when information you have provided ANZ has changed.

In this Clause 26, 'you' includes an Additional Cardholder.

26.2 Collection, use and disclosure of information

ANZ may use and disclose the information we collect about you for the following purposes:

- to assist in providing information about a product or service;
- to consider your request for a product or service;
- to enable ANZ to provide a product or service;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (such as loyalty partners) in relation to the promotion or provision of a product or service;
- to manage accounts and perform other administrative and operational tasks (including risk management, systems development and testing, credit scoring, staff training, collecting debts and market or customer satisfaction research);
- to consider any concerns or complaints you raise against ANZ and/or to manage any legal action involving ANZ;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; and
- as required by relevant laws, regulations, codes of practice and external payment systems.

26.3 Absence of relevant information may lead to loss of service

If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.

26.4 Information required by law etc.

ANZ may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in ANZ's Privacy Policy and at anz.com/privacy.

26.5 Providing your information to others

ANZ may provide your information to:

- any related entity of ANZ which may use the information to: carry out ANZ's functions and activities; promote its own products and services; assess your application for one of its products or services; manage your product or service; perform administrative and operational tasks (including debt recovery); or comply with regulatory requirements and prudential standards;
- an organisation that is in an arrangement with ANZ to jointly offer products and/or has an alliance with ANZ to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or ANZ to: provide you with products or services; and/or promote a product or service;
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities (for example, mailing houses or debt collection agencies);
- an organisation that assists ANZ to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties ANZ is authorised or required by law or court/tribunal order to disclose information to;
- participants in the payments system (including payment organisations and merchants) and other financial institutions (such as banks);
- other credit providers;
- mortgage insurers and any reinsurer of any such mortgage insurer;
- your guarantors (and intending guarantors) and any person who has provided security for your loan;
- any person who introduces you to ANZ;
- your referee(s);
- your employer;
- your joint borrower(s) or account holder(s); and

- your adviser; your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone acting for you in connection with your account.

If you do not want us to tell you about products or services, call us to withdraw your consent.

ANZ may disclose information to recipients (including service providers and ANZ's related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at anz.com/privacy.

26.6 Credit reporting

ANZ may also disclose personal information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. We may also collect this information from credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at anz.com/privacy.

If you would like a hard copy of this information, please call us or visit any ANZ branch for a copy of ANZ's Privacy Policy.

26.7 ANZ Privacy Policy

ANZ's Privacy Policy (anz.com/privacy) contains information about:

- the circumstances in which ANZ may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable code and how ANZ will deal with those matters.

26.8 Collecting sensitive information

ANZ will not collect sensitive information about you, such as information about your health, without your consent.

26.9 Personal information you provide about someone else

If you give ANZ personal information about someone else, please show them a copy of this clause so that they may understand the manner in which their personal information may be used or disclosed by ANZ in connection with your dealings with ANZ.

27. COMMISSIONS AND RELATED PAYMENTS

Various amounts of commissions, fees and charges may be paid to or by ANZ when you use your Credit Card or accept any Promotional Plans. These include any amount which may be received by ANZ from a merchant or a merchant's bank for ANZ paying debts incurred by you.

28. HOW WE WILL CONTACT YOU OR SEND YOU THINGS

- (a) We may send you notices, documents and information by mail, by personal delivery, (where permitted by law) by electronic methods or any other method permitted by law. Electronic methods include email, fax, SMS, or other electronic messaging, such as through internet banking or mobile banking. It also includes publishing the relevant notice, document or information on our website or in internet banking or mobile banking and giving you notice using any method permitted in this paragraph that it is available. Messages may include personal information.
- (b) We may send notices, documents and information to any person you have nominated to receive them.
- (c) You will be taken to have received anything sent:
 - by mail, on the day it would have been delivered in the ordinary course of post;
 - by personal delivery, on the day we deliver it to you; or

- using any electronic method, on the day we send it (or we send the notice telling you it is available, where applicable).
- (d) We are not liable for any loss or damage you suffer as a result of any person other than you accessing messages we send, except where it results from our fraud, wilful misconduct or negligence.

29. UPDATING YOUR PERSONAL DETAILS

- (a) It is important that you and any Additional Cardholders keep your contact details and other personal details up to date (for example, address, telephone number or email address), and you or any Additional Cardholder must tell us about any changes as soon as possible. Sometimes it will be necessary to provide information in writing or by visiting an ANZ branch. A PO Box cannot be used as a residential address.
- (b) If you don't keep your contact details up to date, we are not responsible if we are unable to issue statements or cards or information to you.

30. GENERAL MATTERS

30.1 ANZ Business Days

If the Credit Card Contract requires or allows us to do something or provides that any of our processes occur on a day that is not an ANZ Business Day, we may do it or the process may occur on either the preceding or the following ANZ Business Day.

30.2 Certificate of outstanding amount

- (a) If we give you a written notice of how much you owe us that notice can be used as evidence of the amount owing, unless you dispute the correctness of the notice including in any court or tribunal proceeding.
- (b) The notice may not include Transactions, interest, fees or charges, refunds or payments that have not been processed by us at the time the notice is prepared.
- (c) You must check the details in any written notice provided under this section and, if you believe there are any errors or you have any other concerns, you must contact ANZ as soon as possible.

30.3 ANZ's rights to set off and combine accounts

Subject to the Banking Code of Practice, where we reasonably consider that it is in our legitimate interests to do so, we can combine the total balance in two or more of your accounts held with us, or set off an amount in one account against an amount in another, even if the accounts are not both credit card accounts or if they are held at different branches. This means, for example, that the credit in one account can be used to repay all or part of the outstanding balance in another account. We do not need to give notice to you before we do this, but will promptly tell you once it has been completed. You should not treat your accounts as combined unless we have agreed to do so.

30.4 Things outside ANZ's control

To the extent permitted by law, we will not be liable to you for any loss or damage (whether direct or consequential), nor be in default under the Credit Card Contract, if we fail to observe or perform any of our obligations under the Credit Card Contract because of anything which we could not, with reasonable diligence, control or prevent.

This includes acts of God, acts of nature, acts of government or their agencies, strikes or other industrial action, fire, flood, storm, riots, power shortages or failures, unexpected system failure, epidemics or pandemics, or disruption by war or sabotage.

30.5 Waiver

If we delay or do not use or rely on a right or power we have under the Credit Card Contract, this does not prevent us using or relying on it later.

30.6 Transfer of ANZ's rights

Subject to applicable law and the Banking Code of Practice, we may, without telling you or obtaining your consent:

- (a) assign or transfer any of our rights under the Credit Card Contract to give effect to:
 - (i) a sale of debt (eg to third party purchaser or debt collectors);
 - (ii) a sale of business, assets or portfolios;

- (iii) business restructuring; or
- (iv) securitisation or other finance structure; and
- (b) give information about this contract and your obligations under it to any assignee or transferee of our rights under this contract, or anyone who is considering becoming an assignee or transferee.

30.7 The law that governs our contract

The law of Victoria, Australia governs these Conditions of Use and your Credit Card Contract with us.

You agree that any court with official power to make legal decisions and judgements in Victoria can hear proceedings in relation to our contract.

PART B

ELECTRONIC BANKING CONDITIONS OF USE

ANZ will comply with the requirements of the ePayments Code.

These Electronic Banking Conditions of Use apply to payment, funds transfer and cash withdrawal transactions that are:

- (a) initiated using electronic equipment; and
- (b) not intended to be authenticated by comparing a manual signature with a specimen signature.

Unless the account services are provided or referred to you by ANZ, ANZ does not authorise, promote or endorse the use of account services offered by third parties to access your ANZ accounts (including account aggregation services, such as may be provided by other financial institutions).

DEFINITIONS

'Activation Code' means the 4- to 7-digit temporary activation number issued to activate the Mobile Banking service.

'ANZ Business Day' means any day from Monday to Friday on which ANZ is open for business in at least one of its branch locations in Australia.

'AFT' means an Account Funding Transaction initiated by a Visa Direct enabled merchant or other person to debit an ANZ Credit Card to transfer funds to a further nominated account or digital wallet.

'Authorised Deposit-taking Institution' has the meaning given to that term in the Banking Act 1959 (Cth).

'Banking Business Day' refers to any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.

'BPAY® Payment' means a payment made via the BPAY® Payments service provided by BPAY Pty Ltd.

'CRN' means the Customer Registration Number issued by ANZ to you.

'Extreme Carelessness' means a degree of carelessness that greatly exceeds what would normally be considered careless behaviour.

‘mistaken internet payment’ means a payment made by a user through Pay Anyone where funds are paid into the account of an unintended recipient because the user enters or selects a BSB number and/or account number or PayID that does not belong to the named and/or intended recipient as a result of:

- the user’s error; or
- the user being advised of the wrong BSB number and/or account number or PayID.

This does not include payments made using BPAY®, PayTo or situations where the user transfer fund to the recipient as a result of a scam.

‘Mobile Banking’ means any banking solution for your mobile device offered by ANZ that operates in a manner governed by this section.

‘OCT’ means an Original Credit Transaction initiated by a Visa Direct enabled merchant or other person which credits funds to an ANZ Credit Card.

‘PIN’ means Personal Identification Number.

‘Pay Anyone Processing Day’ means any day from Monday to Friday that is not a public holiday in both Melbourne and Sydney.

‘Receiving Bank’ means an Authorised Deposit taking Institution which has subscribed to the ePayments Code and whose customer has received an internet payment.

‘SecureMail’ means the electronic messaging system which enables communications to be sent to or from ANZ as part of ANZ Internet Banking.

‘Security Requirement’ has the meaning given to that term in Clause 15(b).

‘Telecode’ means the four to seven digit number issued to access ANZ Phone Banking.

‘Transaction’ means a transaction to which the ePayments Code applies.

‘Unintended recipient’ means the recipient of funds as a result of a mistaken internet payment.

‘User’ means you or an individual who is authorised to use an account.

1. TRANSACTION LIMITS

- (a) ANZ or another party such as a merchant may limit the amount of any electronic transaction you can make over certain periods (e.g. during any day or in a single transaction).
- (b) Transaction limits apply to AFT and OCT transactions. You can view these limits on anz.com
- (c) ANZ may change any transaction limit or impose new transaction limits by giving you notice in accordance with the requirements under 'Changes to the Electronic Banking Conditions of Use'. You can contact ANZ to find out the current transaction limits for your account.

2. HOW YOU CAN USE ANZ INTERNET BANKING

You can use ANZ Internet Banking to make transactions on your linked accounts, as set out in your account terms and conditions.

You can also use ANZ Internet Banking to purchase and order a range of financial services and products. You can get more details by visiting the website at anz.com

3. FEES AND CHARGES FOR MOBILE BANKING

ANZ reserves the right to charge an account nominated by you with fees and charges for the provision of Mobile Banking. The fees and charges applicable to Mobile Banking are those shown on anz.com and may vary from time to time in accordance with the requirements under 'Changes to the Electronic Banking Conditions of Use'.

You may also incur charges from your mobile operator as a result of using Mobile Banking. Any such charges are solely your responsibility.

4. ACCESS TO AND USE OF PAY ANYONE AND INTERNATIONAL SERVICES

4.1 Obtaining Pay Anyone

- (a) When applying for Pay Anyone for ANZ Internet Banking, you must request a Pay Anyone daily limit

which is subject to approval by ANZ. The options for the daily limits are set out at anz.com when you apply. Restrictions apply depending on whether you are using Pay Anyone for personal or business purposes. When applying for Pay Anyone for Mobile Banking your daily limit will be as advised to you by ANZ and may not be changed by you.

- (b) If you require your password for Pay Anyone for ANZ Internet Banking to be reset or reissued ANZ may reduce your current daily Pay Anyone limit for ANZ Internet Banking. You will need to re-apply if you wish to reinstate that limit. Please allow sufficient time for the change to be made before you attempt to use the higher daily transfer limit. You can apply to increase or decrease your daily transfer limit for ANZ Internet Banking through ANZ Internet Banking.

4.2 Obtaining International Services

You can apply for International Services after you have been granted Pay Anyone access. International Services are not available through Mobile Banking.

The total of all Pay Anyone and International Services transfers (converted into Australian Dollars) on any day cannot exceed your Pay Anyone daily transaction limit.

5. ACCESS LEVELS FOR ANZ PHONE BANKING, ANZ INTERNET BANKING AND MOBILE BANKING

- (a) Access levels (other than for credit card and Visa PAYCARD accounts):
- **'All transactions'** – access every function within ANZ Phone Banking and ANZ Internet Banking for the account;
 - **'Transaction History Details only and BPAY®'** – includes BPAY®, account balance information, transaction history details, ordering a cheque/ deposit book but excludes transfers between accounts, redrawing on a home loan, direct loan payments, BPAY View™, ANZ Online Investing and ANZ Online Reporting;
 - **'Deposit and Transaction History Details only'** – includes transfers between accounts, transaction

history details, account balance information and ordering a cheque/deposit book but excludes withdrawals from accounts, redrawing on a home loan, direct loan payments, BPAY View™, ANZ Online Reporting, ANZ Online Investing and BPAY®;

- **Deposit only** – includes transfers between accounts but excludes withdrawals from accounts, BPAY®, redrawing on a home loan, direct loan payments, BPAY View™, ANZ Online Reporting, ANZ Online Investing, account balance information, transaction history details and ordering a cheque/deposit book;
- **Transaction History Details only** – includes enquiries on past transactions about the account but excludes all transactions on the account, transfers between accounts, redrawing on a home loan, direct loan payments, BPAY View™, ANZ Online Reporting, ANZ Online Investing and BPAY®.

For access arrangements for credit card and Visa PAYCARDS accounts, see the applicable Conditions of Use.

Account holders aged 12 to 15 years, adults who have a joint account with account holders aged 12 to 15 years, and account signatories (no agents can be appointed) to accounts held by customers aged 12 to 15 years may only have restricted access levels for ANZ Phone Banking and ANZ Internet Banking.

- (b) Only the account holder or account signatories can select an access level. The account holder or account signatories may authorise another person (an 'authorised user') to operate the account and that person may have a different access level to the account holder.

The account holder is responsible for the operation of the account by the authorised user within that user's level of access.

- (c) The account holder or account signatories may cancel or change any access level by sending a written request or SecureMail to ANZ, or calling ANZ. ANZ may require written confirmation. ANZ may take several days to process this change.

- (d) Authorised users, regardless of their level of access, cannot access ANZ Pay Anyone, ANZ Online Investing, International Services, redraw on a home loan, or use SecureMail to change any of the account holder's account or other personal details. However, all authorised users can use ANZ Internet Banking to change their own profile, access their own SecureMail and select and change their own password and Mobile Banking to change their own password.

6. PROCESSING INSTRUCTIONS - GENERAL

- (a) The account holder authorises ANZ to act on the instructions you enter into electronic equipment. Any electronic transaction made by you cannot be cancelled, altered or changed by you unless allowed by the applicable terms and conditions or this section.
- (b) ANZ may delay acting on or may ask you for further information before acting on an instruction. Where ANZ has instructions for more than one payment from your account(s), ANZ will determine the order of priority in which payments are made in accordance with the ANZ Credit Cards Conditions of Use.
- (c) If you make a cash withdrawal from an account by making an electronic transaction and there is a difference between the amount of cash received and the amount shown on the receipt, you must report this to ANZ and to the merchant (if applicable) as soon as possible. You can make your report to ANZ by calling ANZ.
- (d) If you make a deposit of funds to an account by making an electronic transaction and there is a difference between the amount recorded as having been deposited and the amount ANZ receives, the account holder will be notified of the difference as soon as possible and will be advised of the actual amount which has been credited to the account.
- (e) ANZ is not liable for the refusal of any merchant to accept an electronic transaction and, to the extent permitted by law, is not responsible for the goods and services supplied by a merchant.

ANZ may notify you of any electronic transactions (instructions for which are received through Mobile Banking) it is unable to process.

(f) You accept that:

- not all electronic equipment from which cash can be withdrawn will always contain cash;
- any cash dispensed at electronic equipment is at your risk once it becomes visible or available for you to collect;
- not all electronic equipment will allow you to make deposits.

(g) An immediate transfer, Pay Anyone or BPAY® payment cannot be revoked or stopped once ANZ receives your instruction. Future dated transfer, Pay Anyone or BPAY® instructions can only be revoked or changed if instructions to delete the transaction are given to ANZ through ANZ Internet Banking (or any other channel we allow) before midnight Sydney time on the ANZ Business Day (or, for Pay Anyone, the Pay Anyone Processing Day) before the transaction is scheduled to occur. After this time, the instruction cannot be revoked.

(h) If you use a credit card or credit card account to transfer money or pay a bill through electronic equipment it may be treated as a cash advance, and cash advance fees and interest may apply (unless it is through BPAY® and the biller accepts a credit card for the payment).

7. PROCESSING INSTRUCTIONS - ANZ PHONE BANKING, ANZ INTERNET BANKING AND MOBILE BANKING

(a) Any ANZ Phone Banking, ANZ Internet Banking and Mobile Banking transactions (other than a BPAY® payment) will generally be processed to your account on the same day ANZ receives your instructions, if given before 10.00pm Melbourne time Monday to Friday (except national public holidays). Any transaction made after this time may be processed on the following ANZ Business Day.

- (b) Account information accessed using ANZ Phone Banking, ANZ Internet Banking and Mobile Banking are indicative of the position of the account at that time. But, for example, account balances generally won't reflect transactions not yet processed by ANZ (including uncleared cheques and unprocessed credit card transactions) or cleared cheques and direct debits processed by ANZ that day.

8. PROCESSING INSTRUCTIONS - PAY ANYONE AND INTERNATIONAL SERVICES

- (a) ANZ will generally process Pay Anyone instructions:
- for immediate Pay Anyone transfers, on the day the instruction is given, if ANZ receives the instruction before 6pm Melbourne time on a Pay Anyone Processing Day;
 - for immediate international transfers, on the day the instruction is given, if ANZ receives the instruction before 6pm Melbourne time on a Pay Anyone Processing Day;
 - future dated transfers, on the relevant future day you select if it is a Pay Anyone Processing Day (or if it is not, on the Pay Anyone Processing Day after that day).
- (b) Instructions you give will be delivered to the payee's financial institution on the day that ANZ processes them except where:
- ANZ is not obliged to process your instructions;
 - there is a technical failure; or
 - there is a delay or error in accepting the instructions caused by the financial institution to which the transfer is to be made; or
 - the instructions are for a transfer by way of an international draft or telegraphic draft.
- (c) Where your instruction is for a transfer by way of ANZ issuing an international draft:
- ANZ will send the draft by post to the delivery address notified by you;

- You acknowledge that it is your responsibility to forward the draft to the intended recipient.
- (d) ANZ cannot control (and is not responsible for) when, or if, the payee's financial institution processes your instructions or the fees that financial institutions may charge to process your instructions.
- (e) Once ANZ processes your transfer instruction, ANZ is reliant on the payee's financial institution to advise whether your instructions have been successfully processed. If the payee's financial institution advises that your transfer instruction has not been successful, it may take a number of weeks, depending on the financial institution, to reverse the relevant withdrawal from your linked account.

9. PROCESSING INSTRUCTIONS - BPAY®

- (a) ANZ is a member of the BPAY® Scheme. This is an electronic payments scheme through which ANZ can be asked to make payments on your behalf to billers. ANZ will tell you if it ceases to be a member of the BPAY® Scheme. For the purposes of the BPAY® Scheme, ANZ may also be a biller.
- (b) You must comply with the terms and conditions for the account which you ask ANZ to debit a BPAY® payment (to the extent that those terms are not inconsistent with or expressly overridden by these Conditions of Use).
- (c) To make a BPAY® payment the following information must be given to ANZ:
 - your CRN and password or Telecode;
 - the biller code from the bill;
 - your customer reference number (e.g. your account number) with that biller;
 - the amount you want to pay;
 - the account from which you want the payment to be made; and
 - for future dated payments, the date on which you want the payment to be made.

- (d) Once this information is provided, ANZ will treat your instructions as valid and will debit the relevant account. ANZ will not be obliged to effect a BPAY® instruction if it is not made in accordance with these Conditions of Use or if the information given is incomplete and/or inaccurate.

ANZ may reject a payment direction if the relevant biller no longer offers BPAY® payment facilities.

- (e) Limits apply to your use of BPAY® on both a per transaction and daily limit (per CRN) basis. Separate daily limits apply for BPAY® Tax Payments, independent of the general BPAY® limits. For more information on available limits see anz.com
- (f) Subject to the 'Processing Instructions' conditions set out above:
- any BPAY® payment made by you will be processed on the day you tell ANZ to make that BPAY® payment if ANZ receives your instructions before 6pm Sydney time on a Banking Business Day (ANZ's cut-off time); and
 - BPAY® instructions received after 6pm Sydney time on a Banking Business Day, or on a day that is not a Banking Business Day, will be processed on the next Banking Business Day.
- (g) A delay may occur in processing a BPAY® payment where:
- you tell ANZ to make a BPAY® payment on a day which is not a Banking Business Day;
 - you tell ANZ to make a BPAY® payment after ANZ's cut-off time; or
 - another participant in the BPAY® Scheme, such as another financial institution or a biller does not process a payment as soon as it receives details of the payment or does not otherwise comply with its obligations under the BPAY® Scheme.
- (h) While it is expected that any such delay will not continue for more than one Banking Business Day, it may continue for a longer period.

- (i) ANZ will attempt to ensure a BPAY® payment is processed promptly by billers and other participants in the BPAY® Scheme.
- (j) You should check your account records carefully and tell ANZ as soon as possible if you become aware of:
 - a BPAY® payment which has been made from your linked account which was not authorised;
 - the possibility that you have been fraudulently induced to make a BPAY® payment; or
 - any delay or mistake in processing of your BPAY® payment.
- (k) The longer it takes you to tell ANZ about a BPAY® payment which was unauthorised, may have been fraudulently induced, or any delay or mistake in processing the BPAY® payment, the more difficult it may be for ANZ to investigate and/or recover the BPAY® payment.

You must provide ANZ such assistance as may be reasonably necessary to investigate any BPAY® payment which was unauthorised, may have been fraudulently induced, or any delay or mistake in processing the BPAY® payment.

- (l) If ANZ is advised by a biller that it cannot process your BPAY® payment ANZ will:
 - advise you of this;
 - credit your account with the amount of that BPAY® payment; and
 - tell you how ANZ can assist you, if possible, in making the payment as soon as possible.
- (m) You are not authorised to give a biller code to any person in order to receive payments owing to you.

Biller codes may only be used by authorised billers to receive payment of bills issued by that biller. The terms and conditions of use of BPAY® will not apply to any use by you of biller codes in this way.

10. SHORT MESSAGE SERVICE (SMS) AND OTHER MESSAGES

You agree that we may send messages (including via SMS and email) (including messages which may contain personal information) to you, including to your mobile phone.

ANZ is not liable for any loss or damage you suffer as a result of any person other than you accessing those messages, except where such loss or damage results from our fraud, wilful misconduct or negligence.

11. CARD VALIDITY

- (a) Your card remains ANZ's property at all times.
- (b) A card must be signed immediately by the person in whose name it has been issued and must only be used within the 'valid from' and 'until end' dates shown on the card. For security reasons you must, as soon as the card expires, securely destroy it (including any chip).

12. LOST OR STOLEN CARDS, PASSWORD, PIN OR TELECODE

- (a) You must make a report to us immediately if you suspect that your card, or another card on your account, has been lost or stolen, or that the card or card details have been used by someone else without authority. We will cancel the card when you notify us.

You must not use the card once the report is made. If you recover the lost or stolen card, you must securely destroy the card (including any chip).

- (b) You must make a report to ANZ (and the relevant third party, if a third party issued the username, password, PIN or card to you) immediately you become aware or suspect that your password, username, PIN, CRN or Telecode has been stolen, disclosed or used without your authority, or lost. You must not then continue to use your password, username, PIN, CRN or Telecode. ANZ will cancel it and arrange for you to select a new username, password, PIN or Telecode, or to be provided with a new CRN.

- (c) Information on how to report a lost or stolen card is available on anz.com, or you can call using the telephone numbers listed at the front of this booklet.

13. CANCELLATION OF CARDS OR ELECTRONIC ACCESS

- (a) If ANZ cancels, suspends or blocks your card or account in accordance with the terms of your credit contract, then ANZ may, without notice, cancel any associated CRN or cancel or restrict electronic access.
- (b) The account holder may cancel a card at any time by sending ANZ a written request, by calling ANZ, or in any other way ANZ allows. ANZ may require written confirmation. The card must be securely destroyed (including any chip).
- (c) Without limiting any other rights of ANZ under applicable terms and conditions, we may also at any time suspend or terminate your ability to make BPAY® Payments in the following circumstances:
- We, or BPAY®, suspect on reasonable grounds that you, or a person acting on your behalf is:
 - being fraudulent;
 - in breach, or will cause you to be in breach, of these Electronic Banking Conditions of Use;
 - using BPAY® Payments in a manner that will, or is likely to, adversely affect the integrity, stability or reputation of BPAY® Payments, the BPAY® Scheme, or the quality of services offered to you or to other customers; and/or
 - using BPAY® Payments in connection with any activities which are unlawful.
 - BPAY® or any regulatory authority requires or requests us to do so.
 - Our membership to the BPAY® Scheme or our subscription to BPAY® Payments is suspended, ceases or is cancelled for any reason.
- (d) You can request ANZ to de-register you from ANZ Internet Banking at any time by SecureMail or by calling ANZ.

14. WITHDRAWAL OF ELECTRONIC ACCESS

- (a) ANZ may withdraw your electronic access to accounts (including by BPAY®) without prior notice if:
- electronic equipment malfunctions or is otherwise unavailable for use;
 - a merchant refuses to accept your card;
 - any one of the accounts is overdrawn (other than by use of the Informal Overdraft facility, if any) or will become overdrawn, or is otherwise considered out of order by ANZ;
 - ANZ reasonably believes your access to accounts through electronic equipment may cause loss to the account holder or to ANZ;
 - ANZ reasonably believes that the quality or security of your electronic access process or ANZ's systems may have been compromised;
 - all the accounts which you may access using ANZ Phone Banking or ANZ Internet Banking have been closed or are inactive or the account you have nominated for Mobile Banking fees and charges to be charged to is closed;
 - ANZ reasonably suspects you of being fraudulent or engaging in inappropriate behaviour,
- unless the withdrawal is prohibited by law.
- (b) ANZ may at any time change the types of accounts that may be operated, or the types of electronic transactions that may be made through particular electronic equipment.

15. PASSWORD, PIN AND TELECODE SECURITY

- (a) Users must keep their passwords (including one-time passwords), PINs and Telecodes secure. Failure to do so may increase your liability for any loss.



Warning:

A user must not use their birth date or an alphabetical Telecode which is a recognisable part of their name as a password, PIN or Telecode, or select a Telecode which has sequential numbers, for example, '12345' or where all numbers are the same, for example, '11111'. If the user does, you may be liable for any loss suffered from an unauthorised transaction.

(b) A user must not:

- voluntarily disclose any of their passwords, PINs or Telecodes to anyone, including a family member or friend;
- write or record passwords, PINs or Telecodes on a card, or keep a record of the passwords, PINs or Telecodes on anything carried with the card or liable to loss or theft at the same time as the card, unless the user makes a reasonable attempt to protect the security of the passwords, PINs or Telecodes;
- keep a written record of all passwords, PINs or Telecodes required to perform transactions on one or more articles liable to be lost or stolen at the same time, without making a reasonable attempt to protect the security of the passwords, PINs or Telecodes;
- select a numeric password, PIN or Telecode that represents their birth date, or an alphabetical password, PIN or Telecode that is a recognisable part of their name; or
- otherwise act with extreme carelessness in failing to protect the security of all passwords, PINs or Telecodes, (each a '**Security Requirement**').

For the avoidance of doubt, reference to passwords in this clause 15(b) includes one-time passwords.



Warning:

Users should avoid accessing ANZ Phone Banking through telephone services which record numbers dialled – for example hotels which do this for billing purposes. In these situations users should obtain access to ANZ Phone Banking through an ANZ customer service operator. To assist you, ANZ publishes security guidelines. A copy of the current guidelines is available at anz.com

16. UNAUTHORISED TRANSACTIONS

The following provisions apply to unauthorised transactions. The provisions do not apply to a transaction performed by a user or by anyone who performs a transaction with the knowledge and consent of a user.

16.1 When ANZ is liable

ANZ will be liable for losses incurred by the account holder that:

- are caused by the fraudulent or negligent conduct of ANZ's employees or agents or third parties involved in networking arrangements, or of merchants or their agents or employees;
- are caused by a card, account number, PayID, password, PIN or Telecode which is forged, faulty, expired or cancelled;
- are caused by a transaction that requires the use of any card, password, PIN or Telecode that occurred before the user received or selected the card, password, PIN or Telecode (including a reissued card, password, PIN or Telecode);
- are caused by a transaction being incorrectly debited a second or subsequent times to the same account;
- arises from an unauthorised transaction that occurs after you have notified ANZ that any card has been misused, lost or stolen or that the security of a password, PIN or Telecode has been breached;
- arises from an unauthorised transaction that can be made using an account number or PayID without

a password, PIN or Telecode or card. Where a transaction can be made using a card, or a card and an account number or PayID, but does not require a password, PIN or Telecode, you will be liable only if the user unreasonably delays reporting the loss or theft of the card;

- arise from an unauthorised transaction if it is clear that a user has not contributed to the losses; or
- occur while ANZ's process for reporting unauthorised transactions, loss, theft or misuse of a card or breach of a Security Requirement is unavailable, provided that a report is made within a reasonable time of the process again becoming generally available.

16.2 When the account holder is liable

- (a) If ANZ can prove on the balance of probability that a user contributed to the loss arising from an unauthorised transaction through fraud or through breaching a Security Requirement:
- the account holder is liable in full for the actual losses that occur before ANZ is notified of the loss, theft or misuse of a card or breach of a Security Requirement, but
 - the account holder will not be liable for a portion of the losses:
 - incurred on any one day that exceed any applicable daily transaction limit;
 - incurred in any period that exceed any applicable periodic transaction limit;
 - that exceeds the balance of the account, including any pre-arranged credit; or
 - incurred on any account that ANZ and the account holder had not agreed could be accessed using the card, account number or PayID and/or password, PIN or Telecode used to perform the transaction.
- (b) Where:
- more than one password, PIN or Telecode is required to perform a transaction, and

- ANZ can prove that a user breached a Security Requirement for one or more (but not all) of the required passwords, PINs or Telecodes,

the account holder will only be liable if ANZ can also prove that on the balance of probability that the breach of the Security Requirement was more than 50% responsible for the losses, when assessed together with all the contributing causes.

The account holder is liable for losses arising from unauthorised transactions that occur because a user contributed to the losses by leaving a card in an ANZ ATM.

- (c) If ANZ can prove, on the balance of probability that a user contributed to the losses resulting from an unauthorised transaction by unreasonably delaying reporting the misuse, loss or theft of a card or a breach of a Security Requirement, the account holder will be liable for the actual losses that occur between:

- the time when the user became aware of the security compromise, or in the case of a lost or stolen card, should reasonably have become aware; and
- the time ANZ was notified of the security compromise,

however, the account holder will not be liable for that portion of the losses:

- incurred on any one day that exceeds any applicable daily transaction limit;
- incurred in any period that exceeds any applicable periodic transaction limit;
- that exceeds the balance on the account, including any pre-arranged credit; or
- incurred on any account that we and the account holder had not agreed could be accessed using the card and/or passwords, PIN or Telecode used to perform the transaction.

- (d) Where a loss arises from an unauthorised transaction otherwise than as described above and where a password, PIN or Telecode was required to perform

the unauthorised transaction, the account holder is liable for the least of:

- \$150 or a lower figure determined by ANZ;
- the balance of the account or accounts (including any prearranged credit) from which ANZ and the account holder have agreed could be accessed using the card and/or password, PIN or Telecode; or
- the actual loss at the time ANZ is notified of the misuse, loss or theft of a card or breach of a Security Requirement (but not that portion of the loss incurred on any one day* which is greater than the daily transaction limit or other periodic transaction limit (if any)).

17. ADDITIONAL PROTECTION VISA - ZERO LIABILITY

Your liability for unauthorised transactions on a Visa credit card, Visa PAYCARD or ANZ Access Visa Debit card may be limited by the Visa scheme rules, and you may be entitled to provisional credit, subject to those rules.

18. EQUIPMENT MALFUNCTION

- (a) ANZ is responsible to the account holder for any loss caused by the failure of a system or equipment to complete a transaction that was accepted in accordance with your instructions.
- (b) However, and subject to applicable laws (including any implied statutory warranties), if you were aware or should reasonably have been aware that the system or equipment was unavailable for use or malfunctioning, ANZ's responsibility will be limited to correcting errors in the account and refunding any charges or fees imposed as a result.
- (c) You are solely responsible for your own computer and mobile phone anti-virus and security measures, and those of any authorised user, to help prevent unauthorised access via ANZ Internet Banking or Mobile Banking to your transactions and linked accounts.

* A day begins at 12.00am (Melbourne time) and ends at 11.59pm (Melbourne time) on the same day. If you are not in the same time zone as Melbourne, please check <http://www.australia.gov.au>

19. LIABILITY UNDER THE BPAY® SCHEME

19.1 General

You should note that:

- if you advise ANZ that a BPAY® payment made from a linked account is unauthorised, you should first give ANZ your written consent to obtain from the biller information about your account with that biller or the BPAY® payment, (including your CRN) as ANZ reasonably requires to investigate the BPAY® payment. This should be addressed to the biller who received the BPAY® payment. If you do not do this, the biller may not be permitted by law to disclose to ANZ the information ANZ needs to investigate or rectify that BPAY® payment;
- if you discover that the amount you instructed ANZ to pay was less than the amount you needed to pay, you can make another BPAY® payment for the shortfall. If you cannot make another BPAY® payment for the shortfall because the shortfall amount is less than the minimum amount the biller will accept, you can ask ANZ to arrange for a reversal of the initial payment. You can then make a second payment for the correct amount. If you discover that the amount you instructed ANZ to pay was more than the amount you needed to pay, you can ask ANZ to request a reversal of the initial payment from the biller on your behalf, and if this occurs, you can make a second payment for the correct amount.

19.2 ANZ's liability

If you are liable for an unauthorised or fraudulently induced payment under this 'Liability under the BPAY® Scheme' section or as a result of a BPAY® billing error and the ePayments Code applies, then your liability is limited to the lesser of:

- (i) the amount of that unauthorised or fraudulently induced payment; or
- (ii) the limit (if any) of your liability set out under 'Unauthorised transactions'.

If (ii) applies, ANZ will be liable to you for the difference between the amount for which you are liable and the

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

amount of the unauthorised or fraudulently induced payment.

19.3 BPAY® payments

Except where a BPAY® payment is an unauthorised payment, a fraudulently induced payment or a mistaken payment (as outlined below), BPAY® payments are irrevocable. No refunds will be provided through the BPAY® Scheme where you have a dispute with the biller about any goods or services you may have agreed to acquire from the biller. Any dispute must be resolved with the biller. This is the case even where your BPAY® payment has been made with a credit card account as no chargeback rights apply to BPAY® payments.

19.4 Unauthorised BPAY® payments

If a BPAY® payment is made in accordance with a payment direction, which appeared to ANZ to be from you or on your behalf, but which you did not in fact authorise, ANZ will credit your account with the amount of that unauthorised payment. However, you must pay ANZ the amount of that payment (or part of that payment as applicable) if:

- ANZ cannot recover the amount from the person who received it within 20 Banking Business Days of ANZ attempting to do so; and
- the payment was made as a result of a payment direction which did not comply with ANZ's Security Requirements.

19.5 Fraudulently induced BPAY® payments

If a BPAY® payment is induced by the fraud of a person involved in the BPAY® Scheme, then that person should refund you the amount of the fraudulently induced payment. However, if that person does not refund you that amount, you must bear the loss unless some other person involved in the BPAY® Scheme knew of the fraudulent inducement or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment.

19.6 Mistaken BPAY® payments

- (a) If you discover that a BPAY® payment has been made to a person, or for an amount, which is not in accordance with your instructions (if any), and your

account was debited for the amount of that payment, ANZ will credit that amount to your account. However, if you were responsible for a mistake resulting in that payment (e.g. due to entering the wrong details as part of the payment direction) and ANZ cannot recover the amount of that payment, or part of that payment (as applicable) from the person who received it within 20 Banking Business Days of ANZ attempting to do so, you must pay ANZ the amount that ANZ cannot recover.

- (b) You acknowledge that the receipt by a biller of a mistaken or erroneous payment does not or will not, under any circumstances, constitute part or whole satisfaction of any underlying debt owed between you and that biller.

19.7 Consequential loss

This clause does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws or that code would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, this clause is to be read as if it were varied to the extent necessary to comply with those laws or that code or, if necessary, omitted.

ANZ is not liable for any consequential loss or damage you suffer as a result of using the BPAY® Scheme, other than due to any loss or damage you suffer due to ANZ's negligence, fraud or wilful misconduct or in relation to any breach of a condition or warranty implied by law in contracts for the supply of goods and services and which may not be excluded, restricted or modified at all or only to a limited extent.

20. INDEMNITY

To the extent permitted by law, you indemnify ANZ against any loss or damage ANZ may suffer (acting reasonably) due to any claim, demand or action of any kind brought against ANZ arising directly because you:

- did not observe your obligations under; or
- acted negligently or fraudulently in connection with these Electronic Banking Conditions of Use.

You are not required to discharge or indemnify us under this clause in relation to any loss or damage to the extent it arises from negligence, fraud, wilful misconduct or mistake by ANZ or its officers, employees, contractors or agents.

21. MISTAKEN INTERNET PAYMENTS

A user may report a mistaken internet payment at any ANZ branch or by calling ANZ.

Where a user reports a mistaken internet payment, ANZ will investigate whether a mistaken internet payment has occurred.

If ANZ is satisfied that a mistaken internet payment has occurred, ANZ will send the Receiving Bank a request for return of the funds.

If ANZ is not satisfied that a mistaken internet payment has occurred, ANZ will not take any further action.

ANZ will inform the user of the outcome of a reported mistaken internet payment in writing within 30 business days of the report being made.

21.1 Process where some or all funds are available and report is made within 10 business days

Where a user reports a mistaken internet payment within 10 business days of making the payment and:

- ANZ and the Receiving Bank are satisfied that a mistaken internet payment has occurred; and
- ANZ is advised by the Receiving Bank that there are funds available in the account of the unintended recipient to cover some or all of the payment and the Receiving Bank has recovered those funds,

the Receiving Bank must forward those funds to ANZ no later than 10 business days after receiving our request to return those funds.

21.2 Process where some or all funds are available and report is made between 10 business days and 7 months

Where a user reports a mistaken internet payment between 10 business days and 7 months after making the payment and:

- ANZ and the Receiving Bank are satisfied that a mistaken payment has occurred; and
- ANZ is advised by the Receiving Bank that there are funds available in the account of the unintended recipient to cover some or all of the payment; and
- the Receiving Bank prevents the unintended recipient from withdrawing those funds for 10 business days and during this period the unintended recipient does not establish that they are entitled to those funds and the Receiving Bank has recovered those funds,

the Receiving Bank must forward those funds to ANZ within 2 business days of the expiry of the 10 business day period referred to above.

21.3 Process where some or all funds are available and report is made after 7 months

Where a user reports a mistaken internet payment more than 7 months after making the payment and:

- ANZ and the Receiving Bank are satisfied that a mistaken payment has occurred; and
- ANZ is advised by the Receiving Bank that there are funds available in the account of the unintended recipient to cover some or all of the payment; and
- the unintended recipient consents to return of those funds,

the Receiving Bank must forward those funds to ANZ.

21.4 Process following report of a mistaken internet payment

If the Receiving Bank recovers any funds from the unintended recipient and forwards those funds to ANZ, we will return the funds to the account holder as soon as practicable.

It may not be possible to recover any funds in certain circumstances, for example where:

- the Receiving Bank is not satisfied that a mistaken internet payment has occurred; or
- there are insufficient funds in the unintended recipient's account. In this case, the amount that may be recovered will depend on the Receiving Bank's

exercise of discretion to pursue all, some or none of the funds.

If the Receiving Bank is unable to recover the funds from the unintended recipient, the account holder will be liable for losses arising from the mistaken internet payment.

21.5 Complaints about mistaken internet payments

A user who reports a mistaken internet payment can complain to ANZ about how the report is dealt with.

ANZ will deal with the complaint in accordance with this booklet.

The user is unable to complain to ANZ about the conduct of the Receiving Bank in dealing with their report of a mistaken internet payment.

21.6 Unintended recipients

If you receive a mistaken internet payment into your account and ANZ, as Receiving Bank is required to forward the funds to the payer's authorised deposit taking institution, you authorise ANZ to:

- block your access to some or all of your funds; and
- withdraw some or all of those funds from your account without notice and return the funds to the payer's authorised deposit-taking institution.

22. CHANGES TO THE ELECTRONIC BANKING CONDITIONS OF USE

ANZ can change the Electronic Banking Conditions of Use at any time. In accordance with the requirements under the ePayments Code, ANZ will give you at least 20 days prior written notice of any changes which:

- impose or increase fees or charges for issuing or replacing a card, password, PIN or Telecode;
- impose or increase fees or charges for performing transactions;
- increase your liability for losses relating to transactions;

- change your daily transaction limit or other periodical transaction limit applying to the use of electronic equipment;
- impose, remove or change your daily or other periodic limit on transactions, an account or electronic equipment (eg limits on the number or value of ATM withdrawals); or
- are otherwise unfavourable.

We will give you notice of any other change to the Electronic Banking Conditions of Use as soon as reasonably practicable and in any case, before the change takes effect. We will give you notice in the manner required by applicable law, or if there are no such requirements in a way that the notice is likely to come to your attention (for example, by publishing notice of the change in internet banking).

We are not required to give you advance notice of a change to the Electronic Banking Conditions of Use if the change is required to immediately restore or maintain the security of a system or an individual facility (for example, the prevention of systemic or individual criminal activity including fraud).

If we make a change that you are not happy with, then you can exercise rights to terminate your contract with ANZ under and in accordance with the terms and conditions of the contract.

PART C

INFORMATION STATEMENT

THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT

This statement tells you about some of the rights and obligations of yourself and your credit provider, Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ('ANZ'). It does not state the terms and conditions of your contract.

If you have any concerns about your contract, contact ANZ and, if you still have concerns, contact the AFCA scheme, or get legal advice.

THE CONTRACT

1 How can I get details of my proposed credit contract?

ANZ must give you a precontractual statement containing certain information about your contract. The precontractual statement, and this document, must be given to you before:

- your contract is entered into; or
- you make an offer to enter into the contract, whichever happens first.

2 How can I get a copy of the final contract?

If the contract document is to be signed by you and returned to ANZ, you must be given a copy to keep.

Also, ANZ must give you a copy of the final contract within 14 days after it is made. This rule does not however, apply, if ANZ has previously given you a copy of the contract document to keep.

If you want another copy of your contract write to ANZ and ask for one. ANZ may charge you a fee. ANZ has to give you a copy:

- within 14 days of your written request if the original contract came into existence one year or less before your request; or
- otherwise within 30 days of your written request.

3 Can I terminate the contract?

Yes. You can terminate the contract by writing to ANZ so long as:

- you have not obtained any credit under the contract; or
- a card or other means of obtaining credit given to you by ANZ has not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminate the contract.

4 Can I pay my credit contract out early?

Yes. Pay ANZ the amount required to pay out your credit contract on the day you wish to end your contract.

5 How can I find out the payout figure?

You can write to ANZ at any time and ask for a statement of the payout figure as at any date you specify. You can also ask for details of how the amount is made up.

ANZ must give you the statement within seven days after you give your request to ANZ. You may be charged a fee for the statement.

6 Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing.

7 Can my contract be changed by ANZ?

Yes, but only if your contract says so.

8 Will I be told in advance if ANZ is going to make a change in the contract?

That depends on the type of change. For example:

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published by your credit provider.
- you get at least 20 days advance written notice for:
 - a change in the way in which interest is calculated; or

- a change in credit fees and charges; or
- any other changes by ANZ;

except where the change reduces what you have to pay or the change happens automatically under the contract.

9 Is there anything I can do if I think my contract is unjust?

Yes. You should first talk to ANZ. Discuss the matter and see if you can come to some arrangement.

If that is not successful, you may contact the AFCA scheme. The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. The AFCA scheme can be contacted by phone on 1800 931 678, by email at info@afca.org.au, or by writing to:

Australian Financial Complaints Authority,
GPO Box 3,
Melbourne VIC 3001.

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at <http://www.asic.gov.au>.

INSURANCE

10 Do I have to take out insurance?

You can decide if you want to take out insurance or not. If you take out insurance, ANZ can not insist that you use any particular insurance company.

11 Will I get details of my insurance cover?

Yes, if you have taken out consumer credit insurance and the premium is financed by ANZ. In that case the insurer must give you a copy of the policy within 14 days after the insurer has accepted the insurance proposal.

You can always ask the insurer for details of your insurance contract. If you ask in writing your insurer must give you a statement containing all the provisions of the contract.

12 If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

13 In that case, what happens to the premiums?

ANZ must give you a refund or credit unless the insurance is to be arranged with another insurer.

GENERAL

14 What do I do if I cannot make a repayment?

Get in touch with ANZ immediately. Discuss the matter and see if you can come to some arrangement. You can ask ANZ to change your contract in a number of ways:

- to reduce payments; or
- to delay payments for a set time.

15 What if ANZ and I cannot agree on a suitable arrangement?

If ANZ refuses your request to change the repayments, you can ask ANZ to review this decision if you think it is wrong.

If ANZ still refuses your request you can complain to the AFCA scheme. Further details about this scheme are set out below in question 17.

16 Can ANZ take action against me?

Yes, if you are in default under your contract. But the law says that you cannot be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the AFCA scheme or ASIC, or get legal advice.

17 Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully.

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT ANZ. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH ANZ BEFORE CONTACTING THE AFCA SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO ANZ YOU CAN CONTACT THE AFCA SCHEME OR GET LEGAL ADVICE.

THE AFCA SCHEME IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. THE AFCA SCHEME CAN BE CONTACTED BY PHONE ON 1800 931 678, BY EMAIL AT [INFO@AFCA.ORG.AU](mailto:info@afca.org.au) OR BY WRITING TO: AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY, GPO BOX 3, MELBOURNE VIC 3001.

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527.
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