



TRAVELLING OVERSEAS?

TRAVEL TIPS, MONEY AND INSURANCE
FOR OVERSEAS TRAVEL



Travel and Foreign Exchange

We provide a one-stop-shop for all your foreign exchange needs, making it easy for you to manage your travel money.

We recommend that you organise your travel money in a variety of forms to enable you to make purchases in a variety of ways. It's also useful to have a small amount of local currency on hand for small purchases and in case of an emergency.

To purchase travel money, simply visit your nearest ANZ branch or ANZ Foreign Exchange Centre (including Sydney International Airport).

ANZ Travel Card

What is the ANZ Travel Card¹?

ANZ Travel Card is a Prepaid Visa card issued by ANZ.

It lets you load foreign currency to make purchases or withdraw from ATMs while you are travelling.

It has been designed for people who prefer to use their own money securely while overseas. Best of all, ANZ Travel Card has the capacity to load up to 10 currencies. Your card automatically switches between currencies loaded on your card when you cross borders.

Purchase an ANZ Travel Card and you can lock in your exchange rate whenever you load your card with one or all of the currencies listed below. That way, if the currency of the country you are travelling in is the same as the currency loaded on your card, you won't need to worry about fluctuating exchange rates.

Available in 10 popular currencies:

- Australian Dollars (AUD)
- Canadian Dollars (CAD)
- United States Dollars (USD)
- Hong Kong Dollars (HKD)
- Euros (EUR)
- Singapore Dollars (SGD)
- Great British Pounds (GBP)
- Thai Baht (THB)
- New Zealand Dollars (NZD)
- Japanese Yen (JPY)

¹ ANZ Travel Card is issued by Australia and New Zealand Banking Group Limited ABN 11 005 357 522. Terms and conditions apply. Fees and charges apply. ANZ recommends you read the ANZ Travel Card - Product Disclosure Statement and the Financial Services Guide (available by calling 13 13 14 or at anz.com) before acquiring or holding the product.

When would you use the ANZ Travel Card?

You can use your ANZ Travel Card worldwide to withdraw cash from Visa-enabled ATMs or make purchases wherever Prepaid Visa is accepted electronically².

What are the advantages of using the ANZ Travel Card?

- ANZ Travel Cards can be purchased over the counter at any ANZ branch, Foreign Exchange Centre or online at anz.com/travelcard, with no credit check required³.
- You can lock in the exchange rate for the chosen currencies any time you load money on the card.
- It's prepaid and reloadable using BPAY^{®4}, Post Billpay⁵ and Foreign Exchange Centres. Fees and charges apply. Please refer to the ANZ Travel Card Product Disclosure Statement for full details.
- Worldwide ATM access to withdraw cash in local currency (through Visa-enabled ATMs)⁶.
- Accepted electronically at over 36 million locations worldwide where Prepaid Visa is accepted.
- Backup card is issued at no extra cost.
- CHIP and PIN-protected for your security.
- Online access to your card balance and transaction history.
- 24/7 phone support.

More Information

For more information about ANZ Travel Card, please visit www.anz.com.au/personal/travel-international/travel-money/travel-card

Please refer to the ANZ Travel Card Product Disclosure Statement for the full terms and conditions of this product.

²The card cannot be used in countries subject to economic and/or trade sanctions. Some countries may also have government restrictions on currencies you can use. At the time of writing, the card cannot be used in Cuba, Iran, Syria, Sudan or North Korea but please make sure you also check with the embassy of the country you plan to visit for any restrictions that may apply.

³Please note that Federal Government legislation requires ANZ to verify the identity of all ANZ Travel Card holders and, accordingly, if you are not already a current ANZ customer, you must complete ANZ's Customer Identification Process.

⁴®Registered trademark of BPAY Pty Ltd ABN 69 079 137 518.

⁵It takes up to 3 ANZ business days to process a reload via BPAY and Post Billpay.

⁶A transaction fee for ATM withdrawals may also apply.



Foreign Currency Notes

What are foreign currency notes?

Foreign currency notes are simply bank notes from overseas countries. ANZ Foreign Exchange Centres offer an extensive range of over 50 foreign currencies for purchase⁷.

When would you use foreign currency notes?

Whenever you are travelling overseas. It's a good idea to carry some foreign currency notes in addition to your ANZ Travel Card or other cards.

What are the advantages of using foreign currency notes?

It's convenient to use immediately upon arriving at your destination. Merchants in the country you are visiting may prefer cash. It's particularly handy having local currency for incidental expenses on your arrival such as taxis, phone calls or even coffee.

⁷ Conditions apply. Fees and charges may apply to foreign exchange transactions. Currencies are subject to stock availability. Limitations on the sale and purchase of some currencies may apply.

ANZ Cash Packs

What are the ANZ Cash Packs?

ANZ Cash Packs are pre-packaged foreign currency now available in six popular currencies, with a variety of denominations.

Currencies available are:

- US Dollars (USD) - \$450
- European Euros (EUR) - €350
- Great British Pound (GBP) - £300
- New Zealand Dollars (NZD) - \$600
- Thai Baht (THB) - ฿14,000
- Chinese Renminbi (CNY) - ¥2,500

What are the advantages of using ANZ Cash Packs?

ANZ Cash Packs are a simple, convenient and cost effective way for you to buy foreign cash in preparation for your travel or even as a gift for a loved one, ensuring you are well on your way to begin your holiday as soon as you arrive.

For more information or to find out where cash packs are available, please visit anz.com.

Credit Cards

We have a range of credit and debit cards to suit your travel needs, including ANZ Platinum⁸ – a great choice for travellers.

ANZ Platinum offers you premium features such as travel benefits, including;

- Up to 55 days interest free credit on purchases⁹.
- Peace of mind when you travel with Platinum Overseas travel and medical insurance¹⁰.
- Personal Concierge¹¹ - an around-the-clock international service that's like having your own personal travel assistant. It caters for your busy lifestyle, allowing you to access flight information, make last-minute reservations, or even a recommendation on your next holiday. It's also ready to lend a hand in the event that any of your plans are altered, delayed or disrupted while you're travelling.
- Flexibility to add up to nine additional cardholders to your account at no extra cost.
- The confidence of having 24/7 Falcon™ around the clock monitoring for suspicious transactions on your ANZ Platinum card.

To apply for an ANZ Platinum, or for further information on other ANZ cards, call 13 33 33, visit any ANZ branch, or go to anz.com.

ANZ Platinum is issued by Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

⁸ Terms and conditions are available on application. Fees and charges apply. All applications for credit are subject to ANZ's credit assessment criteria. ANZ recommends that you read the ANZ Credit Cards Conditions of Use and the Financial Services Guide (available by calling 13 13 14 or at anz.com) before acquiring or holding the product.

⁹ Interest free days do not apply if you do not pay your Closing Balance (which includes any outstanding balance transfers, cash advances, purchases and Promotional Plans) in full by the due date each month. Payments to your account are applied in the order set out in the ANZ Credit Cards Conditions of Use.

¹⁰ The Overseas travel and medical insurance master policy, the Transport accident cover master policy and Rental excess cover master policy (the **Master Policies**) are issued by Allianz Australia Insurance Limited, ABN 15 000 122 850 AFSL 239545 to ANZ. Cover under the Master Policies is provided to eligible participating cardholders by operation of section 48 of the *Insurance Contracts Act 1984* (Cth), The eligibility criteria which you must meet for each of the Master Policies is set out in the Premium Cards - insurances booklet - Part 1 Allianz Policy Wordings. When overseas, we recommend that you carry proof of that you have met the eligibility criteria. Any advice has been prepared without taking into account your objectives, financial situation or needs. You must decide whether or not it is appropriate, in light of your own circumstances, to act on this advice. You should ensure you obtain and consider the PDS which can be obtained at anz.com or by calling 13 13 14 before you make any decision to acquire it.

Accessing your ANZ accounts overseas

In some countries, ATM's do not allow the user to choose which account to withdraw funds from and will automatically withdraw from the main account on the card. For example, if you have both your savings account and credit card account linked on your ANZ credit card and make a withdrawal from an ATM, the withdrawal may be automatically taken from your credit card account and you may be charged an overseas cash advance fee.

If you are planning to use your ANZ Access Account or your ANZ Access Visa Debit Account and ANZ credit card overseas, we recommend that you carry your ANZ Access card or ANZ Access Visa Debit card and ANZ credit card so that you can be in control of your funds. This will also mean you have a back up payment option in case of loss or theft.

Make sure that the symbols on the ATM correspond with your card so that you can access the account you want.

For access to:

- Savings* accounts on ANZ Access cards: use Maestro and Cirrus enabled ATMs,
- Visa credit and debit cards: use Visa Plus ATMs,
- MasterCard® credit cards: use MasterCard Cirrus ATMs.

To search for Visa ATM's worldwide, visit: visa.com.au

To search for MasterCard ATM's worldwide visit: mastercard.com.au

¹¹ Terms and conditions apply. For more information refer to the ANZ Emergency Travel Service & Personal Concierge Terms and Conditions booklet which can be obtained at anz.com or by calling 13 13 14.

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* May also be called a "Debit" account on overseas ATM's.

Credit Cards: PIN or Sign?

If you are traveling overseas, we strongly recommend that you have a PIN on your credit card.

Many countries have now changed to security chip technology that requires a PIN instead of a signature to authorise transactions. Some countries only use either PIN or signatures whilst others offer a choice of signature or PIN. To avoid any inconvenience, it's best to cover all your bases and arrange for a PIN, otherwise, some merchants may not accept your credit card as payment.

If you do not have a PIN or have forgotten it, all you need to do is arrange for a PIN by calling 13 22 73.

Credit Cards: Overseas Fees and Charges

Purchases made outside of Australia with your ANZ credit card will attract an overseas transaction fee and use of an overseas ATM may attract an ATM operator fee. Other fees may also be applicable. For full details, please refer to the ANZ Personal Banking Account Fees and Charges booklet, ANZ Personal Banking General Fees and Charges booklet and ANZ Credit Cards Condition of Use booklet, available in ANZ branches in Australia and online at anz.com.

ANZ Travel Insurance

What is ANZ Travel Insurance¹²?

ANZ Travel Insurance can provide worldwide protection against the unexpected, including 24-hour worldwide access to QBE Assist, our emergency travellers assistance team.

When would you use ANZ Travel Insurance?

You don't want to find yourself stranded on holiday without your passport and luggage, or stuck in a hospital with no means of getting home – with ANZ Travel Insurance you won't be¹².

What are the advantages of ANZ Travel Insurance?

We can't promise the sun will shine on your holiday, but with ANZ Travel Insurance we can help ensure that your trip is free from worry. Your policy covers you for illness, theft or cancellation (limits may apply, depending on your plan). Our dedicated emergency assistance team are on call 24 hours a day to help, wherever you are in the world.

ANZ Travel Insurance provides dependable protection offering a range of benefits including¹³:

- Medical cover for unexpected injury or illness
- Cancellation cover
- Emergency travel and accommodation cover
- Luggage cover if damaged, lost or stolen.

To find out more about ANZ Travel Insurance, please call 13 16 14 or visit anz.com/insurance

¹² ANZ Travel Insurance is issued by QBE Insurance (Australia) Limited (QBE) ABN 78 003 191 035 (AFSL 239545). ANZ Travel Insurance is distributed by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 (AFSL 234527). This product is not a deposit or other liability of ANZ or its related group of companies and none of them stands behind or guarantees QBE or the product. ANZ recommends that you read the ANZ Financial Services Guide and the ANZ Travel Insurance Combined Product Disclosure Statement and Policy Document (PDS) before acquiring or holding the product. Terms and Conditions apply. For more information or a copy of the PDS, please call 13 16 14.

¹³ Terms and Conditions apply. Exclusions and limits apply. Please refer to the PDS for full details of what is and is not covered.



Where to get these products?

ANZ Foreign Exchange Centres

ANZ Foreign Exchange Centres provide you with specialist staff that can offer assistance for all your travel money needs including ANZ Travel Card, ANZ Cash Packs, foreign currency notes and Travel Insurance. For ANZ credit cards, call 13 33 33, visit an ANZ branch or go to anz.com. For your convenience the Sydney International Airport Foreign Exchange centre is open extended hours, 7 days a week.



ANZ Branches

We have hundreds of branches across Australia. Talk to staff at any branch about your travel needs including credit and debit cards and ANZ Travel Insurance. Our standard opening hours are Monday to Friday, 9.30am to 4pm, with many branches open earlier, later and/or on weekends for your convenience.

ANZ Internet Banking

Once you have access to ANZ Internet Banking select 'Pay Anyone' and register. Once you're registered for 'Pay Anyone', simply select International Services. ANZ customers will then have access to order travel money product such as foreign currency notes and Travellers Cheques the next day (orders take 2-5 days to arrive at the nominated branch). If you need assistance, please phone the ANZ Internet Banking Helpdesk on 13 33 50 (24 hours a day, 7 days a week).

ANZ Phone Banking

ANZ customers can simply phone our International Sales Team on 1800 352 535 between 8am to 8pm (AEST) Monday to Friday excluding public holidays. It's a fast and convenient way to complete your travel money transaction with the assistance of our ANZ international services experts.

Foreign currency notes orders can be collected from any ANZ branch or ANZ Foreign Exchange Centre you nominate. All ANZ customers need is to be registered for ANZ Phone Banking.

Information - before you depart

Foreign Currency

- ANZ Travel Cards can be issued over-the-counter at the time of purchase. The purchased value will be available for your use before the end of the next business day.
- When ordering foreign currency notes via ANZ Internet or Phone Banking, remember to place your order 2 to 5 business days in advance, depending on your location, to allow for delivery to the ANZ branch you nominate.
- When buying foreign currency notes from ANZ branches it is best to place your order one week in advance, to ensure that the branch has sufficient stock of the currency you require.
- Our ANZ Foreign Exchange Centres do not require you to place an order in advance, unless you have a requirement for a large amount of currency.
- If you are flying out of Sydney International Airport you can pick up your foreign currency notes any day of the week. Our Foreign Exchange Centre at the airport is open extended hours every day of the year.

Credit Cards

- Check the expiry date on all of your cards that you are taking with you to ensure they will not expire while you are away. If you need a replacement card, would like apply for a different credit card or a credit limit increase, contact us on 13 22 73.
- Remember to set up your ANZ Internet Banking and ANZ Phone Banking before you go. This will enable you to access your ANZ accounts while travelling. If you are already set up and your CRN is your card number, we recommend changing over to a 9 digit CRN so that in the event your card is lost or stolen, you will still have access to your ANZ accounts.

- If you are away for an extended period of time, it may be worthwhile setting up automatic payments to your credit card account in case you forget. You can do so by setting up a future payment on ANZ Internet Banking or by setting up a CardPay Direct facility.
- Read “Travel Smart with your ANZ Credit Card” tips on anz.com. Extra travel information is available here.

General

- Before you leave, let your credit and debit card issuer(s) know the countries to which you will be travelling and the expected date of your return to help avoid transactions being stopped when overseas purchases are detected. ANZ customers can do this by calling 13 22 73.
- The Federal Government’s Smartraveller internet site provides crucial travel information that you should refer to prior to departure. Check out smartraveller.gov.au.

ANZ Contacts and Telephone Numbers within Australia

ANZ Australian Call Centre (to notify ANZ of overseas travel and for any card enquiries): 13 22 73

To report lost or stolen items to ANZ: 1800 022 043

ANZ Internet and Phone Banking: 13 33 50

ANZ Travel Card: 1800 094 003

ANZ Insurance Centre: 13 16 14

Or you can visit any ANZ branch or Foreign Exchange Centre during business hours.

Terms and conditions available upon application for the products referred to in this material. Fees and charges apply. This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Product Disclosure Statement for the products referred to in this material and the Financial Services Guide which are available by calling 13 13 14 or visiting anz.com before acquiring or holding any of the products(s).

For your convenience, cut out this card with ANZ phone numbers and put it with your passport.

Useful telephone numbers while you're travelling overseas:

- ANZ Customer Service Centre including Lost and Stolen Emergency Services: + 61 3 9683 7043
This is a reverse charge call when you call via an international operator on a landline. Calls made from a mobile phone will incur costs.
- ANZ Travel Card Customer Service: +61 3 9683 7777
Please call reverse charge. If you dial the number direct, you may be charged for the call.
- ANZ Internet and Phone Banking: + 61 3 9683 8833
- ANZ Travel Insurance Claims Support:
+61 3 8523 2800
- Visa International Assistance: 1 866 795 9644.
(Freecall in the USA) Outside the USA, contact the telephone operator to make a reverse charge call to 1 433 641 2004.
- MasterCard International Assistance: 1800 627 8372
(Freecall in the USA) Outside the USA, contact the telephone operator to make a reverse charge call to 1 636 722 7111.
- Australian Consular Emergency Centre:
+61 2 6261 3305

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