



**INTRODUCING
ANZ FREQUENT FLYER**

WE'LL GET YOU FLYING SOONER



Convenient Quick Start Guide

Get started now. Simply follow the easy steps below and you could be using your new ANZ Frequent Flyer credit card today.

Quick Activation

1. Sign the back of your card when you receive it.
2. Refer to your Welcome Letter to see if you need to complete ANZ's Customer Identification Process at any ANZ branch.
3. To activate your card visit anz.com, log on to ANZ Internet Banking and select 'Profile' > 'Activate an ANZ card' or call 1800 652 033.

Discover more convenient banking

1. Set up your ANZ App, ANZ Internet Banking and ANZ Phone Banking by calling 13 13 14.
2. Go to the App Store or Google Play and download the ANZ App.
3. If this is a new account, your new Personal Identification Number (PIN) should arrive within 5 business days.

If this account is a transfer from another ANZ card, you will retain your existing PIN.

If you wish to select a new PIN, visit any ANZ ATM in Australia with your new card and PIN mailer. Simply go to the PIN change screen where you will be prompted to enter the card's current PIN and then select your new PIN.

Welcome

We're delighted you have chosen ANZ Frequent Flyer. Thank you.

Take off sooner

At ANZ we know that you want to get away on holiday as soon as you can. So we've developed a credit card account that could help you build your Qantas Points* balance in a simple and convenient way.

We hope that you'll be pleased with the additional benefits that we've packed into your ANZ Frequent Flyer account. We recommend that you read this brochure to familiarise yourself with all the features and benefits of your new ANZ Frequent Flyer.

For more information visit anz.com/creditcards

*Qantas Points and Bonus Qantas Points accrue in accordance with and subject to the ANZ Frequent Flyer Reward Terms and Conditions booklet (please call 13 13 14 for a copy). Purchases which are not eligible to earn Points are described in the ANZ Frequent Flyer Reward Terms and Conditions booklet, e.g. fees, cash, cash equivalent transactions, balance transfers and transactions for gambling or gaming purposes will not earn Points. Account Holders must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply. Membership of the Qantas Frequent Flyer program is subject to the Terms and Conditions of the Qantas Frequent Flyer program. Earn rates and earn rate bands are subject to change. [The applicable Points per dollar earn rate is based on the value of eligible purchases made during a statement period, and will be reset each statement period]. Existing customers may be subject to a different earn rate, earn rate band or spend cap on their account. Existing customers should call 13 22 73 for information regarding their ANZ account.

Advantages of ANZ Frequent Flyer

Earn Qantas Points

When you use your card, Qantas Points are automatically credited to your Qantas Frequent Flyer account each month, making it easy to keep track of your growing Qantas Points balance.

In any monthly statement cycle you earn the following Qantas Points on eligible purchases.

ANZ Frequent Flyer:

- Earn 0.5 Qantas Points per \$1 spent on eligible purchases up to and including \$500 per statement period*



- Earn 0.25 Qantas Points per \$1 spent on eligible purchases above \$500 per statement period*

View the ANZ Frequent Flyer Reward Terms and Conditions at www.anz.com.au/personal/credit-cards/using/using-frequent-flyer-card/

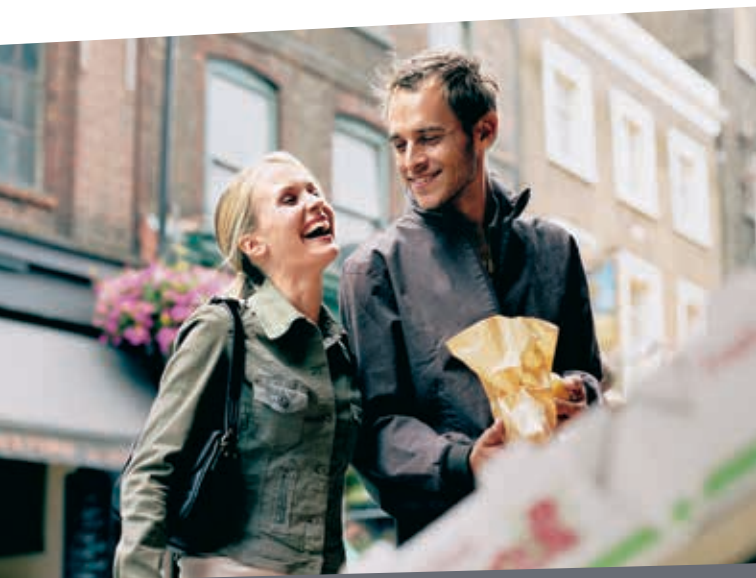
Watch your Qantas Points* balance grow with the convenience of 36 million locations worldwide when using your ANZ Frequent Flyer card.

Your Qantas Frequent Flyer membership details are important

Please ensure you tell us your correct membership details so that your Qantas Points can be automatically credited to your Qantas Frequent Flyer account each month. If you didn't provide your number at the time of application, or if you need to update the information you provided, please call ANZ on 13 13 14. Please note the Qantas Frequent Flyer membership must be in the same name of the account holder on the credit card account. To become a Qantas Frequent Flyer member, visit qantas.com/frequentflyer or call the Qantas Frequent Flyer Service Centre on 13 11 31 today.

Additional cards

You can nominate family members or friends as additional cardholders. It's a simple way to build your Qantas Points balance. An Additional Cardholder Fee and Rewards Program Services Fee applies for each additional cardholder and additional cardholders must be over 16 years of age.



Additional features

Up to 44 days or 55 days interest free credit on purchases

Simply pay the full Closing Balance (less any Instalment Plan or Buy Now Pay Later Plan balances, as applicable) shown on each statement of account by the applicable due date, and you could take advantage of up to 44 days, with ANZ Frequent Flyer, or up to 55 days, with ANZ Frequent Flyer Platinum, interest free credit on purchases (excluding cash advances and balance transfers).

Payment made easy with contactless technology

ANZ Visa payWave Contactless payment technology allows you to swiftly and securely make everyday purchases under \$100 without swiping or entering your PIN. Simply hold your ANZ Frequent Flyer Visa credit card to the reader, wait for the 'beep' and you're done. For purchases greater than \$100, you will simply be prompted to enter your PIN.

Mobile payments

Paying for everyday purchases has never been easier. Use your compatible iPhone® or Android™ phone to tap and pay with your ANZ Frequent Flyer Visa credit card when you're out and about. It's another way to pay.¹

Find out more at anz.com/mobilepayments

¹Mobile payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at anz.com/mobilepayments.

Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.

Android is a trademark of Google Inc.

Visa Entertainment

From the hottest tickets in town to the best offers in home entertainment, Visa gives you access to a world of special offers. With partners including Disney, Sony and Ticketek enjoy everything from pre-sale tickets for concerts and live events, through to special offers on movie tickets. To find out more visit visaentertainment.com.au

ANZ may earn a commission on Visa Entertainment.

Using your Qantas Points

There are many ways to reward yourself using your Qantas Points. Use your Qantas Points to book an Award flight on Qantas, Jetstar and over 35 partner airlines and their affiliates[†]. Or use your Qantas Points to redeem from over 3,000 products from the Qantas Store[#].

For more information on how you can use your Qantas Points, simply visit qantas.com/frequentflyer or call the Qantas Frequent Flyer Service Centre on 13 11 31.

¹You must be a Qantas Frequent Flyer member to earn and redeem Qantas Points. Any Seat Awards are available on any flight with a QF or JQ, 3K, VF or GK flight number. A limited number of seats on selected partner airlines (as offered by Qantas at the time of booking on qantas.com) may be combined with Qantas or Jetstar flights in a Qantas & Jetstar Any Seat Award. Partner airline flights which may be combined with Jetstar flights in an Any Seat Award are more limited than those which may be combined with Qantas flights. See qantas.com/anyseat for more details. Classic Award seats are subject to capacity controls and availability is limited, particularly around peak times such as school and public holidays. Some flights may not have any Classic Seats available. For Classic Award flights, taxes, fees and carrier charges are payable in addition to the Qantas Points required, are subject to change and are quoted at the time of booking. The ability to redeem taxes, fees and carrier charges for travel entirely within Australia and selected international flights (commencing in Australia) is only available when booking at qantas.com and 'Search Qantas & Partner Classic Awards' is not selected. For travel entirely within New Zealand, the ability to redeem taxes, fees and carrier charges with Qantas Points is only available on qantas.com when the 'Search Qantas & Partner Classic Awards' checkbox is ticked before searching for flights. Classic Award flights must be booked at least 24 hours before scheduled departure, unless booking on qantas.com where award bookings may be booked up to 2 hours before the scheduled departure for domestic flights and up to 4 hours for international flights. Classic Awards are not available on some routes of oneworld® alliance and partner airlines and some restrictions may apply. For eligible flights see terms and conditions.

#The redemption of Qantas Points Awards from the Qantas Store is subject to the Qantas Frequent Flyer Terms and Conditions available at qantas.com/terms, the Qantas Store Terms of Use, voucher Terms and Conditions (including expiry rules) if relevant and any other terms and conditions disclosed at the time of redemption, visit qantas.com/store for details.



Card protection

With ANZ Frequent Flyer, you and your card are protected with a range of security features and convenient services.

ANZ Fraud Money Back Guarantee

Feel at ease with the ANZ Fraud Money Back Guarantee - you won't be liable for fraudulent transactions on your ANZ credit card, provided you didn't contribute to the loss and you notify ANZ promptly of the fraud. If you do notice an unusual transaction on your account, contact ANZ immediately on 13 13 14.

ANZ Falcon™

You are also protected from fraud by another advanced system called ANZ Falcon. It works around-the-clock by monitoring your card for suspicious transactions, including when you shop online, over the phone and overseas.

ANZ Contactless transactions and mobile payments¹

ANZ Contactless transactions and mobile payments are also protected by ANZ Falcon™ and ANZ Fraud Money Back Guarantee. Which gives you piece of mind that ANZ Contactless transactions are secure, not just a more convenient payment method for those smaller everyday purchases.

™ANZ Falcon is a trademark of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Falcon is a trademark of Fair Isaac Corporation. ¹Mobile payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at anz.com/mobilepayments.

90-day Purchase Security Insurance² on ANZ Frequent Flyer Platinum

Shop with confidence knowing you have 90-day Purchase Security Insurance. You'll be automatically covered for most personal items that you purchase on your ANZ Frequent Flyer Platinum against loss, theft or damage for 90 days from the date of purchase.

ANZ Emergency Travel Service³

No matter where you are in the world, you're never more than a phone call away from help with the ANZ Emergency Travel Service³. For assistance with travel related emergencies, just call 1300 580 765 in Australia. If you are overseas, please call +61 2 8987 1677 any time from a land line and reverse the charges via the international operator.

²90-day Purchase Security Insurance is underwritten by Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. Terms and conditions apply to the cover provided. For more information refer to the ANZ Premium Cards Insurance booklet - Part 2 Zurich Policy Wordings, which can be obtained at anz.com or by calling 13 13 14.

³Terms & conditions apply to this service. Exclusions apply. Before travelling and/or electing to use this service, we strongly advise that you read the ANZ Emergency Travel Service and Platinum Concierge Terms and Conditions. For a copy of these Terms and Conditions, visit anz.com or call 13 13 14.



Managing your account

Accessing your account is as easy as ever

Accessing your ANZ Frequent Flyer account on a day-to-day basis is simple:

- To access ANZ Internet Banking, ANZ App or ANZ Phone Banking, simply provide the Customer Registration Number and password provided to you.
- For cash advances at ATMs, use your ANZ Frequent Flyer Visa – you will need your Visa PIN for these transactions.

Repayments

Each month, you have the choice of paying either the full balance owing on your credit card, or a lesser amount (generally as little as 2% of the Closing Balance shown on the relevant statement of account, or \$25, whichever is greater). Either way, please remember to pay the Minimum Monthly Payment plus any amount shown as Payable Immediately on each statement of account by the applicable due date or a Late Payment Fee may apply.

You can choose to pay:

- With ANZ Internet Banking or ANZ Phone Banking – transfer funds from your linked ANZ account
- Using BPAY® with any Phone or Internet Banking service
- At any ANZ ATM in Australia (using your Visa card) – transfer funds from your linked ANZ account
- Using ANZ's CardPay Direct service – an automatic direct debit from a nominated account at most banks and other financial institutions. Call 13 13 14 for more information.

ANZ's approach to fees for ANZ consumer credit cards

At ANZ, we want to make your banking simpler. To ensure your everyday banking is simple and fair, we are committed to helping you understand and avoid fees that may apply such as Overlimit or Late Payment Fees.

As part of our commitment, we will give ANZ consumer credit card customers:

- options on how you could stay within your limit or exceed it, subject to certain conditions
- information on how you can avoid fees.

ANZ consumer credit card customers who are recipients of Government benefits and hold an ANZ Access Basic account will not incur an Overlimit or Late Payment Fees.

For more information, visit anz.com or call us on 13 13 14.

Customer Charter

ANZ's commitment to you

ANZ is committed to providing you with convenient banking services that are simple to understand and delivered in a responsible manner by our people, in accordance with the highest standards of integrity.

This Customer Charter sets out the specific service standards you should expect us to meet. It reflects both the products and services that we currently offer and the higher standards towards which we aspire.

Our external auditors will review our performance against these standards every year and we will report the results to you. In this way, we hope to earn your faith in us as Australia's most respected retail bank.

Visit anz.com to read our Customer Charter in full.



Your ANZ Frequent Flyer contacts



Visit anz.com/creditcards for information regarding your credit card.

Customer Service Centre



13 13 14

Qantas Frequent Flyer



13 11 31 or visit www.qantas.com.au
To check your points balance or redeem your Qantas Points.

ANZ Emergency Travel Service



1300 580 765
Overseas Contact Number
+61 2 8987 1677*

Lost and Stolen Cards (24 hours a day).



1800 033 844
Overseas Contact Number
+61 3 8699 6955*

*Calls can be made via an international operator from a land line to reverse charges.

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