



# INTRODUCING ANZ FREQUENT FLYER BLACK

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EARN QANTAS REWARDS FASTER



# Welcome

With ANZ Frequent Flyer Black, earn Qantas rewards faster and enjoy premium travel benefits.

## Earn more Qantas Points

- Take off sooner with ANZ's highest Qantas Points<sup>1</sup> earn rates with no limit on the number of Qantas Points you can earn.

## Travel Privileges

- Relax pre flight with two complimentary Qantas Club Lounge invitations each year, just call to order before you fly with Qantas or Jetstar<sup>2</sup>.
- To enjoy unlimited Qantas Lounge access, as well as priority check-in and additional luggage allowances, take advantage of our Qantas Club Membership offer – you could save up to \$497 in your first year of membership<sup>3</sup>.
- Complimentary International Travel Insurance, provided by Allianz Insurance<sup>4</sup>.

# Getting started

Simply follow the easy steps below and you could be using your new ANZ Frequent Flyer Black 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. Log on to ANZ Internet Banking via [anz.com](http://anz.com) and select 'Profile' > 'Activate an ANZ card', or call 1800 652 033.

## Your PINs

If this is a new account, your new Personal Identification Number (PIN) should arrive within 5 business days.

If you are transferring 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.

## Your easy banking options

Call us on 13 22 73 to add your new ANZ Frequent Flyer Black to your ANZ Mobile Banking, ANZ Internet Banking or ANZ Phone Banking and we'll arrange it for you over the phone.

## Convenience of Online Statements

You can view your statements online. To turn off paper statements, go to 'Profile' > 'Change my statement preferences'. Learn more at [anz.com/paperless](http://anz.com/paperless)

## 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 Black 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 Black credit card when you're out and about. It's another way to pay.

Find out more at [anz.com/mobilepayments](http://anz.com/mobilepayments)

'Mobile Banking' means any banking solution for your mobile device offered by ANZ.

Mobile payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at [anz.com/mobilepayments](http://anz.com/mobilepayments).

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Android is a trademark of Google LLC.



# Earn rewards faster

ANZ Frequent Flyer Black offers you our highest Qantas Points<sup>1</sup> earn rates with no limit on the number of Qantas Points you can earn.

## You'll earn:

- 1 Qantas Point per \$1 spent on eligible purchases up to \$7,500 per statement period<sup>1</sup>
- 0.5 Qantas Points per \$1 spent on eligible purchases above \$7,500 per statement period<sup>1</sup>



View the ANZ Frequent Flyer Rewards Terms and Conditions at [www.anz.com.au/personal/credit-cards/using/using-frequent-flyer-black-card/](http://www.anz.com.au/personal/credit-cards/using/using-frequent-flyer-black-card/)

## Earn more Qantas Points<sup>1</sup> with family members

Grow your Qantas Points balance by adding family members to your account.

All Qantas Points earned by additional cardholders are credited directly to your account. To add an additional cardholder complete and return the Additional Cardholder Form available at [anz.com](http://anz.com). Additional cardholders must be over 16 years of age. Fees apply, refer to the ANZ Personal Banking Account Fees and Charges booklet on [anz.com](http://anz.com)

## Fly Faster with Bonus Qantas Points<sup>1</sup>

Achieve your reward sooner when you earn an additional 1 Bonus Point for every \$1 spent on selected products and services<sup>1a</sup> with Qantas, when you use your ANZ Frequent Flyer Black. No limits apply to the number of Bonus Points you can earn each month.

## Qantas Points converted automatically

You don't have to convert or transfer points with your ANZ Frequent Flyer Black account – they are automatically credited straight to your linked Qantas Frequent Flyer account each month.





To access your 24 hour Personal Concierge, call **1300 580 765** if in Australia. If you are overseas, call **+61 2 8987 1677** any time from a landline and reverse the charges via the international operator.



# Enjoy premium travel benefits

## Complimentary Qantas Club Lounge invitations<sup>2</sup>

Why not relax before your flight, with a more comfortable pre-flight experience including complimentary refreshments and business facilities? Enjoy two complimentary Qantas Club Lounge invitations each year. Call your Personal Concierge on 1300 580 765 to order your invitations.

## Qantas Club Membership offer<sup>3</sup>

Qantas Club members enjoy priority check-in, additional luggage allowance, and unlimited access to Qantas Club Lounges around the world. You could enjoy a discount of \$497 off your first year of Qantas Club membership. Take advantage of this offer to enjoy all the benefits of Qantas Club Membership each time you fly with Qantas.

## Travel assistance via your Personal Concierge

Your 24 hour Personal Concierge can help:

- book restaurants
- secure tickets for theatre, concerts and sporting events
- provide country specific information and selected city guides
- organise a full range of business services while you are away from home
- with lost baggage or passports and rebooking tickets during a travel disruption
- make bookings for hair and beauty treatments, personal training or sports massage
- book flights, hotels or car rental
- request your complimentary Qantas Club Lounge invitations.

# Complimentary Insurances<sup>4</sup>

You could be eligible for these complimentary insurances when you make eligible purchases on your ANZ Frequent Flyer Black card account:

- **International Travel Insurance<sup>4</sup>**
- **Interstate Flight Inconvenience Insurance<sup>4</sup>**
- **Transit Accident Insurance<sup>4</sup>**
- **Rental Vehicle Excess in Australia Insurance<sup>4</sup>**
- **Purchase Protection Insurance<sup>4</sup>**
- **Guaranteed Pricing Scheme<sup>4</sup>**
- **Extended Warranty Insurance<sup>4</sup>**

Refer to [anz.com/Allianz](http://anz.com/Allianz) for information on eligibility criteria, terms, conditions, limits and exclusions.

## Complimentary insurance when you travel

### International Travel Insurance<sup>4</sup> managed by Allianz Global Assistance.

With your ANZ Frequent Flyer Black card account, you could be eligible for International Travel Insurance<sup>4</sup> for trips of up to six continuous months at a time.

When you travel, you could be protected for the following travel contingencies:

- Overseas medical and dental expenses
- Cancellation and additional expenses
- Loss or damage of luggage and travel documents
- Accidental death and permanent disability
- Loss of income and Personal Liability

A range of pre-existing medical conditions are automatically covered and cover for other pre-existing medical conditions may be available at an additional cost.

### Transit Accident Insurance<sup>4</sup>

Your ANZ Frequent Flyer Black card account also provides you with Transit Accident Insurance which pays a benefit of up to \$750,000 in the event of accidental death or up to \$375,000 for a listed injury, while you are a passenger in a licensed plane, tourist bus, train or ferry whilst on a trip.

### Rental Vehicle Excess in Australia Insurance<sup>4</sup>

With your ANZ Frequent Flyer Black card account, you're automatically covered by Rental Vehicle Excess in Australia Insurance when you hire a car with your ANZ Frequent Flyer Black card account.

In the event of an accident, the Rental Vehicle Excess in Australia Insurance will pay your rental excess over the first \$350 up to a maximum of \$5,000 or the maximum total limit of up to the amount specified in your rental vehicle agreement; whichever is the lesser.

### Interstate Flight Inconvenience Insurance<sup>4</sup>

You'll also be covered when you travel within Australia on holiday for a return trip of up to 14 days.

When you purchase a return interstate flight fare on your ANZ Frequent Flyer Black card account, you'll be protected against unforeseen events including trip cancellation, flight delays and lost or stolen luggage.





# Card protection

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

## **ANZ Fraud Money Back Guarantee<sup>5</sup>**

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 payments**

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.

Mobile payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at [anz.com/mobilepayments](http://anz.com/mobilepayments).

## **Complimentary insurance for your shopping**

You could be eligible for these complimentary insurances when you make eligible purchases on your card:

### **Purchase Protection Insurance<sup>4</sup>**

Shop with confidence knowing you have Purchase Protection Insurance. You'll be automatically covered for most personal items that you purchase on your ANZ Frequent Flyer Black card account against permanent loss, theft or accidental damage for 90 days from the date of purchase.

### **Extended Warranty Insurance on purchases<sup>4</sup>**

You can also enjoy an Extended Warranty Insurance on your personal and household purchases, at no extra cost. This covers items with a manufacturer's unique identification serial number purchased with your ANZ Frequent Flyer Black card account for up to 12 months after the original manufacturer's Australian warranty expires.

### **Guaranteed Pricing Scheme<sup>4</sup>**

If you make a purchase on your ANZ Frequent Flyer Black card account and then find the same product advertised later in a printed catalogue at a cheaper price within 21 days, you can claim back the difference.

# Additional privileges

## **ANZ EXCLUSIVES: Once-in-a-lifetime experiences**

Be rewarded with Exclusives by ANZ access to invitation only events. From entertainment to food and lifestyle, ANZ Black cardholders get access to an exceptional program of uniquely crafted, once-in-a-lifetime experiences.

Visit [www.exclusives.anz.com](http://www.exclusives.anz.com) for more information.

ANZ Frequent Flyer Black, together with **Visa**, have compiled an exceptional array of entertainment and lifestyle offers and opportunities for you to enjoy.

## **Visa Offers + Perks**

### **A world of entertainment with Visa Offers + Perks**

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 [visa.com.au/offers](http://visa.com.au/offers).

ANZ may earn a commission on Visa Offers + Perks.







# 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 Overlimit or Late Payment Fees.

For more information, visit [anz.com](http://anz.com) or call us on 13 22 73.

## Customer Charter

### ANZ's commitment to you

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

ANZ's 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.

If you would like to read our Customer Charter in full, please visit [anz.com](http://anz.com) or call 13 22 73 for a copy.

# Important information you need to know

## **Qantas Points**

1. 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.

## **Bonus Points**

- 1a. Selected Qantas products and services are the following items purchased directly from Qantas: Qantas passenger flights (with a QF flight number), Qantas Frequent Flyer and Qantas Club membership joining and annual fees. Excludes Jetstar, Qantas Holidays, Qantas branded non-airfare products and any Qantas products and services not purchased directly from Qantas.

## **Complimentary Lounge Passes**

2. Offer only available to ANZ Frequent Flyer Black account holders. Account holders may request no more than two Qantas Club Complimentary Invitations in any 12 month period by calling the ANZ Personal Concierge on 1300 580 765. Qantas Club Complimentary Invitations will then be available via the Complimentary Invitations Portal, provided the account holder is not in breach of the ANZ Credit Card Conditions of Use and the account remains open. Qantas Club Complimentary Invitations are provided courtesy of ANZ and are valid for Qantas Club and Qantas-operated International Business Lounges only. Not valid in International First Class Lounges, Chairman's Lounge, Qantas Domestic Business Class lounges, Qantas Oneworld® alliance airline, partner airline or associated lounges. Invitations must not be sold in any way and Qantas reserves the right to cancel invitations that are in breach of this policy. Invitations are valid for 12 months from date of issue. Each Invitation is valid for a single visit for one person only before the expiry date when travelling on a Qantas or Jetstar flight with a QF or JQ flight number. You can link invitations to an eligible flight or transfer to a family member, colleague or friend through the Complimentary Invitations Portal section on [qantas.com/qantasclub](https://qantas.com/qantasclub). Access may not be available if the applicable lounge is full or near capacity at the full discretion of lounge staff. Access and use of Qantas Club lounges is subject to Qantas Club terms and conditions.

### **Qantas Club Offer**

3. Offers are only available to ANZ Frequent Flyer Black cardholders who are Australian residents and who purchase Qantas Club membership using their ANZ Frequent Flyer Black card. Offers are non-transferable and are not available in conjunction with any other offers or discounts. No discounts are available in respect of fees already paid. \$497 saving in the first year is based upon a joining fee waiver and a discount to the standard one-year individual membership rate. The joining fee waiver is for a new one year individual Qantas Club membership purchased using an ANZ Frequent Flyer Black card by contacting the Qantas Frequent Flyer Service Centre on 13 11 31. Quoted joining fee savings are based on the joining fee for an individual Qantas Club membership application by an Australian resident. Different rates may be available for those with access to the Qantas Club Corporate scheme. The membership fee offer is for a one year individual Qantas Club membership which is purchased or renewed using an ANZ Frequent Flyer Black card by contacting the Qantas Service Centre. Quoted membership fee savings are based on the difference between the published corporate membership rate and the fee applicable to an individual Qantas Club membership held by an Australian resident. Only one joining fee waiver, and one membership fee discount per year, are available per cardholder. Qantas Club membership is subject to approval by Qantas and to the terms and conditions of The Qantas Club, available at [Qantas.com/qantasclub](http://Qantas.com/qantasclub)

### **Complimentary Insurance**


4. Complimentary insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631(trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 has issued a group policy to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL and Australian credit licence 234527 which allows eligible ANZ account holders and cardholders to claim under the group policy as third party beneficiaries. The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the Premium Cards - Insurances, Insurance Policy Information booklet which may be amended from time to time. An excess may be deducted from any benefit paid. ANZ does not guarantee this insurance. Any advice has been prepared without taking into account your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice. You should ensure you review the relevant Policy Information booklet which can be obtained at [anz.com/allianz](http://anz.com/allianz) before you make any decision to acquire it.

### **ANZ Fraud Money Back Guarantee**

5. You won't be liable for fraudulent transactions on your ANZ credit card account, provided you didn't contribute to the loss.
- 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.

# We welcome your feedback

We'd like to hear your thoughts and feedback on ANZ. Please send a letter to the Customer Response Centre via:

 Locked Bag 4050,  
South Melbourne  
VIC 3205

 [yourfeedback@anz.com](mailto:yourfeedback@anz.com)

 Fax: 1800 269 030

## Making a suggestion

Your feedback helps us create a better bank for our customers, staff, shareholders and the community. If you have a suggestion about how we can improve our services, please let us know.

## Paying a compliment

Should you have received exceptional service from one of our staff or found something you particularly liked, please tell us about it.

## Complaints


### Who to contact if you have a complaint

If you would like to make a complaint or provide feedback, you can talk to staff at your local ANZ Branch or Business Centre or call our Contact Centre. We will do our best to help resolve any issue you may have.

 ANZ 13 13 14


**In Person:** use 'Find ANZ' on [anz.com](http://anz.com) to find your nearest Branch or Business Centre


If you are not satisfied with our response to your complaint, 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.

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

 [yourfeedback@anz.com](mailto:yourfeedback@anz.com)

 Fax: 1800 269 030


 Visit [anz.com](http://anz.com)  
Select 'Complaints and compliments'  
under 'Find out more'  
Select 'Lodge your feedback online'

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


If you are not satisfied with our resolution of your complaint, you can ask for a free and impartial review by the **ANZ Customer Advocate**, who operates separately from ANZ's businesses and reports to the Group Executive, Australia Retail and Commercial. Escalation to the Customer Advocate is not mandatory. While ANZ is bound by the Customer Advocate's findings in all cases you do not have to accept the Customer Advocate's decision. You can contact the ANZ Customer Advocate on:

 (03) 8654 1000

 [customeradvocate@anz.com](mailto:customeradvocate@anz.com)


 Customer Advocate  
833 Collins Street,  
Docklands, VIC 3008

If you are not satisfied with our response and do not want to go to the Customer Advocate (or if you remain dissatisfied after the Customer Advocate has reviewed your complaint) 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 contact AFCA on:

 1800 931 678

 [info@afca.org.au](mailto:info@afca.org.au)

 [www.afca.org.au](http://www.afca.org.au)

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

Time limits may apply to complain 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 in Part B 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.

# Your ANZ Frequent Flyer Black Contacts

## Customer Service Centre

 13 22 73


Call our Customer Service Centre for any enquiries regarding your ANZ Frequent Flyer Black.

## Qantas Frequent Flyer

 13 11 31


Call or visit [www.qantas.com.au](http://www.qantas.com.au) or call 13 11 31 to check your points balance or redeem your Qantas Points.

## Personal Concierge

 1300 580 765


Call your 24-hour Personal Concierge for general travel assistance. From overseas call +61 2 8987 1677 (reverse charges).

## Lost and Stolen Cards

 1800 033 844

Call the ANZ Lost and Stolen Cards Assistance Centre if your credit card has been lost or stolen, or if you think your card may have been used fraudulently. If your card is lost and stolen we can arrange an emergency cash advance of up to US \$5,000. From overseas call +61 3 9683 7043 (reverse charges).

## International Calls

 +61 3 9683 9999

If you are overseas, call the international operator and ask to be connected to this number with reversed charges\*.

## Emergency Credit

 1800 076 113

If you find you need a credit card limit increase in an emergency, call us to apply for an increase over the phone. You have up to 90 days to repay the additional funds.

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



