



INTRODUCING ANZ FREQUENT FLYER BLACK

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 Points¹ 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 Jetstar².
- 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 membership³.
- Peace of mind when you travel with Comprehensive Overseas travel and medical insurance.⁵

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 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

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 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

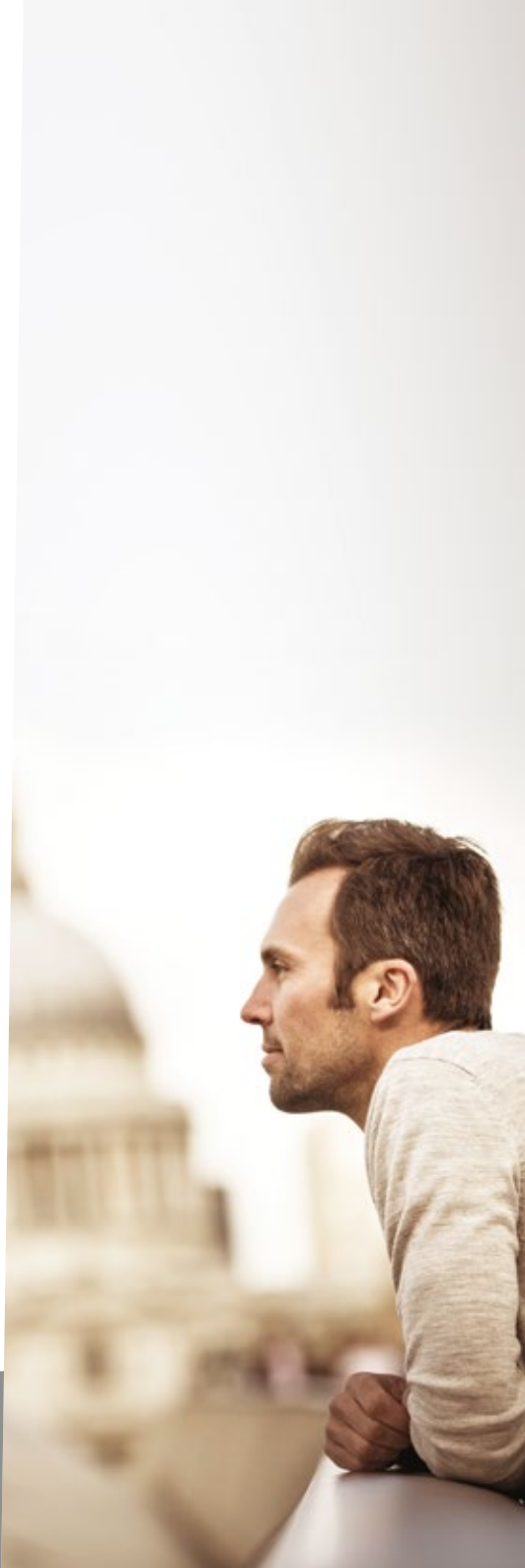
Paying for everyday purchases has never been easier. Use your compatible iPhone or Android™ phone to tap and pay with your ANZ Frequent Flyer Black Visa credit card when you're out and about. It's another way to pay.¹

Find out more at anz.com/mobilepayments

¹ 'Mobile Banking' means any banking solution for your mobile device offered by ANZ.

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

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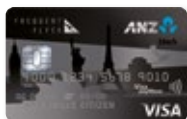


Earn rewards faster

ANZ Frequent Flyer Black offers you our highest Qantas Points¹ 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 period¹
- 0.5 Qantas Points per \$1 spent on eligible purchases above \$7,500 per statement period¹



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

Earn more Qantas Points¹ 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. 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

Fly Faster with Bonus Qantas Points¹

Achieve your reward sooner when you earn an additional 1 Bonus Point for every \$1 spent on selected products and services^{1a} with Qantas, when you use either of your ANZ Frequent Flyer Black cards. 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 invitations²

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 offer³

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 Concierge⁶

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.

In an emergency, they can arrange:

- medical and dental assistance
- medical evacuation
- legal assistance
- messages to family members or consulates.

Visit anz.com/frequentflyerblack to see the full list of participating lounges.

Overseas travel and medical insurance⁵ provided by Allianz Insurance

Your ANZ Frequent Flyer Black account gives qualifying cardholders Overseas travel and medical insurance⁵ 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.

Simply purchase \$250 worth of your pre-booked travel using your ANZ Frequent Flyer Black card and meet the full eligibility criteria below⁵.

Activating cover under the Overseas Travel and Medical Insurance Master Policy

1. Activation of cover

To activate cover under the Overseas Travel and Medical Insurance Master Policy for your trip you must meet the eligibility criteria.

2. Eligibility criteria

To meet the eligibility criteria you are:

- (a) (i) a current participating card holder; or
(ii) the spouse or child of a participating card holder who is on the trip with that participating card holder; and
- (b) an Australian citizen or resident of Australia or the holder of a visa (including a 457) which:
 - (i) authorises you to live and work in Australia; and
 - (ii) requires you to maintain a minimum level of health insurance coverage as required by the Department of Immigration and Citizenship; and

- (iii) has more than three months validity beyond the scheduled return date to Australia for any trip; and
you have spent at least 75% of your time in Australia;
 - (iv) in the 12 months before you went on your trip; or
 - (v) if you have been in Australia less than 12 months before going on your trip, since you became a permanent resident or visa holder; and
- (c) eighty (80) years of age or under on the day you activated cover; and
you have
- (d) a ticket to return you to Australia; and
- (e) used a participating card account before you went on your trip to purchase at least AUD\$250* in total (inclusive of taxes and other charges) of:
- (i) transport costs (airfares and/or cruise); and/or
 - (ii) land content costs (tours, hire cars or other hired transport and accommodation);

for you and for your spouse and child who are on that trip with you.

* Award or loyalty points are not considered currency in determining achievement of minimum spend.

Other travel insurances

Your ANZ Frequent Flyer Black account also offers you a range of insurances for protection when travelling within Australia, including Rental Excess Cover⁵ and Transport Accident Cover⁵. For more information refer to the Premium Cards – insurances booklet - Part 1 ALLIANZ POLICY WORDINGS which is included in your welcome kit and can be obtained at anz.com



Additional privileges

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

VisaEntertainment

A world of entertainment with Visa Entertainment

Experience another side to your Visa card with Visa Entertainment. Access concert, theatre and sporting event pre-sales, special movie offers and member competitions exclusive to Visa cardholders. Register now for free at visaentertainment.com.au or like us at facebook.com/VisaEntertainmentAustralia





Card protection

When you shop using ANZ Frequent Flyer Black, you shop with greater peace of mind. Whether you buy online or in store, your purchases are covered by our comprehensive range of purchase safeguards.

90 day Purchase Security Insurance⁷

For most personal items you buy using either of your ANZ Frequent Flyer Black cards you will receive automatic cover against loss, theft or damage for 90 days from the date of purchase.

ANZ Fraud Money Back Guarantee⁸

Feel at ease knowing you won't be liable for fraudulent transactions made on your ANZ Frequent Flyer Black when you shop online, as long as you notify us promptly and did not contribute to the loss.

Extended Warranty on purchases⁷

For your major personal and household purchases, we'll automatically extend the manufacturer's original Australian warranty by up to 12 months, for no extra cost. This automatically covers most purchases made with either of your ANZ Frequent Flyer Black cards.

Best Price Guarantee Scheme⁷

Your ANZ Frequent Flyer Black guarantees you the best price on personal goods purchased in Australia. If you make a purchase on either of your ANZ Frequent Flyer cards and then find the same product advertised in a printed catalogue at a cheaper price within 21 days, you can simply claim back the difference.

24/7 ANZ Falcon™ Protection

ANZ Falcon™ is an advanced, around-the-clock security system that monitors 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 peace of mind that ANZ Contactless transactions are secure, not just a more convenient payment method for those smaller everyday purchases.

Remember, if you notice an unusual transaction on your account or believe that your card security has been compromised in any way, contact us straight away on **13 22 73**.

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



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 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 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. 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](https://qantas.com/qantasclub)

Overseas travel and medical insurance, Transport accident cover, and Rental excess cover

4. 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 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 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.

Personal Concierge

5. Terms and conditions apply to this service. Exclusions apply. Please refer to the ANZ Emergency Travel Service & Personal Concierge Terms and Conditions for further information. For a copy of these Terms and Conditions, visit anz.com or call 13 22 73.

Extended Warranty, 90-day Purchase Security Insurance and Best Price Guarantee Scheme

6. Extended Warranty Insurance, 90-day Purchase Security Insurance, Best Price Guarantee Scheme and Interstate Flight Inconvenience are part of a group policy issued by Allianz Australia Insurance Limited, ABN 15 000 122 850 to ANZ. Access to the benefit of cover is provided to eligible ANZ cardholders by operation of s48 of the Insurance Contracts Act 1984 (Cth). Terms, conditions and exclusions apply. For more information refer to the Premium Cards - insurances booklet – Part 2 which can be obtained at anz.com or by calling 13 13 14. 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.


ANZ Fraud Money Back Guarantee

8. 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

 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.

Making a complaint

If we make a mistake, or our service doesn't meet your expectations, we want to know. For the fastest possible resolution of your complaint call us on 1800 805 154, or talk to staff at your local ANZ branch or business centre.

Most often we'll be able to solve the problem on the spot. If it can't be resolved promptly, our specialist complaints team –

Customer Response Centre – will take responsibility and work with you to fix the matter quickly. Our aim is to resolve your complaint within 48 hours and within a maximum of five business days.

If this is not possible, we will keep you informed of our progress and how long we expect it will take to resolve your complaint. Whether you're making a suggestion, paying a compliment or making a complaint, your feedback is the key to improving our products and services.

ANZ Customer Advocate

If your complaint isn't resolved to your satisfaction, you can ask to have it reviewed by ANZ's Customer Advocate who will provide a free, independent review of more difficult complaints to help achieve a prompt solution.

Contact details

ANZ Customer Advocate
833 Collins Street Docklands VIC 3008

 +61 3 8654 1000

 customeradvocate@anz.com

Financial services dispute resolution schemes

If you are not satisfied with the steps taken by ANZ to resolve your complaint, or with the result of our investigation, you may wish to contact an alternative financial services dispute resolution scheme.

General banking products – credit cards, home loans, deposit products



Financial Ombudsman Service
GPO Box 3 Melbourne VIC 3001



1800 367 287 (1800 FOS AUS)



+61 3 9613 6399



www.fos.org.au

ASIC information on complaints

The Australian Securities and Investments Commission's (ASIC) website www.asic.gov.au contains information on making complaints about companies and people and describes the types of complaints handled by ASIC. To obtain further information contact the ASIC Info Line:



1300 300 630



infoline@asic.gov.au

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 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, travel-related emergency 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.

