



**INTRODUCING  
ANZ FREQUENT FLYER  
PLATINUM**

**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 Platinum 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:
  - Log in to the ANZ App, tap **More** on the accounts screen, then **Activate Card**, or
  - Log in to ANZ Internet Banking via anz.com and select **Activate an ANZ card**, or
  - Call 1800 652 033 with your card handy.

### DISCOVER MORE CONVENIENT BANKING

1. Set up your ANZ App, ANZ Internet Banking and ANZ Phone Banking by calling 13 13 14.

Alternatively, you may be able to register for ANZ Internet Banking with your ANZ card number, PIN and registered mobile phone number.

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.

App Store is a service mark of Apple Inc.  
Google Play is a trademark of Google LLC.

Watch your Qantas Points<sup>1</sup> balance grow with the convenience of 36 million locations worldwide when using your ANZ Frequent Flyer Platinum card.

## WELCOME

We're delighted you have chosen ANZ Frequent Flyer Platinum. 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<sup>1</sup> balance in a simple and convenient way.

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

For more information visit [anz.com/creditcards](https://anz.com/creditcards)

## ADVANTAGES OF ANZ FREQUENT FLYER PLATINUM

### 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 PLATINUM



- Earn 0.75 Qantas Points per \$1 spent on eligible purchases up to and including \$3,000 per statement period<sup>1</sup>
- Earn 0.5 Qantas Points per \$1 spent on eligible purchases above \$3,000 per statement period<sup>1</sup>

View the ANZ Frequent Flyer Reward Terms and Conditions at [www.anz.com.au/personal/credit-cards/using/using-frequent-flyer-platinum-card/](http://www.anz.com.au/personal/credit-cards/using/using-frequent-flyer-platinum-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](https://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 up your Qantas Points. An Additional Cardholder Fee and Rewards Program Services Fee applies for each additional cardholder and additional cardholders must be over 16 years of age.

## **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 Platinum credit card when you're out and about. It's another way to pay.<sup>2</sup>

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

## COMPLIMENTARY INSURANCES<sup>3</sup>

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

- International Travel Insurance<sup>3</sup>
- Interstate Flight Inconvenience Insurance<sup>3</sup>
- Transit Accident Insurance<sup>3</sup>
- Rental Vehicle Excess in Australia Insurance<sup>3</sup>
- Purchase Protection Insurance<sup>3</sup>
- Guaranteed Pricing Scheme<sup>3</sup>
- Extended Warranty Insurance<sup>3</sup>

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

## Complimentary insurance when you travel

### **INTERNATIONAL TRAVEL INSURANCE<sup>3</sup> MANAGED BY ALLIANZ GLOBAL ASSISTANCE.**

With your ANZ Frequent Flyer Platinum card account, you could be eligible for International Travel Insurance<sup>3</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>3</sup>**

Your ANZ Frequent Flyer Platinum 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>3</sup>**

With your ANZ Frequent Flyer Platinum card account, you're automatically covered by Rental Vehicle Excess in Australia Insurance when you hire a car with your ANZ Frequent Flyer Platinum 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>3</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 Platinum 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 Platinum, you and your card are protected with a range of security features and convenient services.

### ANZ FRAUD MONEY BACK GUARANTEE<sup>6</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<sup>2</sup>

ANZ Contactless transactions and mobile payments are also protected by ANZ Falcon™ and ANZ Fraud Money Back Guarantee<sup>6</sup>. Which gives you piece of mind that ANZ Contactless transactions are secure, not just a more convenient payment method for those smaller everyday purchases.

## **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>3</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 Platinum card account against permanent loss, theft or accidental damage for 90 days from the date of purchase.

### **EXTENDED WARRANTY INSURANCE ON PURCHASES<sup>3</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 Platinum card account for up to 12 months after the original manufacturer's Australian warranty expires.

### **GUARANTEED PRICING SCHEME<sup>3</sup>**

If you make a purchase on your ANZ Frequent Flyer Platinum card 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 FEATURES**

### **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 Platinum 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.

### **UP TO 55 DAYS INTEREST FREE CREDIT ON PURCHASES**

Simply pay the full Closing Balance (or if applicable, your 'Adjusted Closing Balance') shown on each statement of account by the applicable due date, and you could take advantage of up to 55 days interest free credit on purchases (excluding cash advances and balance transfers). Your Adjusted Closing Balance is calculated as your closing balance less the sum of any relevant Promotional Plan balances that relate to an Instalment Plan, a Buy Now Pay Later plan, or a Promotional Balance Transfer Plan.

### **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](https://visa.com.au/offers).

ANZ may earn a commission on Visa Offers + Perks.

## 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<sup>4</sup>. Or use your Qantas Points to redeem from over 3,000 products from the Qantas Store<sup>5</sup>.

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

## PERSONAL CONCIERGE

When it comes to leisure, sit back & relax and let your 24-hour Personal Concierge cater for your busy lifestyle.

Get last minute travel advice, restaurant or hotel bookings, gift idea, or even a recommendation on your next holiday.

Just call your 24-hour Personal Concierge on 1300 580 765 in Australia, or if you are overseas, you can call +61 2 8987 1677 any time from a land line and reverse the charges via the international operator.

## MANAGING YOUR ACCOUNT

### ACCESSING YOUR ACCOUNT IS AS EASY AS EVER

Accessing your ANZ Frequent Flyer Platinum 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 Platinum – you will need your 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 or 'Adjusted Closing Balance' (if applicable) 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. Your Adjusted Closing Balance is calculated as your closing balance less the sum of any relevant Promotional Plan balances that relate to an Instalment Plan, a Buy Now Pay Later plan, or a Promotional Balance Transfer Plan.

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 – 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](http://anz.com) or call us on 13 13 14.

# CUSTOMER CHARTER

## ANZ'S COMMITMENT TO YOU

ANZ is committed to providing you with banking that is 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.

If you would like to read our Customer Charter in full, please visit [anz.com](http://anz.com) or call 13 13 14 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.

## MOBILE PAYMENTS

2. 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). 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 LLC.

## COMPLIMENTARY INSURANCE

3. 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.

## QANTAS FLIGHT REDEMPTIONS

4. You 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](http://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](https://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](https://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](https://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](https://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 airline

## **QANTAS STORE**

5. 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](https://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](https://qantas.com/store) for details.

## **ANZ FRAUD MONEY BACK GUARANTEE**

6. 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:

**Mail:** Locked Bag 4050, South Melbourne VIC 3205

**Email:** [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.

**Phone:** ANZ 13 13 14

**In Person:** use 'Find ANZ' on 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.

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

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

**Fax:** 1800 269 030

**Online:** Visit [anz.com](http://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

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:

**Phone:** (03) 8654 1000

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

**Mail:** 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:

**Phone:** 1800 931 678

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

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

**Mail:** 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 PLATINUM 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.

### PERSONAL CONCIERGE



**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.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 55848 05.2020 WX241903



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