



**INTRODUCING
ANZ FREQUENT FLYER
PLATINUM**

WE'LL GET YOU FLYING SOONER



GETTING STARTED

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.
3. Activate your card quickly and easily:
 - 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.
4. If this is a new account, your new PIN should arrive within 5 business days. You can use this PIN.

If this is a replacement card, the PIN will be unchanged, unless you've requested a new PIN.

If you wish to change your PIN:

- Simply log in to the ANZ App and select the card, tap Manage then Manage card and follow the prompts, or
- You can visit any ANZ ATM in Australia, go to the PIN change screen and follow the prompts.

Watch your Qantas Points¹ 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.

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 Points¹ balance in a simple and convenient way.

To make things easier, we've included this guide, in order to get you started and discover more convenient banking today. It's a useful guide, especially if you only have time for a quick glance at the brochure right now.

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 card.

Enjoy your new ANZ Frequent Flyer Platinum card.

For more information, search 'ANZ Frequent Flyer Platinum' on anz.com.

ADVANTAGES OF ANZ FREQUENT FLYER PLATINUM

EARN QANTAS POINTS

When you use your card, Qantas Points are automatically credited to your Qantas Frequent Flyer account² 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.



YOU'LL EARN:

- 0.75 Qantas Points per \$1 spent on eligible purchases up to and including \$3,000 per statement period¹
- 0.5 Qantas Points per \$1 spent on eligible purchases above \$3,000 per statement period¹

FLY FASTER WITH BONUS QANTAS POINTS

Achieve your reward sooner when you earn an additional 1 Bonus Point for every \$1 spent on selected products and services³ with Qantas, when you use your ANZ Frequent Flyer Platinum. No limits apply to the number of Bonus Points you can earn each month.

EARN MORE QANTAS POINTS 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.

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 affiliates⁴. Or use your Qantas Points to redeem from over 3,000 products from the Qantas Store⁵.

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.

VISA OFFERS + PERKS⁶

A world of entertainment with Visa Offers + Perks. Access concert, theatre and sporting event pre-sales, special movie offers and member competitions exclusive to Visa cardholders.

Register now for free at visa.com.au/offers.

ENJOY MAX CASHBACK OFFERS⁷

Join Cashrewards Max to access higher cashback offers compared to the standard Cashrewards program when you shop online or instore through Cashrewards Max using your linked ANZ card.

Learn more at anz.com/crmax

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.

COMPLIMENTARY INSURANCES⁸

You could be eligible for these complimentary insurances managed by Allianz Global Assistance when you make eligible purchases on your ANZ Frequent Flyer Platinum:

- International Travel Insurance⁸
- Domestic Travel Insurance⁸
- Rental Vehicle Excess in Australia Insurance⁸
- Purchase Protection Insurance⁸
- Extended Warranty Insurance⁸

Refer to anz.com/Allianz for information on eligibility criteria, terms, conditions, limits and exclusions.

INTERNATIONAL TRAVEL INSURANCE⁸

You could be eligible for International Travel Insurance⁸ for trips of up to six continuous months at a time.

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

- Overseas Emergency Medical & Emergency 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.

The above is a summary only, terms, conditions, exclusions, limits and eligibility criteria apply. Please refer to the ANZ Platinum and Black Personal Credit Cards Complimentary Insurance Policy booklet.

DOMESTIC TRAVEL INSURANCE⁸

You could be eligible for Domestic Travel Insurance⁸ for your interstate and intrastate journeys (including journeys to Australian Territories), with a return domestic flight up to 28 days in length. If your trip is longer than 28 days, the first 28 days of the trip are covered.

The cover available includes:

- Cancellation
- Travel Delay Expenses
- Additional Expenses
- Luggage
- Luggage Delay

The above is a summary only, terms, conditions, exclusions, limits and eligibility criteria apply. Please refer to the ANZ Platinum and Black Personal Credit Cards Complimentary Insurance Policy booklet.

RENTAL VEHICLE EXCESS IN AUSTRALIA INSURANCE⁸

You may have access to Rental Vehicle Excess in Australia Insurance⁸ when you hire a car with your ANZ Frequent Flyer Platinum credit card. In the event of an accident, the Rental Vehicle Excess in Australia Insurance will pay your rental excess over the first \$100 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.

PURCHASE PROTECTION INSURANCE⁸

Shop with confidence knowing you have Purchase Protection Insurance⁸. Where eligible, you may be covered for most personal items that you purchase on your ANZ Frequent Flyer Platinum credit card against permanent loss, theft or accidental damage for 90 days from the date of purchase.

EXTENDED WARRANTY INSURANCE⁸

You can also enjoy an Extended Warranty⁸ on your personal and household purchases, at no extra cost. This is designed to cover items with a manufacturer's unique identification serial number purchased with your ANZ Frequent Flyer Platinum credit card for up to 12 months after the original manufacturer's Australian warranty expires.

CARD PROTECTION

We're doing whatever it takes to protect you and your card with a range of security features and convenient services.

ANZ FRAUD MONEY BACK GUARANTEE⁹

Feel at ease with the ANZ Fraud Money Back Guarantee. If you do notice an unusual transaction on your account, contact us immediately.

ANZ FALCON™

Your card is also protected by 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.

YOUR CARD IN YOUR CONTROL

Take control of your eligible card all from the app. Temporarily block your card if you misplace it, report your card as lost or stolen, or block gambling transactions.

Find out more at anz.com/anzapp.

PAYMENT MADE EASY

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.

ADDITIONAL FEATURES

UP TO 55 DAYS INTEREST FREE CREDIT ON PURCHASES¹⁰

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).

BETTER UNDERSTAND YOUR SPENDING

The ANZ App has smart features like Spend Summary and ANZ Spendi to help you see your spending at a glance. You can also use the ANZ App or Internet Banking to view your statements anytime, anywhere. That's handy!

YOUR EASY BANKING OPTIONS

To add your new ANZ Frequent Flyer Platinum to your ANZ Internet Banking or ANZ Phone Banking, call us and we'll arrange it while on the phone. Alternatively, you may register for ANZ Internet Banking with your ANZ card number, PIN and registered mobile phone number.

VIEW YOUR STATEMENTS ANYTIME

You can use the ANZ App or ANZ Internet Banking to view a copy of your latest statement - or one from up to seven years ago.

To turn off paper statements and notices, log in to the ANZ App and select Statements and Notices located in Profile and follow the prompts. You can also do this in ANZ Internet Banking in Settings.

SET UP YOUR DIGITAL WALLET¹¹

Add your ANZ credit card to your compatible phone or wearable and enjoy a super easy, speedy contactless way to pay for everyday things. Learn more at anz.com/pay.

MANAGING YOUR ACCOUNT

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.

Find out your current minimum repayment and closing balance in the ANZ App by tapping on your credit card and tap **Statements**.

YOU CAN CHOOSE TO PAY:

- With the ANZ App, ANZ Internet Banking or ANZ Phone Banking – transfer funds from your linked ANZ account
- 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
- Using BPAY® with Mobile or Internet Banking.

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 or call us for a copy.

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.

Visit anz.com or call us for more information.

IMPORTANT INFORMATION YOU NEED TO KNOW

1. Qantas Points and Bonus Qantas Points are earned and redeemed in accordance with the ANZ Frequent Flyer Reward Terms and Conditions booklet. Certain transactions and other items are not eligible to earn Qantas Points, for details refer to the ANZ Frequent Flyer Reward Terms and Conditions booklet. 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.
2. 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 us. 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.
3. 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.
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) 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 airline.

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, 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.
6. ANZ may earn a commission on Visa Offers + Perks.
7. Cashrewards Max customers who pay with their linked ANZ credit card may have access to higher cashback rates on selected offers compared to the standard Cashrewards program. Cashrewards Max is offered by Cashrewards and not ANZ. The Cashrewards account is not an ANZ account. Eligibility criteria, cashback redemption & withdrawal conditions and terms and conditions apply.
8. Complimentary credit card insurance covers provided are part of a Group Policy issued by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708 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 a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the ANZ Platinum and Black Personal Credit Cards Complimentary 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 objects, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.

9. 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.

10. Interest free periods will cease to apply if you do not pay the full Closing Balance (or, if applicable, your 'Adjusted Closing Balance') shown on each statement of account by the applicable due date. 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. Payments to your account are applied in the order set out in the ANZ Credit Cards Conditions of Use.
11. Mobile payments available on compatible devices and eligible ANZ cards. View the full list at anz.com/mobilepayments. Terms and conditions apply to the use of Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, and Garmin Pay.

WE'RE HERE WHEN YOU NEED US



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

CUSTOMER SERVICE CENTRE



Use the ANZ App



13 13 14 or +61 3 9683 9999 from overseas*

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 or +61 2 7907 0805 from overseas*

LOST AND STOLEN CARDS



Temporarily block your eligible card if you misplace it or report it as lost or stolen using the ANZ App.

Choose your account, tap **Manage**, then tap **Manage Card** and follow the prompts.



1800 033 844 or +61 3 8699 6955 from overseas*

EMERGENCY CREDIT



1800 076 113

AUSTRALIAN CONSULAR EMERGENCY HELPLINE



1300 555 135 or +61 2 6261 3305 from overseas*

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

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