

A couple is seen from behind, sitting in a rooftop swimming pool. They are looking out over a dense city skyline, with the Empire State Building being the most prominent structure. The scene is set during the day, with a clear sky and bright lighting. The pool's edge is visible in the foreground, and the water is dark blue.

# INTRODUCING ANZ REWARDS BLACK

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EARN REWARDS FASTER







# Welcome

With ANZ Rewards Black,  
earn rewards faster and enjoy  
exclusive travel benefits.

## Earn more points

- ANZ's highest Reward Points<sup>1</sup> earn rates with no limit on the number of points you can earn

## Rewards for travel

- International Travel Insurance<sup>2</sup>
- Transfer Reward Points<sup>3</sup> to participating frequent flyer programs, including Velocity (Virgin Australia's frequent flyer program)
- Book travel with a range of leading airlines, for travel at any time; as well as hotels and car hire using your Reward Points<sup>1</sup>.

## Rewards for shopping

- Shopping Vouchers and Gift Cards are available from a wide range of stores including Myer, JB Hi-Fi and Bunnings.
- The ANZ Rewards Bonus Points Mall is your new destination for online shopping and earning even more ANZ Reward Points - helping you reach your reward goals sooner. We've teamed up with more than 60 leading Australian and International retailers to create an exciting online shopping destination. Visit [onuspointsmall.anzrewards.com](https://onuspointsmall.anzrewards.com) today.<sup>4</sup>
- Redeem your points on over a thousand different products and services to choose from - including Technology, Kitchen, Homewares, Spa Treatments and Movie Tickets.<sup>4</sup>

# Getting started

Simply follow the easy steps below and you could be using your new ANZ Rewards 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 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](http://anz.com) and select **Activate an ANZ card**, or
  - Call us on **1800 652 033** with your card handy.

## 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

To add your new ANZ Rewards Black to your ANZ Mobile Banking, ANZ Internet Banking or ANZ Phone Banking, call us on 13 22 73 and we'll arrange it while on 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 Rewards Black credit card (where applicable) 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 Rewards Black credit card when you're out and about. It's another way to pay.<sup>5</sup>

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

## Managing your ANZ Rewards

To check your Reward Points balance or redeem your Reward Points online for Travel, Shopping Vouchers or Gift Cards, simply visit [anzrewards.com](https://anzrewards.com), where you can also take advantage of exclusive online offers.

If you are a new customer visit [anzrewards.com/activate](https://anzrewards.com/activate) to get started.

Alternatively call our ANZ Rewards Centre on 1300 367 763, Monday to Friday from 8am to 8pm AEST (excluding national public holidays).

In addition to your monthly ANZ Rewards Black credit card statement, you will also receive a Reward Points Summary Statement every 3 months via post or via email.

Want to make the most out of ANZ Rewards? Ensure you have selected the option to receive Bonus Partner and Rewards special offers in your ANZ Rewards profile. Log in to [anzrewards.com](https://anzrewards.com) and click on Edit my Details and select the option to receive Bonus Partner and Rewards special offers.



# Earn rewards faster

ANZ Rewards Black offers you our **highest Reward Points<sup>1</sup> earn rates** with no limit on the number of Reward Points you can earn.

## You'll earn:

- 2 Reward Points per \$1 spent on eligible purchases up to and including \$5,000 per statement period<sup>1</sup>
- 1 Reward Point per \$1 spent on eligible purchases above \$5,000 per statement period<sup>1</sup>



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

Grow your Reward Points balance by adding family members to your account. All Reward 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).

View the Rewards Program terms and conditions at [www.anz.com.au/personal/credit-cards/using/using-rewards-black-card/](http://www.anz.com.au/personal/credit-cards/using/using-rewards-black-card/)

# Choose from a wide range of rewards

## Travel rewards

Why not set your sights on an overseas trip or a short city break?

**Use your Reward Points or Points Plus Pay option to book a flight with a wide range of leading airlines for travel at any time. No blackout periods apply.**

You can also book over 35,000 hotels and resorts worldwide, plus a huge range of tours, cruises and car hire options.

To book online visit [anzrewards.com](http://anzrewards.com) or call us on 1300 367 763 Monday to Friday from 8am to 8pm AEST (excluding national public holidays).

## **Transfer your points to participating frequent flyer programs<sup>3</sup>**

Boost your chosen frequent flyer program balance by transferring your Reward Points to Velocity (Virgin Australia's frequent flyer program), Singapore Airlines KrisFlyer, Air New Zealand Airpoints Dollars and Cathay Pacific Asia Miles.

To automatically transfer your Reward Points to Velocity Points why not set up auto-redemption at [anzrewards.com](http://anzrewards.com)

## Shopping and Gift Card rewards

### **Shopping Rewards**

- Over a thousand different shopping rewards to choose from - including Technology, Kitchen, Homewares and Movie Tickets.<sup>4</sup>

### **Gift Cards**

- A wide range of Gift Cards are available including Myer, JB Hi-Fi and Bunnings, plus many more.

To book your travel or redeem your reward visit [anzrewards.com](http://anzrewards.com) or call us on 1300 367 763 Monday to Friday from 8am to 8pm AEST (excluding national public holidays).





# Enjoy premium travel benefits

## **Travel assistance via your Personal Concierge**

When you're travelling or planning travel, let your 24 hour Personal Concierge take care of those time consuming tasks, saving you time so you can enjoy your trip.

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.

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.

# Complimentary Insurances<sup>2</sup>

You could be eligible for these complimentary insurances when you make eligible purchases on your ANZ Rewards Black:

- **International Travel Insurance<sup>2</sup>**
- **Interstate Flight Inconvenience Insurance<sup>2</sup>**
- **Transit Accident Insurance<sup>2</sup>**
- **Rental Vehicle Excess in Australia Insurance<sup>2</sup>**
- **Purchase Protection Insurance<sup>2</sup>**
- **Guaranteed Pricing Scheme<sup>2</sup>**
- **Extended Warranty Insurance<sup>2</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>2</sup> managed by Allianz Global Assistance.**

With your ANZ Rewards Black card account, you could be eligible for International Travel Insurance<sup>2</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>2</sup>**

Your ANZ Rewards 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>2</sup>**

With your ANZ Rewards Black card account, you're automatically covered by Rental Vehicle Excess in Australia Insurance when you hire a car with your ANZ Rewards 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>2</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 Rewards Black card account, you'll be protected against unforeseen events including trip cancellation, flight delays and lost or stolen luggage.



# Card protection

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

## **ANZ Fraud Money Back Guarantee**

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

## **ANZ Falcon™**

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

## **ANZ Contactless transactions and mobile payments<sup>5</sup>**

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.

## **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>2</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 Rewards Black card account against accidental permanent loss, theft or accidental damage for 90 days from the date of purchase.

### **Extended Warranty Insurance on purchases<sup>2</sup>**

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

### **Guaranteed Pricing Scheme<sup>2</sup>**

If you make a purchase on your ANZ Rewards 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 Rewards 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**

Experience another side to your Visa card 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](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

## Reward Points

1. Reward Points accrue in accordance with the ANZ Rewards – Rewards Program Terms and Conditions booklet (please call 13 13 14 for a copy or visit [anz.com](http://anz.com) for a copy). Purchases which are not eligible to earn Rewards Points are described in the ANZ Rewards – Rewards Program Terms and Conditions booklet, e.g. fees, cash, cash equivalent transactions, balance transfers and transactions for gambling or gaming purposes will not earn Reward Points. This Reward Points information displayed on this page applies to new customers only. Existing customers may be subject to a different Reward Points earn rate or different earn rate bands. Existing customers should call 13 13 14 for information regarding the Reward Points earn rate(s) that apply to their account.

## Complimentary Insurance covers

2. 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.

## Fly with your own frequent flyer program

3. Terms and Conditions apply. An Account Holder must be a member of the applicable frequent flyer program to redeem Reward Points for frequent flyer points. Redemption thresholds apply. Frequent traveller details must be entered online at time of redemption in order to transfer points to the frequent flyer program. See [anzrewards.com](http://anzrewards.com) for details.

## Bonus Points Mall

4. Bonus Reward Points earned in the Bonus Points Mall are subject to the Bonus Points Mall Terms and Conditions. The Bonus Points Mall Terms and Conditions form part of the ANZ Rewards – Rewards Program Terms and Conditions. You cannot earn Bonus Reward Points on the Bonus Points Mall on delivery and shipping and in some other instances – see Bonus Points Mall Terms and Conditions and ANZ Rewards – Rewards Program Terms and Conditions which are available at [www.anzrewards.com](http://www.anzrewards.com). To shop in the Bonus Points Mall, you must be logged on to your ANZ Rewards account and make a purchase following the links provided in a single session. You must also have cookies enabled. For further information in relation to Bonus Reward Points, the ANZ Rewards Bonus Points Mall, including the use of cookies, call the ANZ Rewards Centre on 1300 367 763.

## Mobile Payments

5. '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.





# 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](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.

**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 Rewards Black contacts

## Customer Service Centre

 13 22 73


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

## Rewards Centre

 1300 367 763


Call our ANZ Rewards Centre to check your points balance or redeem your rewards points, Monday to Friday from 8am to 8pm AEST.

## 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.

