

An aerial photograph of a vibrant, colorful cliffside village, likely Cinque Terre in Italy, during a golden sunset. The buildings are densely packed and feature a variety of colors including orange, yellow, blue, and red. The sea is visible to the left, and the sky is a mix of orange and blue. A stone tower is visible on the cliff edge. The text "INTRODUCING ANZ REWARDS TRAVEL ADVENTURES" is overlaid in white, bold, sans-serif font.

**INTRODUCING ANZ REWARDS  
TRAVEL ADVENTURES**



## GETTING STARTED

Simply follow the easy steps below and you could be using your new ANZ Rewards Travel Adventures 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](https://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 Personal Identification Number (PIN) should arrive within 5 business days.  
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.



## LET THE ADVENTURE BEGIN

We're delighted you have chosen the ANZ Rewards Travel Adventures credit card that gives you an array of benefits and access to a great range of rewards.

At ANZ we're doing whatever it takes to provide you with a credit card that delivers great features and you can also enjoy being part of one of the most flexible Reward Programs in Australia.

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.

When you do have a moment to read through this brochure, you'll be pleasantly surprised at the additional benefits that come with having an ANZ Rewards Travel Adventures credit card. You'll also find important information you need to know about using and managing your new card.

Enjoy your new ANZ Rewards Travel Adventures.

## **ADVANTAGES OF ANZ REWARDS TRAVEL ADVENTURES**

Enjoy the following benefits:

- No International Transaction Fees on purchases made overseas or online<sup>1</sup>
- No overseas ATM fees<sup>1</sup> (local ATM operator fees may still apply)
- Earn Rewards Points<sup>2</sup> on purchases which can be redeemed for a range of travel and shopping rewards
- Complimentary travel and shopping insurances including International Travel Insurance<sup>5</sup>
- Travel Assistance via your personal concierge

## **NO INTERNATIONAL TRANSACTION FEES ON PURCHASES OVERSEAS OR ONLINE<sup>1</sup>**

Indulge in an overseas shopping spree, knowing there are no international transaction fees on your overseas purchases, including online from international websites. We will not charge you an ATM fee or a cash advance fee if you use your account to withdraw cash from any overseas ATM (although applicable local ATM operator fees, interest on a cash advance and cash advance fees on other cash advances on your account may still apply).

## ADDITIONAL BENEFITS

### 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 7907 0805 any time from a land line and reverse the charges via the international operator.

### VISA OFFERS + PERKS<sup>6</sup>

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

### ENJOY MAX CASHBACK OFFERS<sup>7</sup>

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](https://anz.com/crmax).

### 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 Rewards Travel Adventures 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.

## EARN REWARD POINTS

Choose from hundreds of reward options at [anzrewards.com](https://anzrewards.com).

From a range of popular Gift Cards including Bunnings, Wish and Westfield to the latest tech and home appliances from headphones to coffee machines, the ANZ Rewards Program offers choice and flexibility when it comes to redeeming your ANZ Reward Points.

The more you use your card, the more Reward Points you'll receive and the closer you'll get to your choice of great rewards options.

### YOU'LL EARN:



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

## EARN MORE REWARD POINTS WITH FAMILY MEMBERS

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](https://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](https://anz.com).

## REWARDS DESIGNED FOR YOU

Your ANZ Rewards provides you with a range of rewards to redeem using your Reward Points, including:

- Gift Cards from a range of popular brands including Bunnings, Wish, Westfield and many more.
- The latest tech and home appliances, from headphones and speakers, to cameras and coffee machines
- Use your Reward Points for ANZ Cashback<sup>11</sup> to reduce the balance of your ANZ Rewards credit card or eligible ANZ bank account.
- Frequent Flyer Points and Airmiles – members of the Velocity Frequent Flyer, Asia Miles, Singapore Airlines KrisFlyer, Airpoints™ programs can redeem Reward Points for frequent flyer points in those programs.<sup>3</sup>

## AUTO-REDEMPTION<sup>4</sup>

Set up an Auto-Redemption and never miss out on getting rewarded. Choose to redeem for Airline Partners' frequent flyer points or airmiles, Gift Cards or ANZ Cashback onto your Rewards credit card or eligible ANZ account. Visit [anzrewards.com](https://anzrewards.com) and go to My-Redemptions to set it up today.

## GO ONLINE TO CHECK YOUR REWARD POINTS

You can check your Reward Points by visiting [anzrewards.com](https://anzrewards.com) and register online, or alternatively call the ANZ Rewards Centre on 1300 367 763, Monday to Friday from 8am to 8pm AEST.

## COMPLIMENTARY INSURANCE<sup>5</sup>

You could be eligible for these complimentary insurances provided by Alliance Global Assistance when you make eligible purchases on your ANZ Rewards Travel Adventures credit card:

- International Travel Insurance<sup>5</sup>
- Domestic Travel Insurance<sup>5</sup>
- Rental Vehicle Excess in Australia Insurance<sup>5</sup>
- Purchase Protection Insurance<sup>5</sup>
- Extended Warranty Insurance<sup>5</sup>

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

### INTERNATIONAL TRAVEL INSURANCE<sup>5</sup>

You could be eligible for International Travel Insurance<sup>5</sup> 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 INSURANCE<sup>5</sup>

You could be eligible for Domestic Travel Insurance<sup>5</sup> 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 INSURANCE<sup>5</sup>**

You may have access to Rental Vehicle Excess in Australia Insurance<sup>5</sup> when you hire a car with your ANZ Rewards Travel Adventures credit card. In the event of an accident, the Rental Vehicle Excess in Australia Insurance may 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 INSURANCE<sup>5</sup>**

You can shop with confidence knowing you have Purchase Protection Insurance<sup>5</sup>. Where eligible, you may be covered for most personal items that you purchase on your ANZ Rewards Travel Adventures credit card against permanent loss, theft or accidental damage for 90 days from the date of purchase.

## **EXTENDED WARRANTY INSURANCE<sup>5</sup>**

You can also enjoy an Extended Warranty<sup>5</sup> 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 Rewards Travel Adventures credit card for up to 12 months after the original manufacturer's Australian warranty expires.

## ADDITIONAL FEATURES

### SET UP YOUR DIGITAL WALLET<sup>8</sup>

Add your new ANZ credit card to your compatible phone or wearable device and enjoy a super easy, speedy contactless way to pay for everyday things.

Learn more at [anz.com/pay](https://anz.com/pay).

### YOUR EASY BANKING OPTIONS

To add your new ANZ credit card 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.

### BETTER UNDERSTAND YOUR SPENDING

Your transactions are automatically sorted by merchant or category in the ANZ App so that you can see valuable insights into your spending. No worries if the category doesn't suit your transaction. You can quickly choose a more relevant one.

### UP TO 55 DAYS INTEREST FREE CREDIT ON PURCHASES<sup>9</sup>

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).

## CARD PROTECTION

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

### 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 FRAUD MONEY BACK GUARANTEE<sup>9</sup>

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

### ANZ CONTACTLESS TRANSACTIONS AND MOBILE PAYMENTS

ANZ Contactless transactions and mobile payments are also protected by ANZ Falcon™ and the 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 ANZ credit card all from the ANZ App. Temporarily block your card if you misplace it, report your card as lost or stolen, or block gambling transactions.

## MANAGING YOUR CARD

### REPAYMENTS

Each month, you have the choice of paying the full balance owing on your credit card, your 'Adjusted Closing Balance' (if applicable), or a lesser amount (generally as little as 2% of the Closing Balance shown on the relevant statement of account, or \$25, whichever is greater). 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. 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.

### YOU CAN CHOOSE TO PAY:

- with the ANZ App – transfer funds from your linked ANZ account
- with ANZ Internet Banking ([anz.com](https://anz.com)) – transfer funds from your linked ANZ account
- with ANZ Phone Banking – call 13 13 14 to 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
- using BPAY® with Mobile or Internet Banking.

# 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 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 Overlimit or Late Payment Fees.

Visit [anz.com](http://anz.com) or call us for more information.

## IMPORTANT INFORMATION YOU NEED TO KNOW

- <sup>1</sup> ANZ will waive the overseas transaction fee on foreign currency transactions and transactions where the merchant or financial institution accepting the card is located outside Australia. ANZ will also waive the cash advance fee if you use your ANZ Rewards Travel Adventures account to withdraw actual cash from a branch or ATM located overseas, however you may incur interest on a cash advance unless the account is in credit (by at least the amount of the cash advance). A cash advance fee will apply to any other cash advances on your account. ATM operator fees may apply.
- <sup>2</sup> ANZ Reward Points are earned and redeemed 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)). Certain transactions and other items are not eligible to earn Reward Points, for details refer to the ANZ Rewards – Rewards Program Terms and Conditions booklet. Existing customers may be subject to a different Reward Points earn rate or different earn rate bands. Existing customers should call us for information regarding the Reward Points earn rate(s) that apply to their account.
- <sup>3</sup> 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.
- <sup>4</sup> Auto-Redemption is only available on select rewards on Reward Points only redemptions. It can take up to 28 days for your reward to be sent to you once you qualify for the Auto-Redemption. For the Annual and Periodic Auto-Redemption options, at the time of the Auto-Redemption you will receive as many of your selected rewards that you are eligible for with your Reward Points balance at that time. For the Annual Auto-Redemption option the reward will be sent to you up to 28 days after the date you nominate. To change or cancel future Auto-Redemption options visit [anzrewards.com](http://anzrewards.com) and go to 'Manage My Account' or call 1300 367 763. If an Auto-Redemption has been processed, any changes made to Auto-Redemption preferences will only be applicable for future redemptions.
- <sup>5</sup> 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.

- <sup>6</sup> ANZ may earn a commission on Visa Offers + Perks.
- <sup>7</sup> 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.
- <sup>8</sup> Mobile payments available on compatible devices and eligible ANZ cards. View the full list at [anz.com/mobilepayments](https://anz.com/mobilepayments). Terms and conditions apply to the use of Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, and Garmin Pay.
- <sup>9</sup> You won't be liable for fraudulent transactions on your ANZ credit card account, provided you didn't contribute to the loss and notify ANZ promptly of the fraud.


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.


- <sup>10</sup> 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.
- <sup>11</sup> ANZ Cashback is not transferable and cannot be cancelled once issued. Reward Points are not earned on ANZ Cashback transactions on your account. When you redeem your Rewards Points for ANZ Cashback, credit of your nominated value will be allocated to your eligible ANZ Rewards or other ANZ account within 2 business days.

## HERE WHEN YOU NEED US


 Visit [anz.com/creditcards](https://anz.com/creditcards) for information regarding your credit card.

### Customer Service Centre


 **Use the ANZ App:** We've answered your most common questions in **Support** in the ANZ App.


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

### ANZ Rewards Centre


 **1300 367 763** or **+61 2 9352 3254** from overseas\*

### Lost And Stolen Cards (24 hours a day).

 **Use the ANZ App:** Report your eligible card as lost or stolen using the ANZ App.

 **1800 033 844** or **+61 3 8699 6955** from overseas<sup>1</sup>

### Australian Consular Emergency Helpline

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

\* Calls can be made via an international landline. Ask the international operator to reverse the charges.









Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 97383 04.2022 WZ118373



[anz.com](https://anz.com)