

TRANSFER BETWEEN CREDIT CARD ACCOUNTS APPLICATION



To request to change your existing ANZ credit card account to a new ANZ credit card account, you can apply online via ANZ Internet Banking, contact us on 13 13 14 to request the transfer over the phone, or visit an ANZ Branch. Alternatively, complete and fax this form to 1800 457 921 or return this form by mail (no stamp required) to the address below.

By completing and returning this form, you are requesting to transfer your existing ANZ credit card account to a new ANZ credit card account. If ANZ accepts your request, your existing credit contract will continue to operate with variations to reflect the changes between your existing ANZ credit card and the new ANZ credit card you have requested to change to. Customers wishing to transfer from an ANZ Visa PAYCARD or ANZ Rewards Visa PAYCARD cannot use this form to transfer from their account and must complete a new credit card application form for the account they wish to apply.

1. EXISTING ANZ CREDIT CARD ACCOUNT YOU WISH TO CHANGE (EXISTING CREDIT CARD)

Account name (exactly as it appears on the card)

Credit Card account number Existing Credit Limit \$

Additional cardholder(s) on your existing ANZ credit card account will be transferred to your new credit card account after ANZ accepts your request. If you wish to add or change additional cardholder(s) the cardholder(s) may need to complete ANZ's Customer Identification Process. Please phone 13 13 14 anytime for more information.

Please note: If this application requesting to transfer between credit card accounts is approved, a new credit card account will be opened. Your existing credit card account will be closed 14 days after the date ANZ varies your credit contract or on activation of your new card(s), whichever is the sooner. You will not receive a final statement on your existing account. Your new card(s) will have a new card number and it is your responsibility to re-direct any automatic payments from your existing credit card account to your new credit card account.

2. NEW ANZ CREDIT CARD ACCOUNT YOU WISH TO CHANGE TO (NEW CREDIT CARD)

Please note: The interest rates, fees, charges, features and benefits for each ANZ credit card can vary. You should carefully review the rates, fees, charges, features and benefits of your Existing Credit Card and compare them to those that apply to the new ANZ credit card that you are requesting to change to, before submitting this form. Please consider which credit card is suitable for your needs. Information about all ANZ credit cards is available on www.anz.com, at any ANZ branch and can be provided to you over the phone by calling 13 13 14. You can also compare some of the key information relevant to each ANZ credit card by reading the Key Facts Sheet at the bottom of this form and reviewing the ANZ Personal Banking Account Fees and Charges Booklet and the ANZ Personal Banking General Fees and Charges Booklet

- ANZ First ANZ Rewards ANZ Frequent Flyer ANZ Low Rate
 ANZ Platinum ANZ Rewards Platinum ANZ Frequent Flyer Platinum
 ANZ Rewards Travel Adventures ANZ Rewards Black ANZ Frequent Flyer Black

Please note: Your request to change your Existing Credit Card will not change your existing credit limit. Your existing credit limit will apply to the New Credit Card.

Please be aware that ANZ will not accept your request to change your Existing Credit Card if the minimum credit limit on the New Credit Card is more than your existing credit limit. Details about the minimum credit limits for each ANZ credit card are set out below.

If you want to change your existing credit limit, you can apply for a credit limit increase or credit limit decrease via ANZ Internet Banking, by calling 13 13 14, visiting any ANZ branch or completing and attaching a Credit Limit Increase form or Credit Limit Decrease form.

Credit Card Account	Minimum Credit Limit	Credit Card Account	Minimum Credit Limit	Credit Card Account	Minimum Credit Limit
ANZ Low Rate	\$1,000	ANZ Rewards Platinum	\$6,000	ANZ Rewards Black	\$15,000
ANZ First		ANZ Rewards Travel Adventures		ANZ Frequent Flyer Black	
ANZ Rewards		ANZ Frequent Flyer Platinum			
ANZ Frequent Flyer					

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3. PLEASE COMPLETE IF THE NEW CREDIT CARD IS ONE OF THE ANZ FREQUENT FLYER CREDIT CARD ACCOUNTS

Existing Qantas Frequent Flyer membership number

Please note that the Qantas Frequent Flyer membership must be in the same name as the account holder on the credit card account.

4. CARD COLLECTION DETAILS (IF UNABLE TO SEND NEW CARD(S) BY MAIL)

Please nominate the ANZ branch where you will collect your new card(s)

Suburb Street BSB

5. DECLARATION, TRANSFER AUTHORITY AND ACKNOWLEDGEMENTS SIGNATURE

- I confirm that my financial situation has not changed such that I cannot continue to afford the repayments on my Existing Credit Card or the ANZ credit card to which it will be transferred
- I confirm that I have reviewed the interest rates, fees, charges, features and benefits applicable to my Existing Credit Card and the New Credit Card I have requested to transfer to and understand the changes I am requesting to be made to the interest rates, fees, charges, features and benefits applicable to my Existing Credit Card by submitting this form.
- I acknowledge that if ANZ approves my request to change from my Existing Credit Card to the New Credit Card, my existing credit contract will continue to operate with variations to reflect the interest rates, fees and charges applicable to the new ANZ credit card in place of those applicable to my Existing Credit Card. The features and benefits of the New Credit Card will also replace the features and benefits of my Existing Credit Card.
- In order to give effect to my request to change my Existing Credit Card to the New Credit Card, I authorise ANZ to close the Existing Credit Card account nominated in Section 1 and open the New Credit Card account nominated in Section 2 and transfer any outstanding balance as at the date of the transfer to my New Credit Card account and to transfer any other transactions effected by me or any Additional Cardholder in respect of my Existing Credit Card account but which are not included in the balance transferred. I acknowledge that the accrual of points on my New Credit Card account is subject to the Rewards Terms and Conditions applicable to the New Credit Card account (if applicable). I understand that the outstanding balance as at the date of transfer and any other transactions effected by me or any additional cardholder, transferred as set out above will not earn points (if applicable). I acknowledge that the transfer of the outstanding balance and the transfer of any other amounts will constitute authorised transactions in respect of my New Credit Card account.
- I acknowledge that, unless otherwise advised by ANZ, any promotional annual fees or special interest rates on standard purchases, cash advances, or balance transfers applicable to my Existing Credit Card account will be cancelled. Any Promotional Balance Transfer Plan, Great Rate plan, Instalment Plan or Buy Now Pay Later plan applicable to my Existing Credit Card account will also be applicable to my New Credit Card account.
- I understand that any ANZ Credit Card insurance policy applicable to my Existing Credit Card account will apply to my New Credit Card account.
- Any current CardPay Direct arrangement will be transferred from my existing ANZ credit card account to my new ANZ credit card account. I acknowledge that any other arrangements set up to repay my existing ANZ credit card including the pay credit card facility on internet banking, will need to be set up again.
- I have read and understood all information set out in this form and consent to all matters set out in it. I acknowledge that all the information provided in this form is true and correct and I have read and agree to the Declaration, Transfer Authority and Acknowledgements above.
- I acknowledge that completion of this request constitutes a request to be sent a new card and that this applies to any Additional Cardholders.

Signature of applicant

Date

Please note: A Credit Card Key Facts Sheet should have been included with this document. To view visit anz.com or contact us on 13 13 14. Redeeming unused points on the card account you wish to close (where applicable):

ANZ Rewards, ANZ Rewards Platinum, ANZ Rewards Travel Adventures and ANZ Rewards Black – any Reward Points that remain unused must be used within 90 days of the date of closure. Reward Points that remain unused on closed accounts after 90 days will be cancelled.

ANZ Frequent Flyer, ANZ Frequent Flyer Platinum and ANZ Frequent Flyer Black – all points are automatically credited to your Qantas Frequent Flyer account if you have provided ANZ your Qantas Frequent Flyer number. If you have not provided ANZ with your Qantas Frequent Flyer number please do so before closing the account. If ANZ does not receive the account holder's Qantas Frequent Flyer membership number within 60 days after the date of closure, the Points in the Points Record in respect of the card account as at that date will be cancelled and may not be credited to a Qantas Frequent Flyer program account.

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Important information

ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and each of its related companies (including subsidiaries).

Qantas is Qantas Airways Limited ABN 16 009 661 901.

Rewards Terms and Conditions are ANZ Frequent Flyer Reward Terms and Conditions, the ANZ Rewards – Rewards Program Terms and Conditions (For a copy, visit anz.com or call 13 13 14). **Points** are, where applicable, Qantas Points or ANZ Rewards Reward Points.

Collection of your information

ANZ is collecting your personal information to enable it to assess your application and for the purposes described in the ANZ Credit Cards Conditions of Use. Without this information we may not be able to consider or approve your application.

ANZ may also collect your information from a credit reporting body for the purposes of assessing your application.

Disclosure of your information

You agree that ANZ may disclose your personal information (which may include information about your credit history obtained from a credit reporting body) to:

- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities;
- an organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- any related entity of ANZ;
- any third party providing you with a product or service in relation to the ANZ product;
- your referee;
- your employer; and
- another credit provider to assess a credit application made by you (to ANZ or the other credit provider); or to investigate suspected fraud on your account (held with ANZ or the other credit provider).

ANZ may disclose information to recipients (including service providers and related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients at www.anz.com/privacy.

Credit Reporting

ANZ may also disclose your information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies.

Information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at www.anz.com/privacy. For a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy.

Privacy Policy

ANZ's Privacy Policy (www.anz.com/privacy) also contains information about:

- any laws that require or authorise ANZ to collect certain information from you;
- the circumstances in which ANZ may collect your information from other sources (including from a third party);
- how to access your information and seek correction of your information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters.

Promotion of Other Products or Services

ANZ may use your personal information to help ANZ promote its products or services or those of its related entities or organisations that are in a product or marketing alliance with ANZ (alliance partners). ANZ may also disclose your personal information to its related entities or alliance partners to enable them or ANZ to tell you about a product or service.

Where you do not want ANZ to tell you about its products and services or those of its related entities or alliance partners, you may call 13 13 14 at any time to withdraw your consent.


If you are transferring to an ANZ Frequent Flyer account, you agree that ANZ may disclose your information to Qantas and Qantas may, in accordance with the Qantas Frequent Flyer terms and conditions, disclose your personal information to any service provider Qantas engages to carry out or assist its functions and activities, use your information to plan, research, market and promote its products or services or those of its related companies and may disclose your personal information to ANZ's alliance partners to market their products or services.

Further information

The ANZ Credit Card Conditions of Use and ANZ's Privacy Policy contain further information about our handling of the information we collect during the course of your relationship with ANZ.

If you have provided information about someone else, please show them a copy of this clause so that they may understand how ANZ may use and disclose their information.

 Or email to CardsMaintenance@anz.com

 **Mail (no stamp required) to:**
REPLY PAID 65798, ANZ Consumer Finance
Customer Services, Locked Bag 10, Collins Street
West Post Office, MELBOURNE VIC 8007

 Or fax 1800 457 921

 Please deliver completed form to any ANZ branch

KEY FACTS ABOUT OUR CREDIT CARDS



Correct as at: 27 April 2022

Australia and New Zealand Banking Group Limited.
Australian Credit Licence Number 234527.

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

Description of credit card

Product name	ANZ Low Rate	ANZ First Visa	ANZ Platinum	ANZ Rewards Platinum	ANZ Rewards Travel Adventures	ANZ Rewards Black	ANZ Frequent Flyer	ANZ Frequent Flyer Platinum	ANZ Frequent Flyer Black
Minimum credit limit	\$1,000	\$1,000	\$6,000	\$6,000	\$6,000	\$15,000	\$1,000	\$6,000	\$15,000
Minimum repayments	Each month, you are generally required to pay, by the Due Date shown on the relevant Statement of Account, either (a) 2% of the monthly 'Closing Balance' shown on the Statement (or, if the 'Closing Balance' less any overdue amounts exceeds the credit limit, 2% of the credit limit), rounded up to the nearest dollar; or (b) if that amount is less than \$25 - the lesser of \$25 and the full 'Closing Balance', plus in either case any "Immediately Payable" amount shown on the Statement ¹								
Interest on purchases	12.49% p.a.	20.24% p.a.	20.24% p.a.	20.24% p.a.	20.24% p.a.	20.24% p.a.	20.24% p.a.	20.24% p.a.	20.24% p.a.
Interest-free period	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance
Interest on cash advances	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.
Promotional Plan interest rate	-	-	9.99% p.a. on travel related purchases over \$500 in one transaction: <ul style="list-style-type: none"> for the first 6 months; or repayable in fixed monthly instalments over 6/12/18 months. 	-	-	-	-	-	-
Balance transfer interest rate	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.	21.24% p.a.
Annual fee	\$58	\$30	\$87	\$95 (includes \$55 Rewards Program Services Fee)	\$120 (includes \$55 Rewards Program Services Fee)	\$375 (includes \$55 Rewards Program Services Fee)	\$95 (includes \$55 Rewards Program Services Fee)	\$295 (includes \$55 Rewards Program Services Fee)	\$425 (includes \$55 Rewards Program Services Fee)
Late payment fee	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to these credit cards can be obtained from anz.com/aus/ratefee

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneySMART.gov.au

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting anz.com/credit-cards/keyfactsheet

¹ Different requirements apply for a Statement of Account with Buy Now Pay Later plans and/or Instalment Plans. In particular, the instalment period after the Statement is issued is added to the minimum repayment amount. For additional detail, refer to the further Key Facts Sheet that will be provided to you in the event that ANZ accepts your application for a credit card.