

TRANSFER BETWEEN CARD ACCOUNTS APPLICATION



To change your existing ANZ credit card account to a different ANZ credit card account contact us on 13 13 14 to arrange the transfer over the phone. Alternatively complete and fax this form to 1800 457 921 or return this form by mail (no stamp required) to the address below or visit any ANZ branch.

Customers wishing to transfer from an ANZ Visa PAYCARD, ANZ Rewards Visa PAYCARD or ANZ Everyday Visa Debit account cannot use this form to transfer from their account and must complete a new application form for the account they wish to transfer to.

1. ANZ CREDIT CARD ACCOUNT YOU WISH TO CLOSE

Account name (exactly as it appears on the card)

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. 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 is approved, a new card account will be opened. Your existing credit card account will be closed 14 days after ANZ's receipt of this application, 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 card account to your new card account.

2. ANZ CREDIT CARD ACCOUNT YOU WISH TO OPEN

- 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: The interest rate and Annual Fee for each type of card can vary, so please read the Key Facts Sheet at the bottom of this application form to see which card is right for your needs.

Please be aware that some products have minimum credit limits. These are detailed below. You may not be eligible to transfer to your requested card if your existing credit limit is less than the minimum credit limit for that card. If your existing credit limit is less than the minimum credit limit for your requested card you can complete and attach a Credit Limit Increase Request form. If you wish to decrease your credit limit please call us on 13 13 14.

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 VISA		ANZ Travel Adventures		ANZ Frequent Flyer Black	
ANZ Rewards		ANZ Frequent Flyer Platinum			
ANZ Frequent Flyer					

3. OVERLIMIT FEE

ANZ may in some circumstances allow you to exceed the credit limit on your credit card account. ANZ may allow you to do this if you and the transaction meet certain criteria and you have consented to being charged a \$20 Overlimit Fee.

However even if you don't provide consent, ANZ may still process non-electronic transactions, direct debits or interest, fees and charges in excess of your credit limit, but you will not be charged a fee in these circumstances.

By providing your consent you understand that:

- The \$20 Overlimit Fee will only be charged once per statement period
- We will tell you if the amount of the fee changes (including if it increases) in accordance with the terms of your credit card contract
- If you provide consent, you can later withdraw that consent at any time by contacting us on 13 13 14 or visiting anz.com.

I consent to being charged an Overlimit Fee if I exceed my credit limit for any reason.

4. PLEASE COMPLETE IF YOU ARE APPLYING FOR ONE OF THE ANZ FREQUENT FLYER ACCOUNTS

Existing Qantas Frequent Flyer membership number

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

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

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

Suburb

Street

BSB

Item No. 50690 08.2019 WX232565

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6. AUTHORITY AND SIGNATURE

- I confirm that my financial situation has not deteriorated over the last 3 months such that I cannot continue to afford the repayments on my existing ANZ credit card or the ANZ credit card to which it will be transferred
- I authorise ANZ to close the nominated account in Section 1 and open the nominated account in Section 2. I have read and understood this application and consent to all matters set out in it. I acknowledge that all the information provided in this application is true and correct and I have read and agree to the Declaration to transfer between ANZ credit card accounts on the reverse of this application.

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 60 days of the date of closure. Reward Points that remain unused on closed accounts after 60 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.

DECLARATION TO TRANSFER BETWEEN ANZ CREDIT CARD ACCOUNTS

Important information

In the following declaration 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; 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.

Transfer Authority

I authorise ANZ to close my existing card account and to transfer any outstanding balance as at the date of transfer to my new card account and to transfer any other transactions effected by me or any Additional Cardholder in respect of my existing account but which are not included in the balance transferred. I acknowledge that the accrual of Points on my new card account is subject to the Rewards Terms and Conditions applicable to that card account. I understand that the outstanding balance as at the date of transfer and any other transactions effected by me or any additional cardholder, transferred pursuant to this Transfer Authority will not earn Points.

I acknowledge that, unless otherwise advised by ANZ, any special interest rates on the standard purchase, cash advances, or balance transfer plans of your old account will be cancelled. Any Promotional Plans (promotional Balance Transfers, ANZ Great Rate, ANZ Instalment Plan or ANZ Buy Now Pay Later) applicable on my old account will be applicable on my new account. Additionally, any payment agreement I have with ANZ will be transferred to my new account.


Conditions of Use

I acknowledge that in accordance with the ANZ Credit Cards Conditions of Use, a copy of which I have received and read, the transfer of the outstanding balance and the transfer of any other amounts pursuant to the Transfer Authority above will constitute authorised transactions in respect of my new card account.

Credit Card Insurance

I understand that any ANZ Credit Card Insurance policy applicable to my existing card account will apply to my new card account.

 Please deliver completed form to any ANZ branch

 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

KEY FACTS ABOUT OUR CREDIT CARDS



Correct as at: 16 August 2019

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	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	\$1,000	\$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.	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	Up to 55 days on the purchases balance
Interest on cash advances	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.	20.24% p.a.	20.24% p.a.
Promotional Plan interest rate	-	-	9.99% p.a. on travel related purchases over \$500 in one transaction: • for the first 6 months; or • repayable in fixed monthly instalments over 6/12/18 months.	-	-	-	-	-	-	-
Balance transfer interest rate	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.	20.24% p.a.	20.24% p.a.
Annual fee	\$58	\$30	\$87	\$80 (includes \$55 Rewards Program Services Fee)	\$95 (includes \$55 Rewards Program Services Fee)	\$225 (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	\$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 Plan instalment that becomes due in the statement 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.