

14 November 2011



S3-007-45869

Ms Marjorie Johnston
67 Coronga Crescent
KILLARA NSW 2071



Your preferred offer for an ANZ First Visa credit card 2.9% p.a. interest on balance transferred for the first 12 months.¹

Dear Marjorie,

We'd like to invite you to apply for an ANZ First Visa, with a credit limit of up to \$15,000 in your name.

Pay 2.9% p.a. interest on balances transferred for the first 12 months¹

You could transfer your balances from all your high interest store cards and non-ANZ credit cards and enjoy 2.9% p.a. interest for the first 12 months from the date of card approval. This could be a great opportunity to save on interest payments, so you could pay your balance off sooner.

You will also enjoy:

- up to 44 days interest free² credit on purchases when you pay your account in full by the due date each month
- Extended Warranty and 90-day Purchase Security Insurance at no added cost³
- plus, the peace of mind of knowing you have 24/7 Falcon™ around the clock monitoring for suspicious transactions on your ANZ First Visa credit card

Switching is less hassle than you think

At ANZ we're doing whatever it takes to give you a credit card that's more value and less hassle. To be eligible, simply follow one of the easy application options below and be approved before **30 November 2011**.



Mail the enclosed form



Apply online at
anz.com/Mail-Offer/DLZP
and **get a response
within 60 seconds**



Phone **1800 050 967**
and quote DLZP

Kind regards,

Marj Demmer
General Manager, Cards and Payment Services

ANZ respects your privacy. You may opt out of receiving further ANZ Marketing information by calling 1800 422 039. Terms and conditions available on application. Fees and charges apply. All applications for credit are subject to ANZ's credit assessment criteria. Standard variable interest rate is 19.24% p.a. on purchases and 20.99% p.a. on cash advances as at 31 October 2011 and is subject to change. Annual Account fee of \$30 applies.

¹Offer only available to applicants who apply for a new ANZ credit card by 30 November 2011. Not available when you transfer from an existing ANZ credit card. Applications subject to ANZ's normal credit approval criteria. The balance transfer must be completed at the time of applying for or, at the time of activating your new ANZ credit card. Balance transfer rate reverts to the standard variable rate applicable to purchases on your card account after 12 months and any balances that remain unpaid at the end of this period will become subject to the standard variable rate for purchases. Interest accrues on balance transfers from the date the transfer is processed by ANZ. Payments to your account are applied in accordance with the ANZ Credit Cards Conditions of Use. Terms and conditions apply to balance transfers (please call 13 22 73 for a copy)

²Interest free days do not apply if you do not pay your Closing Balance (which includes any outstanding balance transfers, cash advances, purchases and Promotional Plans) in full by the due date each month. Payments to your account are applied in the order set out in the ANZ Credit Cards Conditions of Use.

³Extended Warranty and 90-day Purchase Security Insurance are underwritten by Zurich Australian Insurance Limited. Terms and conditions apply. For more information please call 13 13 14.

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