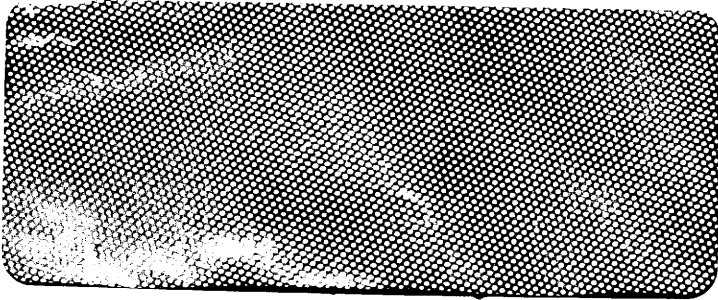




Australia and New Zealand Banking Group Limited (ANZ)
If undelivered please return to ANZ PO Box 345
Melbourne Victoria 3001

POSTAGE
PAID
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**Sick of paying a high interest rate
on your credit card?**

See inside for ways you could save on interest

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.

™ANZ Falcon and ANZ's colour blue are trade marks of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Falcon™ is a trademark of Fair Isaac Corporation. Item No. 85705 10.2011 W242638

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with a special offer of 2.9% p.a. interest on balances transferred for the first 12 months¹¹

210 DLZP Please complete all sections of this form using black ink and capital letters. Please write your name exactly as it appears on your photo identification. ANZ is a responsible credit card issuer. By completing this form you are confirming that you are 18 years of age or over, have a good credit rating and earn at least \$20,000 p.a.

1. PERSONAL DETAILS

Title Ms Surname Johnston
 Given Names Marjorie
 Residential Address (PO Box not accepted)
 67 Coronga Crescent KILLARA NSW 2071
 Home Ph Mobile Ph
 Mailing Address (If the mailing address is the same as the residential address please leave blank)
 Unit No. House No.
 Street Name Type
 Suburb State Postcode
 Date of birth (dd/mm/yyyy) Aust. Driver's licence number

(Please leave blank if not applicable)

Gender Male Female
 How long have you lived at your current address? Yrs Mths
 Previous Address (if at current address less than 3 years)
 Unit No. House No.

Street Name Type
 Suburb State Postcode

Are you a Permanent Australian Resident? Yes No
 Your marital status
 Single Married Defacto Separated/Divorced Widowed

Number of dependants
 Name of a relative or friend (not living with you) Contact Phone Number

Security code^ (for identification purposes e.g. a word meaningful only to you)

2. EMPLOYMENT DETAILS

(ANZ may verify your employment details/income with your employer or accountant)
 Are you self employed?
 Yes No Your occupation
 Employer's name/accountant's name (if self employed)

Employer's/accountant's phone No.
 Time in current employment Yrs Mths

Employer's address
 Suburb State Postcode

Time in previous employment Yrs Mths

3. TRANSFER YOUR BALANCES

To transfer your balance(s) from any non-ANZ credit or store card to your ANZ card, simply complete this section. Please read the Terms and Conditions on the reverse of this form before applying.
 Yes I would like to transfer an amount from a non-ANZ credit or store card to my new account if approved.

Card 1 Account name
 Account issuer
 Account/card number
 Exact amount to be transferred \$.00

Card 2 Account name
 Account issuer
 Account/card number
 Exact amount to be transferred \$.00

4. FINANCIAL DETAILS (Please only complete the relevant fields using whole dollar amounts)

Salary/Income
 Gross Monthly Salary \$.00
 Other Gross Monthly Income (rent, pension, Centrelink etc.) \$.00

Bank Deposits/Savings
 Balance of ANZ Accounts \$.00 Years open
 Balance of Other Accounts \$.00 Years open

Total Other Assets (excl cash/home, motor vehicle etc.) \$.00

Residential Status
 Home owned/Being purchased Renting Living with parents

Value of Property \$.00
 Amount Owing \$.00

Your share of Monthly Repayments only \$.00

Living Expenses
 Your share of Monthly Rent/Board only (exclude mortgage) \$.00

Your share of Monthly General Living only (e.g. bills, transport) \$.00

Credit Card(s)/Store Card(s)
 Total Limit \$.00 Total Amount Owing \$.00

Your share of Total Monthly Credit/Store card payments \$.00

Other Loans/Facilities
 Total Borrowings \$.00 Total Amount Owing \$.00

Your share of Total Monthly Loan Repayments only \$.00

5. CREDIT LIMIT

Would you like to apply for the maximum credit limit available to you based on your application details? Yes No

If No: Requested Credit Limit: \$,000 .00 (minimum value \$1,000)
 Please note: When specifying a credit limit you agree that the maximum credit limit you may be approved for may be less than the amount you have specified based on your application details. If you don't specify a credit limit, we will assess you for the maximum credit limit.

6. ADDITIONAL CARD

To add an Additional Cardholder to your ANZ card, simply complete this section.

Title Surname
 Given Names
 Date of birth (dd/mm/yyyy)
 Security code^ (for identification purposes e.g. a word meaningful only to you)

7. ADDITIONAL INFORMATION

Do you have an existing ANZ account? Yes No
 Branch Number (if known) 0 1 Type of account Savings Cheque

Other ANZ account No.
 If no, please nominate your preferred ANZ branch. This may be used for card issue.

Suburb Street
 Branch Number (if known) 0 1

8. CREDIT CARD INSURANCE

Would you like to apply for ANZ CreditCover Plus? Yes No
 If yes, please see important information overleaf relating to your application for ANZ CreditCover Plus.

9. SIGNATURE

I have read and understood this application including the Declaration and Terms & Conditions on the reverse of this Application. I acknowledge that all information provided in this application form is true and correct.

Applicant's signature Date (dd/mm/yyyy)

Additional cardholder's signature

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10. DECLARATION

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

ANZ's Collection, Use and Disclosure of Personal Information

ANZ is collecting your personal information to enable it to process your application and, if it is approved, to provide you with the product you are applying for. Without this information we may not be able to process your application or if you are approved, provide you with the product. ANZ may disclose your personal information to:

- any service provider ANZ engages to carry out or assist its functions and activities;
- any third party providing you with a product or service in relation to the ANZ product;
- credit reporting agencies;
- your referee;
- your employer; and
- any credit provider to assess a credit application, to assess your credit worthiness, to help you avoid default on your obligations or to inform them of your default.

By signing this application form, you consent to ANZ disclosing your information to these persons. You may request access to your information by calling 13 22 73. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may request that it be corrected.

Promotion of Other Products or Services

You agree to ANZ using your personal information to promote its products or those of its related companies and alliance partners and disclosing your personal information to its related companies or alliance partners to enable them or ANZ to market their products or services. Where you do not want them or ANZ to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling 13 22 73 at any time.

Personal Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

11. TERMS AND CONDITIONS

Balance Transfer

ANZ accepts balance transfers of \$100 or more from banks, other financial institutions and store cards.

ANZ cannot accept a balance transfer:

- from other ANZ credit card accounts;
- from credit cards issued outside Australia;
- if the balance on your ANZ card has reached or exceeded 95% of the available credit limit balance;
- if you are in default on any existing ANZ credit card account;
- if the other account named in your application is in default at the time the application is received.

If the balance transfer you request will cause you to exceed the limit on your ANZ account, ANZ will process up to 95% of the limit on your ANZ Credit Card.

^ If you are an existing ANZ customer your current security code will apply. If you are a new ANZ customer please write in the box provided.

12. ANZ CREDITCOVER PLUS

About CreditCover Plus

ANZ CreditCover Plus is an optional convenient solution to assist in protecting your monthly credit card repayments in the event of certain unexpected events.

Features and benefits of this cover include:

- Pays up to 6% of your outstanding balance each month if you are unable to work because of illness or injury or you become involuntarily unemployed (unemployment benefit is limited to 180 days). 6% is calculated on your outstanding balance on the date your disability or involuntary unemployment commences
- Pays your credit card balance in full (up to a maximum of \$50,000)
- if you sustain a total and permanent disablement; or
- in the event of your death, plus an equivalent amount payable to your estate if the death is caused by an accident; or
- If you are diagnosed with a defined critical illness
- All it costs is just 79 cents per \$100 of your closing balance on your monthly credit card statement

Note: Certain conditions, limitations, age restrictions and exclusions apply to these products. For example pre-existing medical conditions may be excluded, you will need to serve a waiting period before you can claim for some benefits, and minimum employment hours are required for disability and involuntary unemployment claims. Cover is only available for Australian residents. Please refer to the relevant Product Disclosure Statement for full details of each product.

Additional Cardholder

You acknowledge that as the Primary Cardholder, you are responsible for all transactions made on this account by any Additional Cardholder(s). You also acknowledge that if your request for an Additional Cardholder(s) is approved, the Additional Cardholder will receive his/her own Personal Identification Number (PIN), access the credit card account electronically and also obtain information about the status of your account and transactions made on your account.

Cancelling an Additional Card

As the Primary Cardholder, you can request to cancel an additional card by calling 13 22 73 or visiting any ANZ branch. ANZ will only cancel the additional card when you have returned it to ANZ, or have taken all reasonable steps to return it to ANZ.

Conditions of Use

You acknowledge that your new credit card account is subject to the ANZ Credit Card Conditions of Use.

ANZ's Customer Identification Process: Federal Government legislation requires ANZ to verify the identity of all account holders, signatories and agents. I state that this account is held in the name of a person. This account is not held in trust.

If you or the Additional Cardholder are known by any other names please record name(s) in the box immediately below.

You must complete ANZ's Customer Identification Process (required by Federal Legislation) if you do not have an existing ANZ account.

Your balance transfer request will only be processed once you have activated your card. Payments to your ANZ credit card will be applied to the balance transfer amounts as detailed in the 'Application of payments' section in your 'ANZ Credit Card Conditions of Use'. Interest applies to the amount of the balance transfer from the date the balance transfer request is approved and processed.

You (or the account owner) must continue to make payments to the nominated account(s) while the balance transfer application is being processed and toward any remaining balance once the transfer is complete. (Payments to your nominated account will usually be completed within three working days from the time we receive your request, and your card has been activated.)

Where you are not the owner of the nominated account(s), you must ensure that owner(s) consent to the request.

ANZ CreditCover Plus Application and Declaration

By selecting 'yes' to protecting my credit card with ANZ CreditCover Plus:

I acknowledge the ANZ Financial Services Guide, and the ANZ CreditCover Plus Product Disclosure Statement and Policy Document (PDS) have been given to me, by being made available on www.anz.com and also from any ANZ Branch.

I understand that OnePath Life Limited ABN 33009657176 AFSL 238341 and OnePath General Insurance Pty Limited ABN 56072892365 AFSL 288160 (OnePath) who issue this insurance are owned by ANZ but are not authorised deposit taking institutions under Australia's Banking Act; that this insurance is neither a deposit nor liability of ANZ or any member of the ANZ Group, other than OnePath; and that ANZ does not stand behind or guarantee OnePath.

I confirm that I have read and understand the terms and conditions of the PDS and Policy and that I am eligible to apply for this insurance. I declare that the information provided to ANZ and OnePath in connection with this insurance is truthful.

I agree to OnePath using and disclosing my personal information as set out in the Privacy Statement in the PDS.

I understand that I cannot be required to purchase ANZ CreditCover Plus and that it is not a condition of granting or renewal of my ANZ credit card that I do so. I request OnePath to insure me for the risks and amount of cover as described in the PDS. I understand that this insurance commences on the date specified in the Policy Schedule which will be sent to me.

I agree to pay the monthly premium of 79c per \$100 of the closing balance of my credit card statement each month (up to a maximum of \$50,000) and authorise ANZ to debit my ANZ credit card for the premium. I understand that OnePath may change the monthly premium rate by giving me 30 days notice in writing.



Please complete, fold and seal in an envelope and mail to:

Postage Paid ANZ Consumer Finance, Reply Paid 65798, Collins St West, Melbourne Vic 8007 (no postage stamp required).

Please check your application. For faster processing, please ensure all sections of this application are complete.