

ANZ

5 January 2015



S1-003-201720

Ms K Gordon

5 Ronald Ave

FRESHWATER NSW 2096

Like to get on top of your credit card debt?

0% p.a first 16 months on balance transfers



Dear Ms Gordon,

Are you thinking you'd like to get on top of credit card debt? If so, we could make it easier with this special offer. Get 0% p.a. on balances transferred for the first 16 months when you transfer your non-ANZ credit or store card balances to an ANZ Low Rate or ANZ First credit card.¹

Here's how much you could save.

Amount transferred from non-ANZ card	Indicative interest savings on balance transferred (over 16 months) ²
\$5,000	Save up to \$1,251
\$6,000	Save up to \$1,501
\$8,000	Save up to \$2,001

Choose the credit card that's right for you.



ANZ First

or



ANZ Low Rate

Description	ANZ First	ANZ Low Rate
	An everyday credit card with a low annual fee	A low purchase interest rate in case you don't pay off the full amount each month
Interest rate on purchases ³	19.74% p.a.	13.49% p.a.
Total Annual Fee	\$30	\$58

Hurry, apply before 30 January 2015 to take advantage of this special offer.



Return the completed application form using the enclosed Business Reply Paid Envelope.



Apply online at anz.com/mail-offer/DMWE and **get a response in 60 seconds.**



Call **1800 050 967**, Monday to Friday, 8am-8pm (AEDT) and quote DMWE for ANZ First or DMWA for ANZ Low Rate.

Kind regards,

Bob Belan
General Manager, Consumer Cards and Unsecured Lending

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Choose the ANZ credit card that's right for you.



ANZ First Visa Card



ANZ Low Rate MasterCard®

Low Annual Fee

Low interest rate on purchases³

Total Annual Fee

\$30

\$58

Interest Free Days on Purchases⁴

Up to 44 days

Up to 55 days

Up to 3 additional cardholders at no extra cost



Shop with extra security and confidence.

ANZ Falcon™ provides advanced, around-the-clock monitoring for suspicious transactions.



ANZ Fraud Money Back Guarantee gives you the security to shop online with more confidence⁵.



Get extra convenience.

Carry your bank with you 24/7 with the ANZ goMoney™ app⁶.



Contactless payment features allow you to pay for purchases under \$100 with out entering a PIN at participating merchants.



Complimentary access to special offers across entertainment, hotels & dining.



ANZ Phone, Internet, Mobile Banking, or personalised service at any ANZ branch in Australia.



Terms and conditions available on application. Fees and charges apply. All applications for credit are subject to ANZ's credit assessment criteria.

- Offer only available to new and approved credit card applicants who apply for an ANZ First or ANZ Low Rate credit card account with the balance transfer by 30 January 2015. Offer available in respect of balances transferred from non-ANZ credit and store card accounts only. Not available in conjunction with other offers, packages or promotions or in respect of balances transferred from an existing ANZ account. The offer must be requested at the time of applying for the credit card. The Promotional Plan annual percentage interest rate expires 16 months after the date the credit card application is approved, and after the first 16 months the standard balance transfer annual percentage rate will apply to any unpaid Promotional Plan balance. The standard balance transfers annual percentage rate is 19.74% p.a. for ANZ First and 13.49% p.a. for ANZ Low Rate, current as at 28 October 2014 and is subject to change. Terms and conditions apply to balance transfers (please call 13 13 14 for a copy). Payments to your account are applied in accordance with the ANZ Credit Cards Conditions of Use. ANZ reserves the right to withdraw this offer at any time.
- This is an estimate only, provided for illustrative purposes and does not constitute a quote. The estimated savings are rounded to the nearest whole dollar and have been calculated based on the following assumptions: Minimum monthly repayments of 2% of the outstanding balance are made each month; no other transactions are made; Interest Rate for non-ANZ card is 19.00% p.a.
- The standard purchases annual percentage rate is 13.49% p.a., the standard balance transfers annual percentage rate is 13.49% p.a. and the standard cash advances annual percentage rate is 21.74% p.a. for ANZ Low Rate as at 28 October 2014 and is subject to change. The standard purchases annual percentage rate is 19.74% p.a., the standard balance transfers annual percentage rate is 19.74% p.a. and the standard cash advances annual percentage rate is 21.49% p.a. for ANZ First as at 28 October 2014 and is subject to change.
- Interest free periods on the purchases do not apply if you do not pay your Closing Balance (or, if applicable, your 'Closing Balance' less Instalment Plan and Buy Now Pay Later Plan balances) shown on each statement of account in full by the applicable due date. Payments to your account are applied in the order set out in the ANZ Credit Card Conditions of Use.
- Provided the cardholder didn't contribute to the loss and notified ANZ promptly of the fraud.
- ANZ goMoney™ for Android™ is only available in Google Play™. ANZ goMoney™ for iPhone is only available from the App Store. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. Temporary service disruptions may occur.

ANZ respects your privacy. You may opt out of receiving further ANZ marketing information by calling 1800 422 039.

For this mailing, your details were obtained from Veda Advantage Solutions Group P/L (Inivio). If you wish to be removed from Inivio's mailing list, or to opt-out of receiving pre-screened offers based on Veda Advantage Information Services & Solutions Ltd data, please go to www.donotcontact.com.au.

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ANZ goMoney™ is provided by and is a trademark of ANZ. ANZ Falcon™ and ANZ's colour blue are trademarks 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. ANZ's colour blue is a trade mark of ANZ. Item No. 91112 11.2014 W417515

Key facts about this credit card

Correct as at: 28 October 2014

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

Description of credit card

Product name	ANZ First	ANZ Low Rate
Minimum credit limit	\$1,000	\$1,000
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	19.74% p.a.	13.49% p.a.
Interest-free period	Up to 44 days on the purchases balance	Up to 55 days on the purchases balance
Interest on cash advances	21.49% p.a.	21.74% p.a.
Promotional Plan Interest rate	-	-
Balance transfer interest rate	19.74% p.a.	13.49% p.a.
Annual fee	\$30	\$58
Late payment fee	\$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

¹Different 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.

anz.com



Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 88319 03.2013 W332210 11748 S1



ANZ Credit Card Application Form
5 Ronald Ave FRESHWATER NSW 2096

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 \$15,000 p.a. For non-Australian permanent residents, minimum income of \$50,000 p.a. is required.

Please select one of the following options (tick box):



1. PERSONAL DETAILS

Title _____ Surname _____
 Given Names _____
 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 _____
 Are you a Permanent Australian Resident? Yes No
 Home Ph _____ Mobile Ph _____
 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) _____

Residential Status

Home owned/Being purchased Renting Living with parents

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)

Total Monthly Income, Before Tax	\$	_____	.00
Other Monthly Income (rent, pension, Centrelink etc.)	\$	_____	.00
Balance of Savings	\$	_____	.00
Total Other Assets (excl cash/home, motor vehicle etc.)	\$	_____	.00
Value of Property	\$	_____	.00
Amount Owning on Property	\$	_____	.00
Your Share of Monthly Repayments on Property Loan	\$	_____	.00
Your Share of Monthly Rent (if applicable)	\$	_____	.00
Your Share of Monthly General Living Expenses (e.g. utility bills and all general living expenses)	\$	_____	.00
Total Credit/Store Card Limits	\$	_____	.00
Total amount owing on Credit/Store Cards	\$	_____	.00
Your Share of total monthly Credit/Store Card payments	\$	_____	.00
Other Loans/Facilities	\$	_____	.00
Total Borrowings	\$	_____	.00
Total Amount Owning	\$	_____	.00
Any other Loan Repayments	\$	_____	.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.

6. CREDIT LIMIT INCREASE WRITTEN INVITATIONS

New Government legislation means customers must provide ANZ with consent to send credit limit increase invitations. For many receiving these invitations can provide a simpler way to apply to increase your credit limit if you need it.

Yes, I provide my consent to receive written credit limit increase invitations that ANZ may, from time to time, make to me.

If you would like to provide your consent, here are some things you need to know:

- ANZ may send you invitations to apply for a credit limit increase from time to time and it's always your decision whether to apply.
- ANZ may approve or decline your application depending on whether it meets our criteria.
- Providing your consent does not mean that ANZ will send you invitations.
- If you change your mind, contact ANZ anytime on 13 22 73.

7. 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) _____

8. PLEASE SIGN HERE

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 _____

Please see overleaf for things you need to know.

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9. CREDIT CARD INSURANCE

You must read the ANZ Credit Card Insurance Product Disclosure Statement and Policy (PDS) and Financial Services Guide (FSG) before applying for this product.
Please see important information below about ANZ Credit Card Insurance.

I have accessed and read the PDS and FSG available at www.anz.com or in any ANZ branch and would like to apply for ANZ Credit Card Insurance Yes No
Applicant's signature _____ Date (dd/mm/yyyy) _____

10. DECLARATION

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

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

11. TERMS AND CONDITIONS

Standard Balance Transfer Terms and Conditions

ANZ accepts balance transfers of \$100 or more from certain non-ANZ accounts (for example, a credit, charge or store card account).

ANZ cannot accept a balance transfer:

- From other ANZ credit card accounts
- From credit cards issued outside Australia
- 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 you are applying for a promotional balance transfer, the Promotional Plan annual percentage interest rate will apply in respect of balance transfers from non-ANZ accounts requested upon application. Your balance transfer request will be processed once you have activated your card. If a Balance Transfer Fee is applicable, this fee will be charged on the total amount transferred and will be a Specific Fee on the credit card account. The Balance Transfer fee is charged to your credit card account when your balance transfer is processed and will appear on your statement of account as a separate transaction. The balance transfer amount and any Balance Transfer Fee will be charged interest at the Promotional Plan annual percentage interest rate

^ 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.

• 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.

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.

Further information

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

ANZ's Customer Identification Process: The Anti-Money Laundering and Counter-Terrorism Financing Act 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 is known by any other names please record name(s) in the box immediately below.

You must complete ANZ's Customer Identification Process (required by the Anti-Money Laundering and Counter-Terrorism Financing Act) if you do not have an existing ANZ account.

from the date the balance transfer is processed. The Promotional Plan annual percentage interest rate expires at the end of the number of months specified in the promotional balance transfer offer from the date of card approval ('promotional period') and the standard balance transfer annual percentage rate will apply to any unpaid Promotional Plan balance. The standard annual percentage interest rates applicable to this credit card can be found on www.anz.com and are subject to change.

ANZ will process the balance transfer requested and any applicable fees up to 95% of your available credit limit.

Payments to your nominated account(s) can take between 3 and 15 business days depending on the institution(s) to which the payments are being made.

You 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. Performing a balance transfer does not close your account(s) at other financial institutions.

ANZ CREDIT CARD INSURANCE

ANZ Credit Card Insurance is an optional convenient solution that gives you the peace of mind that you could still meet your credit card repayments if your income stopped.

ANZ Credit Card Insurance:

- Pays up to 15% of your outstanding balance each month if you are unable to work because of disability or you become involuntarily unemployed. Plus, if after 180 days you are still unemployed or disabled, the difference between the total benefits payments received by you and your total outstanding balance will be paid. This means that your outstanding balance will be paid in full after 6 months.
- 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 equal and additional amount to the Life benefit paid will be paid to your estate if your death is caused by an accident (combined maximum of \$100,000); or
 - if you are diagnosed with a covered critical illness.
- All it costs is just 85 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 involuntary unemployment claims. Cover is only available for Australian and New Zealand citizens, and holders of a Permanent Australian Residency Visa or a 'Subclass 457' Visa. Please refer to the relevant Product Disclosure Statement for full details of each product and eligibility requirements.

ANZ Credit Card Insurance Application and Declaration

The PDS sets out our Privacy Statement which provides information about how we will use your information in providing this product and other services to you. Without this information we will not be able to process your application for insurance.

We may disclose information to recipients such as these which are located or operate outside of Australia. ANZ's Privacy Policy contains information about where these recipients are located.

ANZ's Privacy Policy contains information about:

- 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 you can 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.

We need to obtain your consent to give your personal information to ANZ's related entities and any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities.

I agree to the collection use and disclosure of your personal information with members of the ANZ Group to provide services and products to me.

I agree to the terms and conditions set out above.



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.