



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

An everyday credit card with a low annual fee

or



ANZ Low Rate

A low purchase interest rate in case you don't pay off the full amount each month

Description	ANZ First	ANZ Low Rate
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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