

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.

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