



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):



210 DMWE
 ANZ First Visa



300 DMWA
 ANZ Low Rate MasterCard®

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 _____

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 Owing 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 Owing	\$	_____	.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.

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.

• 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 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.