

Key facts about our credit cards

Correct as at: 30 May 2014

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



Australia and New Zealand Banking Group Limited.
Australian Credit Licence Number 234527.

Description of credit card

Product name	ANZ Low Rate	ANZ Low Rate Platinum	ANZ First Visa	ANZ Platinum	ANZ Rewards	ANZ Rewards Platinum	ANZ Rewards Black	ANZ Frequent Flyer	ANZ Frequent Flyer Platinum	ANZ Frequent Flyer Black	ANZ Balance Visa
Minimum credit limit	\$1,000	\$6000	\$1,000	\$6,000	\$1,000	\$6,000	\$15,000	\$1,000	\$6,000	\$15,000	\$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	13.49% p.a.	13.49% p.a.	19.74% p.a.	19.74% p.a.	18.79% p.a.	18.79% p.a.	18.79% p.a.	19.99% p.a.	19.99% p.a.	19.99% p.a.	13.99% p.a.
Interest-free period	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 44 days on the purchases balance	Up to 55 days on the purchases balance	Up to 44 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 44 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance
Interest on cash advances	21.74% p.a.	21.74% p.a.	21.49% p.a.	21.49% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	21.49% p.a.	21.49% p.a.	21.49% p.a.	21.74% p.a.
Promotional Plan interest rate	-	-	-	9.99% p.a. on travel related purchases over \$500 in one transaction: • for the first 6 months; or • repayable in fixed monthly instalments over 6/12/18 months.	-	-	-	-	-	-	-
Balance transfer interest rate	13.49% p.a.	13.49% p.a.	19.74% p.a.	19.74% p.a.	18.79% p.a.	18.79% p.a.	18.79% p.a.	19.99% p.a.	19.99% p.a.	19.99% p.a.	13.99% p.a.
Annual fee	\$58	\$99	\$30	\$87	\$89 (includes \$55 Rewards Program Services Fee)	\$149 (includes \$55 Rewards Program Services Fee)	\$375 (includes \$55 Rewards Program Services Fee)	\$95 (includes \$55 Rewards Program Services Fee)	\$295 (includes \$55 Rewards Program Services Fee)	\$425 (includes \$55 Rewards Program Services Fee)	\$79 (includes \$22 Rewards Program Services Fee)
Late payment fee	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$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

¹ Different 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.