

On the cards

August 2002

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ANZ Extended Warranty Insurance



Father's Day Special Offer



Sphere is Here!



Catch the Wallabies Live in the UK



Item No. 78224

Excuse me... is your fridge running?

Have you ever experienced the frustration of buying an expensive item like a refrigerator or television and having it break down just after the warranty has expired?

Apart from the inconvenience, you can also be left with a costly repair bill.

When you go shopping with your ANZ First card you'll get greater peace of mind, knowing that the warranty period on most personal purchases made with your ANZ First card will be extended for up to a further 12 months.

ANZ Extended Warranty Insurance applies from the date the original manufacturer's Australian warranty expires (provided the original warranty is not more than five years), extending the warranty for an additional 12 months. If the original warranty is less than 12 months, the warranty period will be doubled.

ANZ Extended Warranty covers most

personal products purchased entirely with your ANZ First card up to \$2,000 each in value. There is a total claim limit of up to \$10,000 per year, per ANZ First credit card account.

To make a claim, please contact Zurich on **13 26 87**.

ANZ Extended Warranty is just one of the many great features of your ANZ First card. For terms and conditions please see your ANZ First Insurance Policies brochure or call your ANZ Customer Service Representative 24 hours a day, 7 days a week on **13 22 73**.

Please note: ANZ Extended Warranty Insurance is not applicable to Bankcard, ANZ Low Interest MasterCard, ANZ Free Days MasterCard, ANZ Gold MasterCard, Qantas ANZ Visa Card, Telstra Visa Card, Telstra Visa PAYCARD and Visa PAYCARD. Underwritten by Zurich Australian Insurance Limited ABN 13 000 296 640.



A Special Offer from ANZ Square and Wishlist

Buy a 700ml bottle of the Old St Andrew's Clubhouse Whisky via ANZ Square for just \$65.00 and you'll also receive two mini 50ml matching bottles! Plus we'll wrap your Whisky in Wishlist gift wrap and include a ticket for the next Tattsлото Superdraw.

Log on to ANZ Square at www.anz.com/first and click on the Wishlist special offer link.

Offer available until 31 August 2002 or while stocks last. See wishlist.com.au for terms and conditions.



Sphere is here!

Introducing a reward program like no other.

Last month we announced the launch of the ANZ First Sphere rewards program – Australia’s first integrated chip-based credit card rewards program.

Sphere offers participating **ANZ First Visa card customers** the benefits of a new points-based rewards program with Sphere Instant Rewards at selected chip-enabled retailers.

ANZ Managing Director for Credit Cards Australia Mr Kamran Siddiqi said, “Sphere is the next generation of credit card reward programs. Chip technology allows us to offer customers more immediate and attainable rewards than any other program in Australia.”

“Many customers believe that earning rewards through existing programs is too slow and the choice of rewards is largely focussed on frequent flyer benefits. Sphere is unique, providing customers with attainable rewards and more choice,” he said.



To participate in Sphere you will need to have a chip on your ANZ First card. If you don’t have a chip card, don’t worry, one will automatically be issued as part of your enrolment into Sphere. Joining Sphere is easy, just follow the instructions on the next page.

What makes Sphere so revolutionary?

From the moment you enrol you can enjoy Sphere Instant Rewards worth hundreds of dollars!

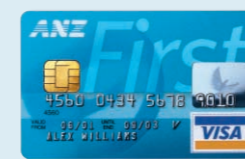
- There’s no waiting or qualifying period.
- Shop at Sphere Instant Reward Partners with your ANZ First card and you can receive in-store discounts, gift vouchers and exclusive offers. For example you can receive a \$50 discount when you spend \$200 or more using your ANZ First card at Prouds The Jewellers.*
- Additional cardholders receive Sphere Instant Rewards as well.
- New Sphere Instant Reward Partners and offers will be introduced all the time.

Additionally, you’ll earn one Sphere point per Australian dollar on all purchases worldwide (excluding quasi-cash transactions).

- Earn up to 50,000 Sphere points annually. Points that are not redeemed are able to be carried over to the next year.
- While you remain a member of Sphere, your points never expire, so you can build points to get the rewards you want.
- Earn points faster by shopping at Sphere Bonus Partners, such as Surf Dive ‘N Ski, Harvey World Travel and many more.
- Sphere points can be redeemed for specially selected products and shopping vouchers.
- Additional cardholders can also earn and redeem points.

Important notice.

When you join Sphere, an annual Sphere Membership fee of \$33.00 (incl GST) will appear on your next statement. It’s a cost you’ll recover in no time once you start enjoying all Sphere has to offer. Your ANZ First credit card Letter of Offer (which you received at the same time as your ANZ First card) is now amended to provide for this annual membership fee.



Keeping track of Sphere points is easy.

The Sphere points balance appears in a new section on your ANZ First monthly statement. Unlike some other programs, you can keep track of all your points details on one statement, every month!

Points Summary

- Opening balance: 11285.30
- Redeemed/Adjusted: 5600.00
- Earned This Period: 914.64
- Points Available for Redemption: 6599.94

Transaction Details

Date	Date of Payment	Card	Transaction Details	Amount	Balance
17 AUG 02	17 AUG 02	9999	ABC INSURANCE	63.40	8376.10
17 AUG 02	17 AUG 02	9999	DEF GROCERY STORE	17.50	8358.60
17 AUG 02	17 AUG 02	9999	GHI JEWELLERS	15.70	8342.90
22 AUG 02	22 AUG 02	9999	KLM OPTICAL	2.80	8340.10
22 AUG 02	22 AUG 02	9999	STU VOUCHER	480.00	8340.10
22 SEP 02	22 SEP 02	9999	VWX PAYMENT	24.00	8316.10

Points Details

- Points Earned: 914.64
- Points Redeemed: 5600.00
- Points Available for Redemption: 6599.94

(Effective 2 August 2002.)

A. Opening Balance.

The number of points available at the start of your statement period.

B. Redeemed/Adjusted.

The number of points redeemed or adjusted in the current statement period. Details will appear on the reverse of your statement.

C. Earned This Period.

The number of points earned in the statement period including bonus points. Details will appear on the reverse of your statement.

D. Points Available for Redemption.

The number of points you currently have available for redemption.

*Current offers are valid until 30 September 2002 exclusively (unless otherwise stated). Terms and conditions apply and will appear in the Program Guide distributed to all members upon enrolment. For more immediate information, call 13 22 73.

To join the revolution, or to find out more:



Call a Sphere Consultant any time on 13 22 73; or



Visit us at www.anz.com/first

Join now and receive two movie tickets.

Enrol before 30 September 2002 and we'll reward you with two movie tickets valued at \$28, it's our way of welcoming you into the program. It's the first of many rewards you'll enjoy with Sphere.

Catch the Wallabies UK Tour live, or on your own big screen!



All it takes.



You could WIN* a trip for two to the UK to support the Wallabies when they take on England and Ireland. There are also five 80cm Panasonic flat screen TVs to be won – you won't miss a minute of Wallabies action!

Every \$100 you spend on your VISA Card between 1 July and 20 September 2002 automatically gives you one entry in the draw.

Remember, the more you spend, the more chances you have to WIN!



The major prize package to the UK includes:

- 2 return fares to Dublin/London
- 10 nights staying with Crowne Plaza Hotels and Resorts
- \$2,000 spending money on your VISA Card
- 2 tickets to the Wallabies matches in Ireland and England
- Wallabies Merchandise Pack from Canterbury International

Plus, there are 5 flat screen TVs and 100 Wallabies Jerseys to be won!



Preferred card of the Wallabies

Wallabies VISA Promotion Conditions of Entry include: (1) the Wallabies VISA Promotion runs from 1 July to 20 September 2002, (2) the draw will take place on 15 October 2002 at 5pm at 147 Darling Street, Balmain, New South Wales, Australia, 2041. (3) entry is only open to VISA account holders whose VISA Card Issuer has agreed to participate in the promotion. (4) Winners will be notified in writing and will have their names published in The Australian on 12 November 2002. (5) Approximate prize values: Trip to UK \$13,000; 5 x TVs \$2099 each; 100 x Wallabies Jerseys \$140 each. (6) Full Conditions of Entry, and details of participating VISA Card Issuers are available at visa.com.au or by calling 1800 675 233. (7) The Promoter is Visa International Service Association (ARBN 007 507 511) of Level 27, 225 George Street, Sydney, NSW, 2000. Permit Nos: VIC 02/1397, NSW TPL02/05552, ACT TP02/2082, SA T02/2082, NT 02/1947.