

On the cards

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onthecards@anz.com

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Protect your Home

Your home is the largest single asset you'll ever own. So it pays to ensure that your home is protected with the right type of insurance cover – cover that suits both your personal needs and your budget.

ANZ Home Insurance offers comprehensive protection you can understand, at a price you can afford, with cover for your home, contents and valuables.

Protection you can afford

- › Pay premiums monthly at no additional cost.
- › Premium discounts available for:
 - › Building and Contents covers taken together – \$30 discount;
 - › Aged pensioners – up to 10% discount;
 - › Properties fitted with approved security systems – up to 10% discount.
- › Choice of excess – choose from \$100, \$250 or \$500.

The larger the excess, the more you save on your premium.

Cover you can understand

- › A simple range of covers. We offer comprehensive cover on Buildings and a choice of two levels of cover for Contents.
- › No 'Under Insurance Clause'. ANZ Home Insurance does not penalise you for unintentional under insurance.

So for protection you can afford and cover you can understand, contact the ANZ Insurance Hotline on **1800 062 660**.

ANZ Home Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 (CGU Insurance). In arranging this insurance, Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ) is acting as an agent of CGU Insurance and not as your agent. ANZ receives a commission from CGU Insurance.

ANZ and ING Australia Limited, ABN 60 000 000 779 (INGA) and their related corporations, including ING Bank (Australia) Limited ABN 24 000 893 292 (ING Bank), do not accept any liability for, or guarantee benefits in respect of this insurance.

Unless otherwise stated, discount rates and offers are subject to change or withdrawal at the insurer's discretion and without notice. Discounts only apply to premium amounts above the minimum premium established by CGU Insurance. Government charges are excluded in calculating the discount(s).



Reward yourself with Sphere.

Sphere is a program like no other, offering members a revolutionary combination of Sphere Instant Rewards plus the ability to earn and redeem Sphere points.

Get rewarded instantly.

Shop at Instant Reward partners and you can redeem Sphere Instant Rewards, which are special offers and discounts that you can take advantage of straight away.

Plus you can earn points for the things you want.

You can also accumulate up to 50,000 Sphere points annually with purchases made on your ANZ First card (excluding cash equivalent transactions). You can then use the points to redeem a wide range of items from our Sphere Rewards catalogue.

**Sphere
Movie Tickets
Special Offer!**

**Limited offer!
Go to the movies
for only 2,000
Sphere points!**

**Great Value!
Redeem two movie
tickets for only 2,000
Sphere points. Normally
3,500 Sphere points.**

**Tickets valid at
any Village, Greater
Union or Birch, Carroll
& Coyle cinema***

* Offer available until 31 April 2003 and while stocks last. Tickets must be used by 31 May 2003 and are not available for use after 5pm on Saturdays.

Here are just a few items you can redeem your Sphere points for.

**Aveda Self Renewal Face and Body.
21,200 points.**



**Marie Claire, Vogue Living or Golf
Magazine Subscription. 9,400 points.**



**Saxon Binoculars.
14,500 points.**



**Philips Foldable Headphones.
9,100 points.**



Redeeming Sphere points is easy.



1. Check your ANZ First statement or call 13 22 73 to find out your available Sphere points.

2. Select a reward from the latest issue of Sphere Rewards or view them online at www.anz.com/first



3. Call ANZ on 13 22 73 24 hours a day, 7 days a week to speak with a Sphere Consultant and order your reward(s).

4. Nominate an address where you want your Sphere reward delivered.



Don't miss out. You can join today.

It's easy to join Sphere. You can start taking advantage of Sphere Instant Rewards and points earning opportunities immediately. In fact, you could recoup the value of the annual \$33 membership fee (incl GST) simply by redeeming a Sphere Instant Reward!

So Join Now.



• Call a Sphere consultant at any time on 13 22 73



• Log on to www.anz.com/first and join online.

Here's where you can double or triple your points.



AUD1 = 3 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



AUD1 = 2 Sphere points



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AUD1 = 2 Sphere points

Coming Soon!



AUD1 = 2 Sphere points

Sphere Terms & Conditions apply and will appear in the Program Guide distributed to all members upon enrolment or for more information call 13 22 73.

* Does not include 'SDS' stores in NSW, which are separately owned. ^ Available at participating stores only.