ANZ REWARDS CREDIT CARD



Earn ANZ Reward Points¹ on eligible purchases which can be redeemed for a range of rewards at anzrewards.com

EARN UNCAPPED ANZ REWARD POINTS

ANZ Reward Points you will earn on eligible purchases:

- 1 Reward Point¹ per \$1 spent on eligible purchases up to and including \$1,000 per statement period.
- 0.5 Reward Points¹ per \$1 spent on eligible purchases above \$1,000 per statement period.

OPTIONS TO REDEEM YOUR ANZ REWARD POINTS

See the range of options for how to use your ANZ Reward Points¹. The more you use your ANZ Rewards credit card, the more Reward Points you'll receive and the closer you'll get to your choice of great rewards, including:



Gift Cards²

Lots of brands to choose from, delivered straight to your inbox.

Learn more



ANZ Rewards store⁴

Treat yourself to top name brands, from the latest tech to home appliances.

<u>Learn more</u>



ANZ Cashback³

Simply redeem for ANZ Cashback, and reward yourself how you want, when you want.

Learn more



Airline Partners⁵

Your much-awaited getaway, now one step closer.

<u>Learn more</u>

CHECK YOUR ANZ REWARD POINTS



Online

A range of rewards options anytime, at your fingertips.

ANZ Rewards website



Give us a call

One of our friendly staff can give you a hand with your rewards enquiry.

1300 367 763

Monday to Friday, 8am to 8pm (AEST)



ENJOY EVEN MORE FEATURES



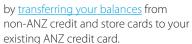
Pay at your own pace

<u>ANZ Instalment Plans</u> are a new way to repay your credit card purchases over 3, 6 or 12 months, for more information search instalment plans at anz.com.

Approval, eligibility criteria and T&Cs apply. Fees and charges may apply.



Make managing multiple debts easier





Earn cashback

plus ANZ Reward Points¹ from more than 2,000 popular retailers when you shop through <u>Cashrewards</u>⁶. Tap For You in the ANZ App to browse the latest cashback offers.



24/7 anti-fraud protection

with <u>ANZ Falcon security</u>. If we identify any unusual transactions, we'll contact you to help protect your money.



Compatibility with digital wallets

like Apple Pay, Google Pay, Samsung Pay and wearables like Fitbit and Garmin for easy tap and go⁷.

WE'RE HERE WHEN YOU NEED US



Visit <u>anz.com/creditcards</u> for information regarding your credit card.



Use the ANZ App



13 22 73 or +61 3 8693 5077 from overseas*

For details about all applicable fees and charges please refer to the <u>ANZ Credit Card Conditions of Use</u> and <u>ANZ Personal Banking Account Fees and Charges</u>. For details on current interest rates, please refer to <u>anz.com</u>.

*Calls can be made via an international operator from a land line to reverse charges.

Disclaimers

- 1. ANZ Reward Points are earned and redeemed in accordance with the ANZ Rewards Rewards Program Terms and Conditions booklet (PDF). Certain transactions and other items are not eligible to earn Reward Points, for details refer to the ANZ Rewards Rewards Program Terms and Conditions booklet (PDF).
- $2. \quad \text{Gift card denominations and minimum redemption thresholds vary.} \ T\&Cs \ apply, see \ \underline{anzrewards.com} \ for \ details.$
- 3. ANZ Cashback is not transferable and cannot be cancelled once issued. ANZ Reward Points are not earned on ANZ Cashback transactions on your account. When you redeem your ANZ Reward Points for ANZ Cashback, credit of your nominated value will be allocated to your eligible ANZ Rewards or other ANZ account within 2 business days. Minimum Redemption thresholds apply.
- 4. Rewards Store Terms and Conditions Apply, see anzrewards.com for details.
- 5. Minimum Redemption thresholds apply. To redeem ANZ Reward Points for frequent flyer points, airpoints or airmiles, you must be a member of the relevant program and an ANZ Rewards Account Holder. Refer to the relevant program terms and conditions for details: Velocity Member Terms and Conditions, KrisFlyer Terms and Conditions, Airpoints Terms and Conditions and Asia Miles. ANZ Reward Points are subject to ANZ Rewards Rewards Program Terms and Conditions (PDF).
- 6. Cashrewards is offered by Cashrewards and not ANZ. Cashrewards is not exclusive to ANZ cardholders. The Cashrewards account is not an ANZ account. To earn cashback you must be a Cashrewards member. Eligibility criteria, cashback redemption and withdrawal conditions and T&Cs apply. Please visit Cashrewards for further details.
- 7. Mobile payments available on compatible devices and eligible ANZ cards. View the full list at anz.com/mobilepayments. Terms and conditions apply to the use of Apple Pay, Samsung Pay, Fittbit Pay and Garmin Pay.