ANZ REWARDS TRAVEL ADVENTURES CREDIT CARD



- No Overseas Transaction Fee¹ on purchases overseas or online from international websites
- Earn ANZ Reward Points² on purchases which can be redeemed for a range of rewards at anzrewards.com
- Complimentary insurances including International and Domestic Travel Insurance (terms, conditions, exclusion, limits, applicable sub-limits and eligibility criteria apply).³

EARN UNCAPPED ANZ REWARD POINTS

ANZ Reward Points you will earn on eligible purchases:

- 1.5 Reward Points² per \$1 spent on eligible purchases up to and including \$2,000 per statement period.
- 0.5 Reward Points² per \$1 spent on eligible purchases above \$2,000 per statement period.

OPTIONS TO REDEEM YOUR ANZ REWARD POINTS

See the range of options for how to use your ANZ Reward Points². 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 Cards⁴

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

Learn more



ANZ Rewards store⁶

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

Learn more



ANZ Cashback⁵

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

Learn more



Airline Partners⁷

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 anz.com.

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



Make managing multiple debts easier

by <u>transferring your balances</u> from non-ANZ credit and store cards to your existing ANZ credit card.



A Personal Concierge8

available 24 hours a day to help you with restaurant or hotel bookings, gift ideas, travel recommendations and much more.

Contact the ANZ Concierge Service on 1300 580 765 (or +61 2 7907 0805).



Complimentary insurances

including International and Domestic Travel Insurance, Rental Vehicle Excess in Australia, Extended Warranty Insurance and Purchase Protection Insurance.

Refer to the policy information booklet for terms, conditions, exclusion, limits, applicable sub-limits and eligibility criteria that apply.³



Earn cashback

plus ANZ Reward Points² from more than 2,000 popular retailers when you shop through <u>Cashrewards</u>⁹. 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.

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 anz.com.

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

Disclaimers

- 1. ANZ will waive the overseas transaction fee on foreign currency transactions and transactions where the merchant or financial institution accepting the card is located outside Australia. This relates to purchases only, any cash related transactions may incur other fees. For applicable fees and charges please see the ANZ Personal Banking Account Fees and Charges (PDF 164kB) booklet.
- 2. ANZ Reward Points are earned and redeemed in accordance with the <u>ANZ Rewards Rewards Program Terms and Conditions booklet</u> (PDF). Certain transactions and other items are not eligible to earn Reward Points, for details refer to the <u>ANZ Rewards Rewards Program</u> Terms and Conditions booklet (PDF).
- 3. Complimentary insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631(trading as Allianz Global Assistance) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 has issued a group policy to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL and Australian credit licence 234527 which allows eligible ANZ account holders and cardholders to claim under the group policy as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the ANZ Platinum and Black Credit Card Complimentary Insurance booklet (PDF 696kB) which may be amended from time to time. An excess may be deducted from any benefit paid. ANZ does not guarantee this insurance. Any advice has been prepared without taking into account your objectives, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice.
- 4. Gift card denominations and minimum redemption thresholds vary. T&Cs apply, see <u>anzrewards.com</u> for details.
- 5. 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.
- 6. Rewards Store Terms and Conditions Apply, see anzrewards.com for details.
- 7. 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 Program Terms and Conditions (PDF).
- 8. The ANZ Concierge Service is available for all ANZ Rewards Black, ANZ Rewards Platinum, ANZ Rewards Travel Adventures, ANZ Platinum, ANZ Frequent Flyer Black and ANZ Frequent Flyer Platinum credit cardholders. ANZ may change, replace or withdraw the ANZ Concierge Service by giving you reasonable notice.
- 9. 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.