



Introducing ANZ Rewards Visa

Earn rewards sooner

Includes Reward Program Terms and Conditions

More Convenient Banking **ANZ
NOW**

Convenient Quick Start Guide

Get started now. Simply follow the easy steps below and you could be using your new ANZ Rewards Visa today.

Quick Activation

1. Sign the back of your card when you receive it.
2. Refer to your Welcome Letter to see if you need to complete ANZ's Customer Identification Process at any ANZ branch.
3. Call 1800 652 033 24 hours a day, 7 days a week to activate your card, and then you can start using it.

Discover more convenient banking

1. Set up ANZ Phone Banking and ANZ Internet Banking by calling 13 22 73.
2. Set up ANZ Mobile Phone Banking by calling 1300 ANZ MOBI (1300 269 6624).
3. Your new Personal Identification Number (PIN) should arrive within five business days. If you wish to select a new PIN after you have received it, visit any ANZ ATM in Australia.

Your ANZ Rewards Visa contacts

We're doing whatever it takes to make using your ANZ Rewards Visa as easy as possible. So if you have any enquiries, please don't hesitate to call us on the appropriate number below.

Customer Service Centre	13 22 73
ANZ Rewards Centre	1300 367 763
ANZ Internet and Phone Banking	13 22 73
ANZ Mobile Phone Banking	1300 ANZ MOBI (1300 269 6624)
BPAY®	13 22 73
CardPay Direct	13 22 73
ANZ CreditCover PLUS	1300 131 026
eDine®	1300 131 026
Secure Sentinel	1300 131 026
ANZ Lost and Stolen Cards Assistance Centre	1800 033 844
Overseas contact number*	+61 3 9683 9999
Emergency credit card limit increase	1800 076 113

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

Welcome

We're delighted you have chosen ANZ Rewards Visa, the card that gives you access to a great range of easy to achieve rewards.

At ANZ we're doing whatever it takes to provide you with a credit card that delivers great features including up to 44 days interest free credit on purchases and a low Annual Account Fee. When you choose ANZ Rewards Visa Gold you can benefit from up to 55 days interest free credit on purchases. Get rewards the easy way with ANZ Rewards Visa.

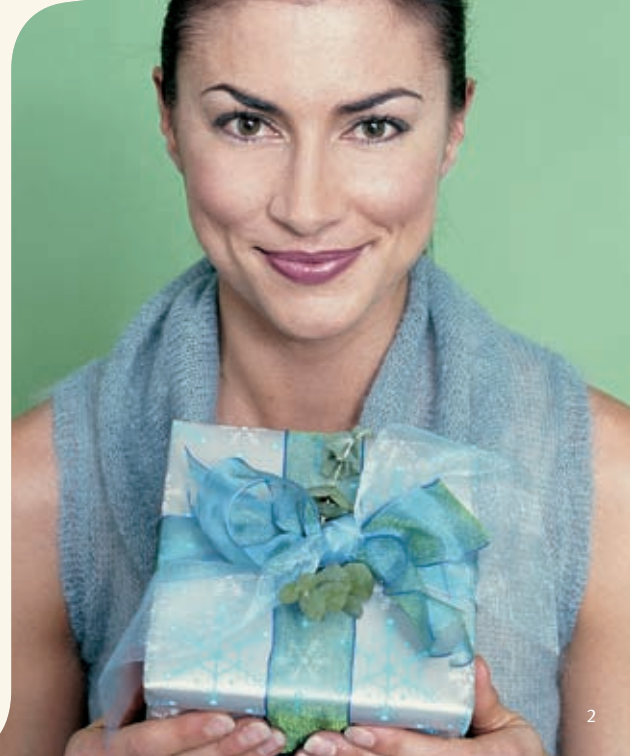
To make things easier, we've included the 'Convenient Quick Start Guide' above, in order to get you started and discover more convenient banking today. It's a useful guide, especially if you only have time for a quick glance at the brochure right now.

When you do have a moment to read through this brochure, you'll be pleasantly surprised at the additional benefits that come with having an ANZ Rewards Visa. You'll also find important information you need to know about using and managing your new card.

Enjoy your new ANZ Rewards Visa.

Got a question?

Call us on 13 22 73 or visit anz.com



Advantages of ANZ Rewards Visa

Earn rewards sooner

Earn Reward Points on purchases

You can earn Reward Points when you use your ANZ Rewards Visa to make everyday purchases.

- › Earn one Reward Point for every \$1.50 spent on purchases (excluding cash equivalent transactions) up to a maximum spend of \$50,000 per card account per calendar year.
- › or \$100,000 for ANZ Rewards Visa Gold.

Plus, earn Bonus Reward Points with no point capping when you purchase from participating Bonus Partners. For a full list of Bonus Partners visit arv.rewardscard.com.au or call 1300 367 763.

Additional cards

You can nominate family members or friends as additional cardholders. It's a simple way to build up your Reward Points balance. A Rewards Program Services Fee applies for each additional cardholder. Additional cardholders must be over 16 years of age.

Rewards designed for you

Your ANZ Rewards Visa provides you with a range of rewards to redeem using your Rewards Points, including:

- › gifts, accessories and items for around the home
- › the latest in-home entertainment and electronics, including digital cameras, DVDs and more

- › shopping rewards, including Gift Cards and vouchers from a range of leading retailers
- › ANZ Holiday Rewards®, a flexible over-the-phone and online travel service that opens up a world of travel options
- › frequent flyer redemptions – members of the Velocity, Air New Zealand, Cathay Pacific Asia Miles or Singapore Airlines Kris Flyer frequent flyer programs can redeem Reward Points for frequent flyer points in those programs*
- › entertainment vouchers to amusement parks and cinemas
- › ANZ Cashback# and ANZ Prepaid Gift Cards.

Choose how often you would like to be rewarded

Redeem your Reward Points at your convenience once they have accumulated. Visit arv.rewardscard.com.au or call the ANZ Rewards Centre on 1300 367 763, Monday to Friday from 9am to 5pm Australian local time.

Auto-Redemption Options

1. Annual Auto-Redemption^

Choose a date when you wish to redeem your Reward Points every year for select rewards. It could be just before your birthday, so you can buy yourself a treat. Or perhaps you would prefer to redeem your Reward Points just before Christmas to help with your Christmas shopping. The date you choose for the annual redemption option is up to you.

2. Periodic Auto-Redemption^

Redeem your Reward Points every 3, 6 or 12 months for select rewards. That way you could enjoy a reward on a regular basis.

3. Reward Value Auto-Redemption^

Arrange to automatically receive select rewards when you have accumulated sufficient Reward Points. For example, you could choose to receive a \$100 Gift Card as soon as you have enough Reward Points to redeem that reward.

Setting up your Auto-Redemption option:

- › visit arv.rewardscard.com.au, select Redeem Rewards and choose the Auto-Redemption option on select rewards; or

- › call the ANZ Rewards Centre on 1300 367 763, Monday to Friday from 9am – 5pm Australian local time.

To finalise your Auto-Redemption, you will be required to provide a valid mobile number or email address. Once Auto-Redemption Reward Points have been redeemed, you'll receive a notification via SMS or email and you should receive the reward within 28 days.

Go online to check your Reward Points

You can check your Reward Points by visiting arv.rewardscard.com.au and registering to view your Reward Points online, or alternatively call the ANZ Rewards Centre on 1300 367 763,

Monday to Friday from 9am to 5pm Australian local time. Your Reward Points balance will be displayed on your quarterly rewards statement.

Up to 55 days interest free credit on purchases

Simply pay your closing balance in full each month and you could take advantage of up to 44 days interest free credit on purchases on ANZ Rewards Visa. ANZ Rewards Visa Gold cardholders can receive up to 55 days interest free credit on purchases. (This excludes cash equivalent transactions and balance transfers).

® Registered to Australia and New Zealand Banking Group Limited. ANZ Holiday Rewards is provided by Pinpoint Travel Group Pty Ltd. Lic No 2TA002974.

*Terms and Conditions apply. An Account Holder must be a member of the applicable frequent flyer program to redeem Reward Points for frequent flyer points. Redemption thresholds apply. Frequent traveller details must be entered online at time of redemption in order to transfer points to the frequent flyer program. See arv.rewardscard.com.au for details. #When you redeem your Reward Points for an ANZ Cashback, credit of a nominated value will be allocated to your ANZ Rewards Visa account within 5 business days.

^Auto-Redemption is only available on select rewards on Reward Points only redemptions. It can take up to 28 days for your reward to be sent to you once you qualify for the Auto-Redemption. For the Annual and Periodic Auto-Redemption options, at the time of the Auto-Redemption you will receive as many of your selected rewards that you are eligible for with your Reward Points balance at that time. For the Annual Auto-Redemption option the reward will be sent to you up to 28 days after the date you nominate. To change or cancel future Auto-Redemption options visit arv.rewardscard.com.au and go to 'Manage My Account' or call 1300 367 763. If an Auto-Redemption has been processed, any changes made to Auto-Redemption preferences will only be applicable for future redemptions.

Our impressive range of Bonus Partners

If you use your card with one of our wide selection of Bonus Partners Australia-wide, you can earn up to three Bonus Reward Points for every dollar spent on purchases (excluding cash equivalent transactions).

This is one of the best ways to maximise the benefits of the Rewards Program. You will come across Bonus Partners as part of your everyday shopping experience whether you're buying flowers, going to the theatre or shopping. Using Bonus Partners is a great way to boost your Reward Points balance quickly and easily as there is no limit on the number of Bonus Points that you can earn. This is one of the best ways to maximise the benefits of the Rewards Program.

For a full list of Bonus Partners visit arv.rewardscard.com.au or call 1300 367 763. To the right are a few of our popular Bonus Partners.



Bonus Partners current as at April 2009 and are subject to change. For a full list of current Bonus Partners and full terms and conditions, please visit arv.rewardscard.com.au or call the ANZ Rewards Centre on 1300 367 763 Monday to Friday from 9am – 5pm Australian local time.



Card protection

We're doing whatever it takes to protect you and your card with a range of security features and convenient services.

ANZ Falcon™

You are also protected from fraud by another advanced system called ANZ Falcon™. It works around-the-clock by monitoring your card for suspicious transactions, including when you shop online, over the phone and overseas.

ANZ Online Shopping Guarantee

You'll be covered when you shop online with the ANZ Online Shopping Guarantee. It protects you against loss caused by unauthorised use of your card over the Internet, provided you have not contributed to the loss and have notified ANZ of any suspected misuse of your card within a reasonable time.

Emergency credit limit increases

If you need an emergency increase of your credit limit, call us on 1800 076 113 in Australia. Alternatively, if you are overseas,

please contact an international operator and request to be connected to +61 3 9683 9999 and reverse the charges*. Subject to our credit assessment procedures, we'll increase your limit temporarily to assist you. The additional amount borrowed must be paid back within 90 days.

Emergency cash advances

If your card is lost or stolen, simply call us 24 hours a day, 7 days a week to arrange an emergency cash advance of up to US \$5,000. Call 1800 033 844 in Australia. Alternatively, if you are calling from overseas, please contact an international operator and request to be connected to +61 3 9683 7043 and reverse the charges*.

90-Day Purchase Security for ANZ Rewards Visa Gold

If you are an ANZ Rewards Visa Gold cardholder, you receive 90-day Purchase Security Insurance[#] cover against loss, theft or damage of most items purchased with your card. You can also purchase travellers' cheques without commission fees at ANZ branches in Australia.

90-day Purchase Security Insurance is underwritten by Zurich Australian Insurance Limited ABN 13 000 296 640. Terms and conditions apply. For more information refer to the enclosed ANZ Credit Card Insurance Features booklet. [™] ANZ Falcon is a trademark of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Falcon is a trademark of Fair Isaac Corporation (DUNS) ABN 074 664 715. *Calls can be made via an international operator to reverse charges. Calls must be made from a land line to reverse charges. 8

Flexible payment options

Each month, you have the choice of paying either the full balance owing on your ANZ Rewards Visa, or as little as 2% of the closing balance, or \$10, whichever is greater. Either way, please remember to pay by the due date printed on your monthly statement or a Late Payment Fee will apply.

You can choose to pay:

- › with ANZ Internet Banking (anz.com) – transfer funds from your linked ANZ account
- › with ANZ Phone Banking – call 13 22 73 to transfer funds from your linked ANZ account
- › using BPAY® with Phone or Internet Banking
- › with ANZ Mobile Phone Banking – transfer funds from your linked ANZ account. Call 1300 ANZ MOBI (1300 269 6624) to register
- › at any ANZ ATM in Australia – transfer funds from your linked ANZ account
- › using ANZ's CardPay Direct service – an automatic direct debit from a nominated account at most banks and other financial institutions. Call 13 22 73 for more information.

ANZ Exception Fees Policy – Consumer credit cards

At ANZ we're doing whatever it takes to make your banking easier. With the introduction of an Exception Fees Policy for Consumer credit cards, we are committed to helping you understand and avoid Late Payment Fees and Overlimit Fees, collectively called Exception Fees.

The Exception Fees Policy gives ANZ credit card customers:

- › the option of electing not to exceed your credit card limit on electronically authorised purchases and transactions[†]
- › regular advice (if you incur these fees) on ways you can avoid them
- › a concessional fee of \$10 for ANZ credit card customers who hold an ANZ Access Basic account.

For more information, visit anz.com or call us on 13 22 73.

Your credit limit

As a responsible lender, ANZ calculates a limit designed to offer you the freedom you need to make the most of your credit card while effectively managing your finances. If you would like to change your credit limit in the future, please call 13 22 73 or visit anz.com

[†] Opting to not exceed your credit limit means that we will decline point-of-sale transactions or recurring payments if insufficient credit is available at the time of the transaction. In addition, your account could still go over the limit if we decide to process important transactions or if merchants process transactions without seeking proper authorisation from us.

Customer Charter


ANZ's commitment to you

ANZ is committed to providing you with Australia's most convenient banking services, based on products that are simple to understand and delivered in a responsible manner by our people, in accordance with the highest standards of integrity.

ANZ's Customer Charter sets out the specific service standards you should expect us to meet. It reflects both the products and services that we currently offer and the higher standards towards which we aspire.

Our external auditors will review our performance against these standards every year and we will report the results to you. In this way, we hope to earn your faith in us as Australia's most respected retail bank.

If you would like to read our Customer Charter in full, please visit anz.com or call 13 22 73 for a copy.

A handwritten signature in black ink, appearing to read 'Brian Hartzer', with a stylized, cursive script.

Brian Hartzer
CEO – Australia

Terms and Conditions:

When these terms and conditions apply

1. If you are a new account holder, these terms and conditions will apply when we advise you that your application to join the program has been successful and you have activated your card account.

Earning Reward Points

2. Reward Points are used to determine when you become entitled to a reward and can only accrue to account holders. Reward Points do not accrue to additional cardholders and all Reward Points earned as a result of spend by an additional cardholder will accrue to the account holder's points record.
3. Reward Points accrue monthly based on the relevant card account billing cycle and use of the relevant card or card account in the previous month.
4. You will earn one Reward Point for every \$1.50 spent on purchases using your card, subject to the exclusions set out in clauses 5, 7 and 8.
5. If your card is a classic card, you will not earn Reward Points on amounts spent over \$50,000 per calendar year. If your card is a gold card, you will not earn Reward Points on amounts spent over \$100,000 per calendar year. After you reach your annual spend limit, you will not earn Reward Points until the beginning of the next calendar year.
6. You may earn Bonus Reward Points by using your card or card account to purchase qualifying goods and services from a Bonus Partner, subject to the limitations in clauses 7 and 8. Despite the limitation in clause 5, you will earn Bonus Reward Points on purchases at Bonus Partners and there is no limit on the number of Bonus Reward Points you may earn in any calendar year. The number of Bonus Reward Points you will receive from a Bonus Partner will be specified in the Rewards Guide.
7. You will not earn Reward Points on interest charges; government charges; bank fees; cash advances (as defined in the ANZ Credit Card Conditions of Use) and card account adjustments resulting from disputed transactions.
8. You will not earn Reward Points if your card account is suspended or if you breach or any additional cardholder breaches these terms and conditions or the ANZ Credit Card Conditions of Use.
9. When you or an additional cardholder obtain a refund, a reimbursement for charges previously incurred (for example for returned merchandise) or a chargeback is made to your card account, the Reward Points accrued to your card account will reduce by the applicable amount. The number of Reward Points deducted from your card account will be calculated by reference to the rate at which you were earning Reward Points at the time the reimbursement was processed.

Reward Points are not property

10. Reward Points may not be transferred or sold.
11. Reward Points are not property, have no monetary value, are not convertible and can only be used to claim rewards. There will be no refunds for Reward Points that are not used to claim a reward.

Points expiry

12. Reward Points must be used to claim a reward within 36 months of 31 December of the year in which the Reward Points were added to a points record. Reward Points that remain unused after that period will be cancelled.
13. In the event your card account is closed, any Reward Points that remain unused must be used within 60 days of the date of closure. Reward Points that remain unused after that period will be cancelled.
14. In the event the Program is terminated, we will notify you of termination and any claim for a reward must be made within 90 days of the date of termination.
15. We may also cancel Reward Points at our sole discretion if you die, if your card account is suspended, if you breach or any additional cardholder breaches these terms and conditions or the ANZ Credit Card Conditions of Use or if we reasonably suspect you are operating your card account fraudulently.

Rewards statement

16. You will receive a rewards statement quarterly. ANZ may vary the frequency and format of the rewards statement without notice.

17. Reward Points used to claim a reward will be deducted from your points record at the time we receive your request to claim a reward. The adjustment will be reflected in your next rewards statement.

Rewards

18. Rewards and the number of Reward Points required to claim a reward are set out in the Rewards Guide. You may claim a reward only from the applicable Rewards Guide that is current at the time you seek to claim a reward.
19. Special terms and conditions may apply to individual rewards and they will be advised to you in the Rewards Guide or by notice from ANZ.

Claiming rewards

20. Only the account holder may claim rewards. Additional cardholders are not entitled to claim rewards.
21. Your entitlement to claim rewards is based on the points record in relation to your card account. If your card account is in arrears, suspension or default, no rewards will be claimable.
22. You may use the option of 'Points Plus Pay' to redeem selected rewards. This means that you use Reward Points and also pay a monetary amount by debiting your card. Your Rewards Guide will outline rewards for which you can use this option.
23. The procedure for claiming rewards is set out in the Rewards Guide. All rewards are subject to availability and substitutions may be necessary.
24. Before seeking to claim a reward, you should review the current Rewards Guide.

25. Rewards cannot be taken by pooling of Reward Points by persons with different card accounts.
26. Unless we advise otherwise, rewards cannot be returned for Reward Points to a points record, cashed in or exchanged. Rewards also cannot be replaced if lost, stolen or otherwise destroyed.
27. Unless we advise in writing otherwise, rewards will not be delivered to an address outside Australia.

Changes to rewards and these terms and conditions

28. We may change the Rewards Guide at any time. If any change affects Reward Points already accumulated you will be notified at least 30 days before that change takes effect.
29. Bonus Partners also have the right to make changes at any time without notice to the goods or services which are qualifying goods or services and the number of Bonus Reward Points that you will receive as a result of acquiring those goods or services. Bonus Partners may change without notice.
30. We may at any time and in our discretion without notice withdraw, limit, modify, cancel or increase the continued availability of any reward or the number of Reward Points required to claim a particular reward.
31. We may change or amend these terms and conditions at any time. You will be notified in writing of changes to terms and conditions at least 30 days before that change takes effect.

What we are not liable for

32. Except as provided in any law which cannot lawfully be excluded or modified by agreement we:
 - › make no warranties or representations either express or implied and expressly disclaim any and all liabilities (including for consequential damages) with respect to type, quality, standard or fitness or suitability for any purpose of the rewards;
 - › are not responsible for the loss, theft or destruction of rewards;
 - › do not accept any liability with respect to any loss arising from the supply of a reward;
 - › are not liable for any delay or inability to provide any rewards caused by circumstances beyond our control including strikes, industrial disputes or acts of God.
33. In the event that we are liable for breach of any term implied by law, we limit that liability where we are entitled to so do to:
 - › replacement or repair of the reward or payment of the cost of replacing or repairing the reward; and
 - › supplying the services again or payment of the cost of having the services supplied again.

Disputes

34. All questions or disputes regarding eligibility for rewards or the eligibility of Reward Points for accrual or reward will be resolved by us at our sole

discretion. All enquiries regarding rewards statements must be made within 90 days of the date of the statement. Otherwise, any questions or disputes must be brought to our attention within 12 months of the incident first giving rise to the question or dispute.

35. All questions or disputes must be submitted in writing to the Rewards Centre and, where relevant, be accompanied by a legible copy of the relevant sales receipt or card account statements.
36. If you are not satisfied with our response to your question or dispute, you may access our complaints handling procedure, which is set out in the ANZ Credit Card Conditions of Use.

General

37. If you breach or any additional cardholder breaches the ANZ Credit Card Conditions of Use or these terms and conditions, we may suspend or exclude you from participating in the Program.
38. Any tax liability, stamp or other duty or other government charge or reporting requirement in connection with or on any benefit derived by you from the use of a card by you or an additional cardholder or receipt of a reward is your sole responsibility.
39. Bonus Partners other than ANZ are not responsible for the management, operation or administration of the Program.
40. You may request further details about the Program by calling 1300 367 763.
41. The Australian Securities and Investments Commission has granted us relief from certain provisions of the Corporations Act 2001 relating to

managed investments and non-cash payment facilities. The relief granted means that the Program is not required to be registered as a managed investment scheme or treated as a non-cash payment facility and the licensing, financial services disclosure and product disclosure provisions do not apply to the Program.

Bonus Partner terms and conditions

42. Only goods and services purchased in Australia at Bonus Partners are eligible for Bonus Reward Points.
43. Where a Bonus Partner arranges, organises or books a good or service provided by another Bonus Partner, and you only transact with the first Bonus Partner, Bonus Reward Points will only be earned in respect of your transactions with the first mentioned Bonus Partner.

ANZ

44. Where an account holder or additional cardholder successfully applies for a Standard Variable Home Loan or Variable Residential Investment Loan, you will receive 7,500 Bonus Reward Points on settlement of the loan. The account holder or additional cardholder must request the Bonus Points and quote their card number at the time of loan application for you to earn the Bonus Reward Points.
45. You can earn a maximum of 7,500 Bonus Reward Points, regardless of the number of loans drawn by you or an additional cardholder. Bonus Reward Points are not earned in respect of a rollover of one loan for another or a change from a fixed to a variable rate loan. Bonus Reward Points are only

earned on the above loans if a full Loan Approval Fee (LAF) is paid. No Bonus Reward Points are earned if the LAF is reduced.

ANZ Car Loans

46. You will earn Bonus Reward Points for each car loan of \$20,000 or more entered into by the account holder or an additional cardholder. You will not earn Bonus Reward Points on existing contracts that are rolled into or replaced by another contract.
47. The account holder or additional cardholder must request the Bonus Points and quote the card number for you to receive the Bonus Reward Points.
48. The loan must be arranged directly with ANZ or through an ANZ branch. Bonus Reward Points are not available where the account holder or additional cardholder's ANZ Car Loan is arranged through a broker or an authorised Esanda motor vehicle dealer.

Accommodation

Clauses 49 to 53 have been deleted.

54. Bonus Reward Points are not earned on franchised and external services booked through a hotel and charged to the card.

55. ANZ Rewards Diners Club Card

- (a) In this clause: **Account**, **Additional Card**, **Main Cardholder** and **Eligible Transaction** have the meaning given to them in the ANZ Rewards Diners Club Card Terms and Conditions.

- (b) The Main Cardholder will earn one Bonus Reward Point for every dollar spent on Eligible Transactions made using the ANZ Rewards Diners Club Card, Additional Card or Account. There is no limit to the number of Bonus Reward Points that can be earned and allocated for Eligible Transactions.
- (c) Any Bonus Reward Points earned by use of the ANZ Rewards Diners Club Card, Additional Card or Account will only be allocated to the Main Cardholder's points record on the condition that at the time of the allocation the Main Cardholder is not in default or in arrears under the ANZ Rewards Diners Club Card Terms and Conditions. If the Main Cardholder only partially satisfies the payment obligations of those terms and conditions, Diners Club may choose not to allocate Bonus Reward Points until those payment obligations are satisfied in full.
- (d) Your points record will be adjusted to reflect refunds or reimbursements or other circumstances that result in a "payment reversal" being issued to the Account (for example, because of a dishonoured cheque or direct debit reversal).
- (e) Bonus Reward Points will only be credited to a points record under this clause if the Main Cardholder also holds a ANZ Rewards Visa account (or such other card account as advised by ANZ) when the Bonus Reward Points are earned and credited.

In these terms and conditions

'account holder' or 'you' means the person in whose name a card account is kept and who is responsible for all transactions on the card account.

‘additional cardholder’ means a person to whom a card is issued, at the request of the account holder and who is authorised to transact on the card account.

‘ANZ’ means Australia and New Zealand Banking Group Limited.

‘Bonus Partner’ means any person who agrees to provide Bonus Reward Points.

‘Bonus Reward Points’ means the additional Reward Points that are earned for spend on qualifying goods and services at Bonus Partners, in addition to the standard Reward Points earned for spend on the card.

‘card’ means an ANZ Rewards Visa, ANZ Rewards Visa Gold, ANZ Rewards Visa PAYCARD or any other card as may be notified to the account holder as being a card for the purposes of these terms and conditions.

‘classic card’ means an ANZ Rewards Visa, ANZ Rewards Visa PAYCARD or any other card as may be notified to account holders as being a classic card for the purposes of these terms and conditions.

‘gold card’ means an ANZ Rewards Visa Gold or any other card as may be notified to account holders as being a gold card for the purposes of these terms and conditions.

‘Program’ means the ANZ Rewards Visa Rewards Program.

‘points record’ means a record in relation to a card account for the purpose of determining when you become entitled to a claim a reward.

‘reward’ means a reward, gift, bonus, good or service or other benefit obtained by you through the accumulation of Reward Points through use of the card or a card account.

‘Reward Centre’ means the centre maintained by ANZ and/or its agents and contractors, to administer aspects of the card relating to rewards, points records, the Rewards Guide, these terms and conditions, newsletters, the rewards database and rewards statements.

‘Rewards Guide’ means the current catalogue published from time to time of the rewards that may be claimed by account holders in accordance with these terms and conditions and the Bonus Points account holders can earn at Bonus Partners.

‘Reward Points’ means points added to or subtracted from a points record in accordance with these terms and conditions.

‘rewards statement’ means the summary of Reward Points in the account holder’s points record, including the number of Reward Points accrued and details of rewards claimed.

‘we’, ‘us’ or ‘our’ means ANZ Rewards No 2 Pty Limited and Australia and New Zealand Banking Group Limited.

ANZ Rewards No 2 Pty Limited (ABN 41 082 713 915) Australia and New Zealand Banking Group Limited (ABN 11 005 357 522).

We welcome your feedback

We'd like to hear your thoughts and feedback on ANZ.

Please send a letter to the Customer Response Centre via:

› mail: Locked Bag 4050, South Melbourne VIC 3205

› email: YourFeedback@anz.com

› fax: +61 3 9683 9267

Making a suggestion

Your feedback helps us create a better bank for our customers, staff, shareholders and the community. If you have a suggestion about how we can improve our services, please let us know.

Paying a compliment

Should you have received exceptional service from one of our staff or found something you particularly liked, please tell us about it.

Making a complaint

If we make a mistake, or our service doesn't meet your expectations, we want to know.

For the fastest possible resolution of your complaint call us on 1800 805 154, or talk to staff at your local ANZ branch or business centre.

Most often we'll be able to solve the problem on the spot. If it can't be resolved promptly, our specialist complaints team – Customer Response Centre – will take responsibility and work with you to fix the matter quickly. Our aim is to resolve your complaint within 48 hours and within a maximum of five business days.

If this is not possible, we will keep you informed of our progress and how long we expect it will take to resolve your complaint.

Whether you're making a suggestion, paying a compliment or making a complaint, your feedback is the key to improving our products and services.

ANZ Customer Advocate

If your complaint isn't resolved to your satisfaction, you can ask to have it reviewed by ANZ's Customer Advocate who will provide a free, independent review of more difficult complaints to help achieve a prompt solution.

Contact details

ANZ Customer Advocate

Level 22/100 Queen Street Melbourne VIC 3000

Tel: +61 3 9273 6523 Fax: +61 3 9273 6423

Email: customeradvocate@anz.com

Privacy statement

ANZ may collect personal information to attempt to resolve your complaint. By submitting this complaint, you acknowledge that ANZ may disclose your information to third parties for the purpose of attempting to resolve your complaint or where it is required or allowed by law.

You may request access to all your personal information at any ANZ branch.

Financial services dispute resolution schemes

If you are not satisfied with the steps taken by ANZ to resolve your complaint, or with the result of our investigation, you may wish to contact an alternative financial services dispute resolution scheme.

General banking products – credit cards, home loans, deposit products

Financial Ombudsman Service
GPO Box 3 Melbourne VIC 3001
Telephone: 1300 780 808 Fax: +61 3 9613 7345
Internet: www.fos.org.au

General insurance products – home and contents insurance, motor vehicle insurance

Insurance Ombudsman Service Limited
PO Box 561 Collins Street West, Melbourne VIC 8007
Telephone: 1300 780 808 Fax: +61 3 9614 8657
Internet: www.insuranceombudsman.com.au

ASIC information on complaints

The Australian Securities and Investments Commission's (ASIC) website www.asic.gov.au, contains information on making complaints about companies and people and describes the types of complaints handled by ASIC. To obtain further information contact the ASIC Info Line: Telephone: 1300 300 630
Email: infoline@asic.gov.au

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More Convenient Banking **ANZ
NOW**