



CREDIT CARDS

ANZ MAKES THE CHOICE EASY WITH FLEXIBLE AND CONVENIENT WAYS TO MAKE PURCHASES AND MANAGE YOUR MONEY



ANZ App¹

Make the everyday a little bit easier and do your banking on the go. View balances, transfer money and make payments simply and easily.

Learn more at anz.com/anzapp



ANZ Internet Banking

With ANZ Internet Banking, you've got the freedom to do all your banking in one secure place. Manage your new card, pay bills and check your statement.

Learn more at anz.com/internetbanking



Set up your digital wallet²

Add your eligible ANZ cards to your compatible phone or wearable device and enjoy a super easy, speedy contactless way to pay for everyday things.

Learn more at anz.com/pay



Make managing multiple debts easier

by [transferring your balances](#) from non-ANZ credit and store cards to your existing ANZ credit card. For more information search balance transfers on anz.com.



Pay at your own pace

With [ANZ Instalment Plans](#), you can now pay off part of your credit card balance over 3, 6 or 12 months. For more information search instalment plans on anz.com.

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



Earn cashback³

from more than 2,000 popular retailers when you shop through [Cashrewards](#). For more information search cashrewards on anz.com.

CHOOSING A CREDIT CARD IS SIMPLER THAN YOU MIGHT THINK

Standard information for prospective customers is set out below. Existing customers should review their credit contract for information regarding their account.

LOWER FEES OR INTEREST RATE

Credit cards with lower annual fees or rates of interest

ANZ Low Rate



Annual Fee \$58⁴



- 13.74% p.a. on purchases⁵
- 21.99% p.a. on cash advances and balance transfers⁵
- \$1,000 minimum credit limit
- Get up to 55 days interest free on purchases⁶

ANZ First



Annual Fee \$30⁹



- 20.99% p.a. on purchases⁸
- 21.99% p.a. on cash advances and balance transfers⁸
- \$1,000 minimum credit limit
- Get up to 55 days interest free on purchases⁶

ANZ Platinum



Annual Fee \$0 first year, \$87 after that or \$0 if you make \$20,000 of eligible purchases in 12 months (less refunds or reversals)⁷



- 20.99% p.a. on purchases⁸
- 21.99% p.a. on cash advances and balance transfers⁸
- \$6,000 minimum credit limit
- Get up to 55 days interest free on purchases⁶

EARN FLEXIBLE REWARDS

Earn ANZ Reward Points¹⁰ on your eligible purchases and redeem them for a range of flexible rewards including airline partner points, gift cards, shopping vouchers and merchandise.

ANZ Rewards Black



Total annual fee \$375¹¹



Earn 2 ANZ Reward Points¹⁰ for every \$1 spent up to and including \$5,000*, then earn 1 ANZ Reward Point¹⁰ for every \$1 spent over \$5,000*

- 20.99% p.a. on purchases⁸
- 21.99% p.a. on cash advances and balance transfers⁸
- \$15,000 minimum credit limit
- Get up to 44 days interest free on purchases⁶

ANZ Rewards Platinum



Total annual fee \$149¹¹



Earn 1.5 ANZ Reward Points¹⁰ for every \$1 spent up to and including \$2,000*, then earn 0.5 ANZ Reward Point¹⁰ for every \$1 spent over \$2,000*

- 20.99% p.a. on purchases⁸
- 21.99% p.a. on cash advances and balance transfers⁸
- \$6,000 minimum credit limit
- Get up to 44 days interest free on purchases⁶

EARN QANTAS POINTS

Earn Qantas Points¹² on your eligible purchases with automatic transfers to your Qantas Frequent Flyer account every month.

ANZ Frequent Flyer Black



Total annual fee \$425¹¹



Earn 1 Qantas Point¹² for every \$1 up to and including \$7,500*, then earn 0.5 Qantas Points¹² for every \$1 over \$7,500*

- 20.99% p.a. on purchases⁸
- 21.99% p.a. on cash advances and balance transfers⁸
- \$15,000 minimum credit limit
- Get up to 44 days interest free on purchases⁶

ANZ Frequent Flyer Platinum



Total annual fee \$295¹¹



Earn 0.75 Qantas Points¹² for every \$1 up to and including \$3,000*, then earn 0.5 Qantas Points¹² for every \$1 over \$3,000*

- 20.99% p.a. on purchases⁸
- 21.99% p.a. on cash advances and balance transfers⁸
- \$6,000 minimum credit limit
- Get up to 44 days interest free on purchases⁶

*per statement period, eligible purchases only^{10, 12}

KEY TO CHOOSING THE RIGHT CARD FOR YOU

- | | |
|--|--|
|  Number of additional cardholders |  Complimentary Qantas Frequent Flyer membership ¹⁶ |
|  International and Domestic Travel Insurance plus a range of other insurances ¹³ |  Two complimentary Qantas Club Lounge invitations each year, available upon request ¹⁷ |
|  Personal concierge ¹⁴ |  Discounted Qantas Club membership ¹⁸ |
|  Spend based fee waiver ⁷ |  24/7 anti-fraud protection ¹⁹ |
|  Complimentary insurances for your shopping ¹⁵ | |

For details about all applicable fees and charges please refer to the [ANZ Credit Cards Conditions of Use](#) and [ANZ Consumer Credit Cards Fees and Charges](#). For details on current interest rates, please refer to [anz.com](#).

TO BE ELIGIBLE FOR AN ANZ CREDIT CARD YOU MUST:

-  Be 18 years of age or over
-  Have a good credit rating
-  Be a permanent Australian resident or a non-permanent resident with more than nine months remaining on your Visa

Applications for credit are subject to ANZ's credit approval criteria.

HOW TO APPLY

-  Visit anz.com/creditcards
-  Use the ANZ App
-  Call us on 13 33 33, 7 days a week

IMPORTANT THINGS YOU NEED TO KNOW

Terms and conditions available on application. Fees and charges apply. All applications for credit are subject to ANZ's credit assessment criteria.

1. The ANZ App is provided by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Super, Shares and Insurance (if available) are not provided by ANZ but entities which are not banks. ANZ does not guarantee them. This information is general in nature only and does not take into account your personal objectives, financial situation or needs. ANZ recommends that you read the ANZ App Terms and Conditions available at anz.com and consider if this service is appropriate to you prior to making a decision to acquire or use the ANZ App.
2. 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, Google Pay, Samsung Pay, Fitbit Pay, and Garmin Pay.
3. 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.
4. For ANZ Low Rate the Annual Fee is currently \$58 as at today's date but is subject to change. For applicable fees and charges please see the [ANZ Consumer Credit Cards Fees and Charges \(PDF\)](#).
5. Standard annual interest rate is 13.74% p.a. on the purchases balance, 21.99% p.a. on the cash advances balance and 21.99% p.a. on the standard balance transfers balance as at today's date and is subject to change.
6. Interest free periods on purchases do not apply if you do not pay the Closing Balance (or if applicable, your Adjusted Closing Balance) shown on each statement of account in full by the applicable due date. Your Adjusted Closing Balance is calculated as your closing balance less the sum of any relevant Promotional Plan balances that relate to an Instalment Plan, a Buy Now Pay Later plan, or a Promotional Balance Transfer Plan plus any instalments due (including instalments previously due which have not yet been paid). Payments to your account are applied in the order set out in the [ANZ Credit Cards Conditions of Use \(PDF\)](#).
7. For ANZ Platinum the Annual Fee will be waived in the first year. In each subsequent year, if Eligible Purchases of \$20,000 or more are processed to your ANZ Platinum Credit Card Account during the relevant annual period, your next Annual Fee will be waived. The relevant annual period starts on the day after your last Annual Fee was charged (or the day it would have been charged, if it was waived, or the day you accepted the offer or your transfer to ANZ Platinum became effective, if it is the first time we are due to charge your Annual Fee), and ends on the day your next Annual Fee would be charged. Eligible Purchases includes purchases made using your account, but excludes Balance Transfers, cash advances, interest and fees. Refunds and reversals processed during the period will be deducted from your total Purchases (even if they relate to transactions in a previous period). If you do not make at least \$20,000 of Eligible Purchases excluding refunds and reversals in the year prior to your Fee Date the Annual Fee will be charged to your account. The Annual Fee is currently \$87 but is subject to change. For applicable fees and charges please see the [ANZ Consumer Credit Cards Fees and Charges \(PDF\)](#).
8. Standard annual interest rate is 20.99% p.a. on the purchases balance, 21.99% p.a. on the cash advances balance and 21.99% p.a. on the standard balance transfers balance as at today's date and is subject to change.
9. For ANZ First the Annual Fee is currently \$30 as at today's date but is subject to change. For applicable fees and charges please see the [ANZ Consumer Credit Cards Fees and Charges \(PDF\)](#).
10. 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 ANZ Rewards Points. For details refer to the ANZ Rewards – Rewards Program Terms and Conditions. Earn rates and earn rate bands are subject to change. Existing customers may be subject to different earn rate(s) on their account. Existing customers should call 13 13 14 for information regarding their account.
11. For ANZ Rewards Platinum a total annual fee of \$149 applies which includes a \$94 Annual Fee and a \$55 Rewards Program Services Fee. For ANZ Rewards Black a total annual fee of \$375 applies which includes a \$320 Annual Fee and a \$55 Rewards Program Services Fee. For ANZ Frequent Flyer Platinum a total annual fee of \$295 applies which includes a \$240 Annual Fee and a \$55 Rewards Program Services Fee. For ANZ Frequent Flyer Black a total annual fee of \$425 applies which includes a \$370 Annual Fee and a \$55 Rewards Program Services Fee. For additional cardholders on ANZ Rewards Platinum, ANZ Rewards Black, ANZ Frequent Flyer Platinum and ANZ Frequent Flyer Black an Additional Cardholder Fee of \$10 and Rewards Program Services Fee of \$55 apply per additional cardholder on the account. These fees are current as at today's date and are subject to change. The total annual fee information in this brochure applies to new customers only. Existing customers may be subject to a different total annual fee and should call 13 13 14 for information regarding the total annual fee that applies to their account.
12. Qantas Points and Bonus Qantas Points are earned and redeemed in accordance with the [ANZ Frequent Flyer Reward Terms and Conditions booklet \(PDF\)](#). Certain transactions and other items are not eligible to earn Qantas Points. For details refer to the ANZ Frequent Flyer Reward Terms and Conditions. Account Holder must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply. Membership of the Qantas Frequent Flyer program is subject to the Terms and Conditions of the Qantas Frequent Flyer program. Earn rates and earn rate bands are subject to change. Existing customers may be subject to different earn rate(s) on their account. Existing customers should call 13 13 14 for information regarding their account.
13. 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 allow eligible ANZ account holders and cardholders to claim under the group policy as third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits of the Group Policy are set out in the [ANZ Platinum and Black Personal Credit Cards Complimentary Insurance, Policy Information booklet \(PDF\)](#) 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. You should ensure you review the relevant Policy Information booklet which can be obtained at anz.com/allianz before you make any decision to acquire it.
14. 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.
15. Purchase Protection Insurance and Extended Warranty 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 allow eligible ANZ account holders and cardholders to claim under the Group Policy as third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits of the Group Policy are set out in the [ANZ First Credit Card Complimentary Insurance, Policy Information booklet \(PDF\)](#) which may be amended from time to time. ANZ does not guarantee this insurance. Any advice has been prepared without taking into account your objects, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice. You should ensure you review the relevant Policy Information booklet which can be obtained at anz.com/allianz before you make any decision to acquire it.
16. This joining fee waiver is offered by ANZ. It is available to new applicants or existing ANZ Frequent Flyer credit card account holders who are not already Qantas Frequent Flyer members and who apply for membership online at qantas.com/joinffanz. This offer is non-transferable and not available in conjunction with any other offer. Qantas Frequent Flyer membership and each application is subject to approval by Qantas. Current joining fee \$99.50 as at 7 April, 2022, subject to change.
17. Offer only available to ANZ Frequent Flyer Black account holders. Account holders may request no more than two Qantas Club Complimentary Invitations in any 12 month period by calling the ANZ Personal Concierge on 1300 580 765. Qantas Club Complimentary Invitations will then be available via the Complimentary Invitations Portal, provided the account holder is not in breach of the [ANZ Credit Card Conditions of Use](#) and the account remains open. Qantas Club Complimentary Invitations are provided courtesy of ANZ and are valid for Qantas Club and Qantas-operated International Business Lounges only. Not valid in International First Class Lounges, Chairman's Lounge, Qantas Domestic Business Class lounges, Qantas Oneworld alliance airline, partner airline or associated lounges. Invitations must not be sold in any way and Qantas reserves the right to cancel invitations that are in breach of this policy. Invitations are valid for 12 months from date of issue. Each Invitation is valid for a single visit for one person only before the expiry date when travelling on a Qantas or Jetstar flight with a QF or JQ flight number. You can link invitations to an eligible flight or transfer to a family member, colleague or friend through the Complimentary Invitations Portal section on qantas.com/qantasclub. Qantas Club Complimentary Invitations are subject to [Complimentary Lounge Invitation Terms and Conditions](#) and [Qantas Club Lounge Entry Terms and Conditions](#). Access may not be available if the applicable lounge is full or near capacity at the full discretion of lounge staff.
18. Offer only available to ANZ Frequent Flyer Black cardholders who are Australian residents. Offer non-transferable and not available in conjunction with any other offers or discounts. No discounts are available in respect of fees already paid. Customers who are eligible for this offer and contact the Qantas Frequent Flyer Service Centre on 13 11 31 to renew or purchase a new standard one year individual Qantas Club membership using an ANZ Frequent Flyer Black card will receive a joining fee waiver and discount on their standard one-year individual membership rate for Australian residents. Please speak to the Qantas Frequent Flyer Service Centre for current discounts and pricing. Different rates may be available for those with access to the Qantas Club Corporate scheme. Only one joining fee waiver and one membership fee discount available per year, per cardholder. Qantas Club membership is subject to approval by Qantas and to the terms and conditions of The Qantas Club, available at qantas.com/qantasclub.
19. We have round-the-clock credit card security provided by ANZ Falcon™ to help protect your credit card. If we identify any transactions as possibly suspect or unusual, we'll try to get in touch with you to make sure it's actually one of your transactions. If we can't get hold of you, we might make a decision to block the account until you can confirm the transaction. This means your credit or debit card could be declined by a merchant overseas when you know that there are funds available because ANZ Falcon™ has detected overseas transactions which are not consistent with the normal pattern on your account.

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