



**INTRODUCING ANZ
BUSINESS BLACK**

TAKE YOUR BUSINESS PLACES





BUSINESS BLACK



4000 1234 5678 9010

VALID FROM 00/00 UNTIL END 00/00

BUSINESS NAME
ANNABELLE CITIZEN

VISA
Signature

TAKE
**YOUR
BUSINESS**
PLACES

With ANZ Business Black you can take your business places with a host of premium features, including uncapped rewards, exclusive access to the ANZ Global Business Concierge Service, and complimentary International⁶ and Domestic Travel Insurance⁶.

This guide explains everything you need to know. If you need help with your new account, visit **anz.com/businessblack** or call us on 1800 362 579 between 8am and 6pm AEST, on weekdays. We'll be happy to help.

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A person is shown in profile on the left side of the frame, holding a champagne flute glass filled with bubbly liquid. The background is a city skyline at sunset, with a prominent skyscraper on the right. A dark circular graphic is overlaid on the left side, containing the text 'ACCELERATE YOUR REWARDS' and a horizontal line below it.

**ACCELERATE
YOUR REWARDS**

ACCELERATE YOUR REWARDS

With ANZ Business Black there's no limit to the number of Reward Points your business can earn.

1.5 ANZ REWARD POINTS

for every \$1 spent on eligible purchases¹ up to and including \$10,000 per statement period (excluding taxation payments)

1 ANZ REWARD POINT

for every \$1 spent on eligible purchases¹ over \$10,000 per statement period (excluding taxation payments)

0.5 ANZ REWARD POINTS

for every \$1 spent on taxation payments¹

Rewards designed for your business

Reward your business, your staff or yourself with flexible reward options.

- Redeem for a variety of frequent flyer programs, including Velocity³, Air New Zealand Airpoints, Cathay Pacific Asia Miles or Singapore Kris Flyer.
- Open a world of other travel reward options for flight and hotel bookings.
- Treat your staff with gift cards, vouchers or other rewards from leading retailers.
- Improve cash flow with cash back, direct to your bottom line.

Choose your way to redeem

1. Redeem your way

Keep your options open and select a different reward every time.

2. Redeem automatically

Set and forget to enjoy hassle-free rewards. You can redeem periodically or annually.

Choose your way to earn

1. Consolidated

Points earned by all cards accumulate to the primary account holder.

2. Individual

Points earned by each cardholder accumulate to their own record.

Learn more about

ANZ Business Rewards

Call 1800 362 579 or visit anz.com/businessrewards



Register your rewards account online to start redeeming

Visit anz.com/businessrewards

TRAVEL AND ENTERTAINMENT WITH CLASS

ANZ Global Business Concierge⁴

With exclusive access to our ANZ Global Business Concierge, the world is at your fingertips.

Unlock great benefits on travel

Whether travelling for business or pleasure, the ANZ Global Business Concierge is there to help.

- Travel advice, destination information and advice on where to entertain clients and staff
- Access to exclusive Visa Premium offers for travel and airport lounge privileges⁵.

Entertain clients and staff

Impress clients and staff with easy access to hundreds of services, from dining experiences to trade shows and special events.

- Unique dining benefits and priority booking service for thousands of restaurants globally
- Priority access and discounted ticketing to trade shows, major sporting and special events.

Access business services globally

- Private business event advice and booking support
- 24/7 foreign language phone support in over 12 languages – including English, Mandarin, Cantonese, Japanese, Russian, Spanish, Portuguese, Arabic, French, Italian, German and Dutch.

To make an enquiry

Call ANZ Global Business Concierge on 1800 555 647.

ANZ Business Black includes complimentary insurances for eligible cardholders when they are away on business. Eligibility and activation requirements apply.

International Travel Insurance⁶

When travelling overseas for business purposes, ANZ Business Black Travel Insurance is designed to include cover for emergency medical and emergency dental expenses, cancellation and additional expenses, loss or damage to personal and business items, rental vehicle excess and more⁷.

Domestic Travel Insurance⁶

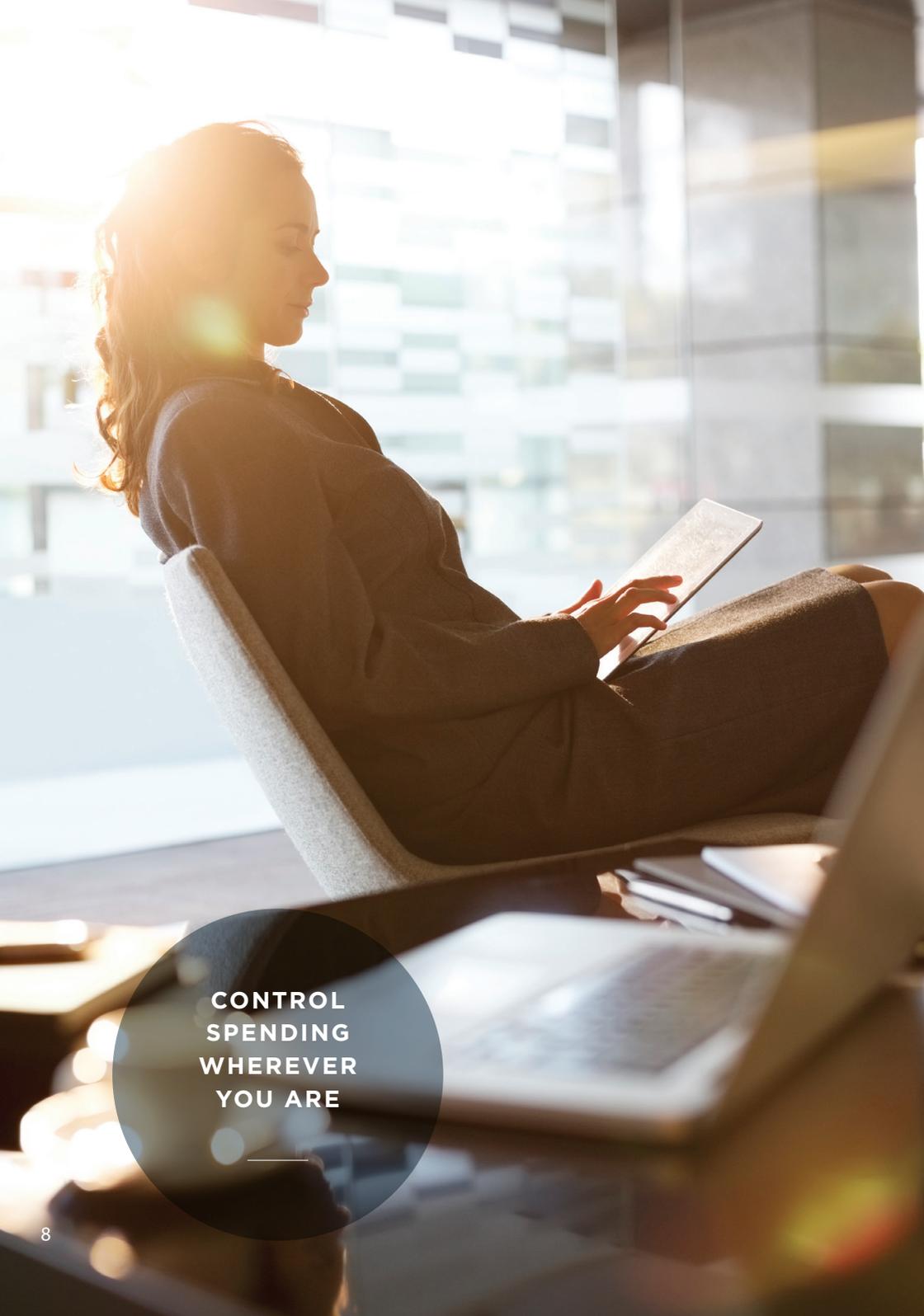
When travelling Interstate and intrastate, ANZ Business Black Domestic Travel Insurance includes cover for cancellation, travel delays and additional expenses, luggage, rental vehicle excess and more⁷.

Get in touch

For general enquiries or claims, call Allianz Global Assistance on 1300 135 271.



BE WHERE
YOU NEED TO BE
MORE OFTEN



**CONTROL
SPENDING
WHEREVER
YOU ARE**

YOUR BUSINESS TOOL KIT

Bank feeds to accounting software

ANZ Business Black allows you to send transaction data directly from your ANZ Internet Banking to many accounting software providers. This can save you and your staff hours of data entry, reduce the possibility of errors and generally simplify your accounting and tax reporting processes.

To set up bank feeds for Xero™, MYOB®, Reckon One, Saasu, Sage, SISS or Intuit Quickbooks® Online, simply log in to ANZ Internet Banking, search 'activate bank feeds' and follow the prompts.

Unauthorised transactions insurance⁶

With ANZ Business Black, your company is insured against unauthorised card use for up to \$37,500 per cardholder, up to a limit of \$200,000 for the total card facility, in any 12 month period.

Spend controls

Control cardholder spending with caps and limits specific to each card.

- **Spend caps:** Monthly spend limit on each card according to the budget you set them
- **Cash out limits:** Limit cash out over the counter from financial institutions and cash withdrawals from ATMs
- **Transaction limits:** Set 'per transaction' limits to control the size of purchases a cardholder can make
- **Merchant category controls⁸:** Limit cardholders to specific categories of spend. You can ask us to block entire merchant groups or specific merchant categories within a merchant group.

Get in touch

For more information or assistance, please call us on 1800 362 579 between 8am and 6pm AEST on weekdays.

USING YOUR ANZ BUSINESS BLACK ACCOUNT



Take your ANZ Business Black card everywhere

ANZ Business Black lets you consolidate your business spending onto one card to simplify your paperwork. You can use your Visa card at millions of locations worldwide. And enjoy the added convenience of making purchases and payments online and over the phone.



Set up your Digital Wallet

Paying for business expenses has never been easier. Use your compatible phone or wearable to tap and pay with your eligible ANZ cards wherever you can make contactless payments. It's another way to pay.⁹ Learn more at anz.com/pay



ANZ App, Internet and Phone Banking

Bank the way that works for you. You can set up your digital banking by calling us on 1800 362 579 between 8am and 6pm AEST on weekdays.



Setting up a PIN

Set up your PIN in the ANZ App in just a few taps.



Take control of your ANZ Business Black

Temporarily block your card if you misplace it or report your card as lost or stolen – all from the app. Choose the account, tap **Manage**, then **Manage Card** and follow the prompts.

If you've lost your card and can't use the ANZ App, give us a call 24/7 on 1800 033 844.



Interest free days

Add more time when paying suppliers by taking advantage of up to 55 days interest free credit on purchases. Remember, if you pay off your monthly account statement in full every month, you won't be charged interest on purchases.



Authorised Signatories and Additional Cardholders

As an Authorised Signatory, you can make changes to the account and the card(s). You can also appoint other Authorised Signatories to make changes to the account.

Authorised Signatories can also add more cardholders to make purchases on behalf of business. These cardholders will not be able to make changes to the account unless you give them authority.

Get in touch

For more information or assistance, please call us on 1800 362 579 between 8am and 6pm AEST on weekdays.

WE'RE HERE IF YOU NEED US

You can make changes to the way your ANZ Business Black is set up at any time. Simply visit anz.com.au/business/help-support/

IMPORTANT CONTACT INFORMATION

All your ANZ Business Black services on one number 1800 362 579

Or for direct line to individual services:

General Service Enquiries	1800 362 579 (+613) 8646 8288
ANZ Lost or Stolen Cards Service Centre	 Report your eligible card as lost or stolen using the ANZ App. 1800 033 844 (+613) 9683 7047
ANZ Global Business Concierge	1800 555 647
ANZ Business Rewards Centre	1300 361 657
Allianz Global Assistance Claims and General Enquiries	1300 135 271

IMPORTANT INFORMATION

1. Reward Points and Bonus Reward Points accrue in accordance with the ANZ Business Rewards Program Terms and Conditions. Please visit anz.com/businessrewardsterms or call 1800 362 579 for a copy. Some transactions are not eligible to earn Reward Points. For details of transactions which are not eligible, refer to the ANZ Business Rewards Program Terms and Conditions.
2. You must be a member of the respective airline program to redeem airline rewards points. Membership of any respective airline rewards program is subject to the Rules and Terms and Conditions of that program.
3. You must be a member of the Velocity Program. Velocity Membership terms and conditions apply. For full terms and conditions please visit www.velocityfrequentflyer.com. Velocity is owned and operated by Velocity Rewards Pty Ltd as trustee of the Loyalty Trust.
4. Bookings made through the ANZ Business Global Concierge may attract a booking fee. Terms and Conditions apply to use of the ANZ Global Business Concierge. Please visit anz.com or call 1800 362 579 for a copy of the ANZ Global Business Concierge Terms and Conditions.
5. Cardholders must apply for Visa Premium Offers by visiting conciierge-asia.visa.com/contact-conciierge or by calling the ANZ Global Business Concierge on 1800 555 647. Offers are subject to change and terms and conditions apply, see conciierge-asia.visa.com/contact-conciierge.
6. Complimentary credit card insurance covers provided are part of a Group Policy issued by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708 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 Commercial Card (ANZ Business One) Terms and Conditions and the ANZ Business Black and ANZ Qantas Business Rewards Complimentary Travel Insurance Policy Information Booklet as applicable 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 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.
7. Terms, conditions, limits and exclusions may apply, please refer to ANZ Business Black and ANZ Qantas Business Rewards Complimentary Travel Insurance Policy Information Booklet for more information.
8. ANZ relies on information provided by the merchant and the intermediary financial institution (including the merchant's business type) to determine the merchant category. ANZ accepts no responsibility if a transaction is not blocked due to incorrect information provided by a third party. The account holder remains liable for such transactions.
9. 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.

