

# ANZ CREDIT CARDS INFORMATION FLYER

## ANZ personal credit cards - Key features and things to consider

The following table describes some of the key features of ANZ personal credit cards and sets out the things to consider when deciding whether to apply for any of the ANZ personal credit cards.

The below table should be read in conjunction with the attached ANZ Credit Cards Key Fact sheet.

Please visit [anz.com](http://anz.com) for all relevant information about each ANZ credit card and to access important documents including the ANZ Credit Cards Conditions of Use and ANZ Personal Banking Account Fees and Charges booklet.

If your application is successful, you will be provided with your Credit Card Contract, which includes the terms and conditions, interest rates, fees and charges applicable to the credit card. Applications for credit are subject to ANZ's eligibility and credit approval criteria. Terms and conditions, fees and charges apply.

Product name	Minimum Credit Limit	Key Features	Things to consider
<b>Low Rate or Low Fee Credit Cards</b>			
ANZ First	\$1,000	<ul style="list-style-type: none"> <li>The lowest annual fee compared to all other ANZ cards</li> <li>No additional cost for up to 3 additional cardholders</li> </ul>	<ul style="list-style-type: none"> <li>No ANZ Reward Points or Qantas Points benefits</li> <li>A higher interest rate on purchases compared to the ANZ Low Rate card</li> </ul>
ANZ Platinum	\$6,000	<ul style="list-style-type: none"> <li>Annual fee waived in the first year. In each subsequent year, the opportunity to have your annual fee for that year waived if you spend \$20,000 or more on eligible purchases during the relevant annual period, excluding refunds and reversals (T&amp;Cs apply, standard annual fee currently \$87).</li> <li>A range of complimentary insurances (terms, conditions, limits, sub-limits, exclusions and eligibility criteria apply)</li> <li>No additional cost for up to 9 additional cardholders</li> </ul>	<ul style="list-style-type: none"> <li>No ANZ Reward Points or Qantas Points benefits</li> <li>A higher interest rate on purchases compared to the ANZ Low Rate card</li> <li>A higher annual fee compared to the ANZ First card</li> </ul>
ANZ Low Rate	\$1,000	<ul style="list-style-type: none"> <li>A low interest rate on purchases compared to all other ANZ cards</li> <li>A low annual fee (but not our lowest annual fee compared to the ANZ First card)</li> <li>No additional cost for up to 3 additional cardholders</li> </ul>	<ul style="list-style-type: none"> <li>No ANZ Reward Points or Qantas Points benefits</li> <li>No complimentary insurances</li> <li>A higher annual fee compared to the ANZ First card</li> </ul>
<b>ANZ Reward Point Credit Cards</b>			
ANZ Rewards Platinum	\$6,000	<ul style="list-style-type: none"> <li>ANZ Reward Points on eligible purchases (T&amp;Cs apply)</li> <li>A range of complimentary insurances (terms, conditions, limits, sub-limits, exclusions and eligibility criteria apply)</li> </ul>	<ul style="list-style-type: none"> <li>A higher interest rate on purchases compared to the ANZ Low Rate card, so it might not be suitable if you only make minimum repayments over a prolonged period</li> <li>A higher annual fee compared to the ANZ First card</li> <li>A lower ANZ Reward Points earn rate compared to the ANZ Rewards Black card</li> </ul>
ANZ Rewards Black	\$15,000	<ul style="list-style-type: none"> <li>The highest ANZ Reward Points earn rate on eligible purchases (T&amp;Cs apply)</li> <li>A range of complimentary insurances (terms, conditions, limits, sub-limits, exclusions and eligibility criteria apply)</li> </ul>	<ul style="list-style-type: none"> <li>A higher interest rate on purchases compared to the ANZ Low Rate card, so it might not be suitable if you only make minimum repayments over a prolonged period</li> <li>A higher annual fee compared to the ANZ First card and ANZ Rewards Platinum card</li> </ul>
<b>Qantas Point Credit Cards</b>			
ANZ Frequent Flyer Platinum	\$6,000	<ul style="list-style-type: none"> <li>Qantas Points on eligible purchases (T&amp;Cs apply)</li> <li>A range of complimentary insurances (terms, conditions, limits, sub-limits, exclusions and eligibility criteria apply)</li> </ul>	<ul style="list-style-type: none"> <li>A higher interest rate on purchases compared to the ANZ Low Rate card, so it might not be suitable if you only make minimum repayments over a prolonged period</li> <li>A higher annual fee compared to the ANZ First card</li> <li>A lower Qantas Points earn rate than the ANZ Frequent Flyer Black card</li> </ul>
ANZ Frequent Flyer Black	\$15,000	<ul style="list-style-type: none"> <li>The highest ANZ Qantas Points earn rate on eligible purchases (T&amp;Cs apply)</li> <li>A range of complimentary insurances (terms, conditions, limits, sub-limits, exclusions and eligibility criteria apply)</li> </ul>	<ul style="list-style-type: none"> <li>A higher interest rate on purchases compared to the ANZ Low Rate card, so it might not be suitable if you only make minimum repayments over a prolonged period</li> <li>A higher annual fee compared to the ANZ First card and ANZ Frequent Flyer Platinum card</li> </ul>



Please visit [anz.com](http://anz.com) for full information about each credit card and to access the ANZ Credit Cards Conditions of Use, ANZ Personal Banking Account Fees and Charges booklet, ANZ Rewards – Rewards Program Terms and Conditions booklet and ANZ Frequent Flyer Reward Terms and Conditions booklet.

Information in this document is current as at September 2023 and may be subject to change.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527

# ANZ CREDIT CARDS INFORMATION FLYER

## New ANZ Credit Card Offers for New ANZ Home Loan Applicants

The offers set out below are available to new ANZ home loan applicants who apply for a new ANZ credit card and new ANZ Home Loan in the one application and are approved for that new ANZ credit card. These offers are subject to change and may differ to other ANZ credit card offers, including offers presented on anz.com.

Balance transfer offers are not currently available when applying for an ANZ credit card and ANZ home loan in the one application. If you would like to explore the available ANZ balance transfer credit card offers, please visit anz.com.

The below table should be read in conjunction with Page 1 of the ANZ Credit Cards Information Flyer (ANZ personal credit cards - Key Features & things to consider) and the [attached](#) ANZ Credit Cards Key Fact sheet.

Please visit anz.com for all relevant information about each ANZ credit card and to access important documents including the ANZ Credit Cards Conditions of Use and ANZ Personal Banking Account Fees and Charges booklet.

If your application is successful, you will be provided with your Credit Card Contract, which includes the terms and conditions, interest rates, fees and charges applicable to the credit card. Applications for credit are subject to ANZ's eligibility and credit approval criteria. Terms and conditions, fees and charges apply.

Credit Card	Offers to New ANZ Home Loan customers
ANZ First	Earn \$100 back to your new ANZ First credit card when you spend \$750 on eligible purchases in the first 3 months from approval <sup>1</sup> plus \$0 annual fee in the first year. <sup>2</sup> T&Cs, eligibility criteria, fees and charges apply (including an annual fee, \$0 for the first year, currently \$30 thereafter).
ANZ Platinum	Earn \$250 back to your new ANZ Platinum credit card when you spend \$1,500 on eligible purchases in the first 3 months from approval <sup>1</sup> . T&Cs, eligibility criteria, fees and charges apply (including an annual fee, \$0 for the first year, currently \$87 thereafter). <sup>2</sup>
ANZ Low Rate	Earn \$250 back to your new ANZ Low Rate credit card when you spend \$1,500 on eligible purchases in the first 3 months from approval <sup>1</sup> , plus \$0 annual fee in the first year. <sup>2</sup> T&Cs, eligibility criteria, fees and charges apply (including an annual fee, \$0 for the first year, currently \$58 thereafter).
ANZ Rewards Platinum	Earn 80,000 extra ANZ Reward Points when you spend \$2,000 on eligible purchases in the first 3 months from approval <sup>3</sup> , plus \$0 annual fee in the first year. <sup>2</sup> T&Cs, eligibility criteria, fees and charges apply (including an annual fee, \$0 for the first year, currently \$95* thereafter). *From 8 November 2023, the annual fee will be increased to \$149.
ANZ Rewards Black	Earn 180,000 extra ANZ Reward Points when you spend \$3,000 on eligible purchases in the first 3 months from approval <sup>3</sup> , plus \$0 annual fee in the first year. <sup>2</sup> T&Cs, eligibility criteria, fees and charges apply (including an annual fee, \$0 for the first year, currently \$375 thereafter).
ANZ Frequent Flyer Platinum	Earn 75,000 bonus Qantas Points when you spend \$2,500 on eligible purchases in the first 3 months from approval <sup>3</sup> , plus \$0 annual fee in the first year. <sup>2</sup> T&Cs, eligibility criteria, fees and charges apply (including an annual fee, \$0 for the first year, currently \$295 thereafter).
ANZ Frequent Flyer Black	Earn 110,000 bonus Qantas Points when you spend \$5,000 on eligible purchases in the first 3 months from approval <sup>3</sup> , plus \$0 annual fee in the first year. <sup>2</sup> T&Cs, eligibility criteria, fees and charges apply (including an annual fee, \$0 for the first year, currently \$425 thereafter).

### Terms and Conditions

Applications for credit are subject to ANZ's eligibility and credit approval criteria. Terms and conditions, and fees and charges apply. Please see the ANZ Credit Cards Conditions of Use and ANZ Personal Banking Account Fees and Charges booklet for further information. These documents can be accessed at anz.com.

Offers are for new ANZ home loan applicants who apply for a new ANZ credit card and new ANZ Home Loan in the one application and are approved for that new ANZ credit card. Limit of one offer per eligible applicant. ANZ may vary or end this offer at any time without notice. Not available in conjunction with other credit card offers, packages or promotions, or when transferring from an existing ANZ credit card. The time it takes to process, approve an application and deliver or activate a Credit Card can vary and there may be delays.

1. Eligible applicants must meet the spend criteria within 3 months of approval. The date of approval of an application is the disclosure date specified in your Letter of Offer. Eligible purchases includes purchases made using your ANZ Credit Card Account but excludes specific purchases as set out in the ANZ Credit Cards Conditions of Use. Excluded purchases include, for example, fees, cash advances, cash equivalent transactions, balances transfers, premiums paid for ANZ credit card insurance, transactions for gambling or gaming purposes or reversed or refunded transactions, and will not qualify. The credit back to your new ANZ credit card will generally be credited to your ANZ Credit Card Account within three months of meeting the spend criteria. The credit will be applied to the purchases balance and does not constitute a payment under your Credit Card Contract with ANZ. You will not be eligible for the credit back to your new ANZ credit card if your ANZ Credit Card Account is cancelled, suspended, transferred, or you are in default or breach of the ANZ Credit Cards Conditions of Use.

2. After the first year an annual fee applies. Please see the ANZ Personal Banking Account Fees and Charges and ANZ Credit Cards Conditions of Use. The annual fee for ANZ First is currently \$30. The annual fee for ANZ Low Rate is currently \$58. The annual fee for ANZ Rewards Platinum is currently \$95\* which includes a \$40 Annual Fee and a \$55 Rewards Program Services Fee (\*From 8 November 2023, the annual fee for the ANZ Rewards Platinum will be increased to \$149). The annual fee for ANZ Rewards Black is currently \$375, which includes a \$320 Annual Fee and a \$55 Rewards Program Services Fee. The annual fee for ANZ Frequent Flyer Platinum is currently \$295, which includes a \$240 Annual Fee and a \$55 Rewards Program Services Fee. The annual fee for ANZ Frequent Flyer Black is currently \$425, which includes a \$370 Annual Fee and a \$55 Rewards Program Services Fee.

If you are approved for an ANZ Platinum credit card, the ANZ Platinum 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 date Purchases are processed may be different from the date they were made. 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 this 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 Additional Cardholders on ANZ Rewards Platinum, ANZ Rewards Black, ANZ Frequent Flyer Platinum or ANZ Frequent Flyer Black credit cards, an annual Additional Cardholder Fee of \$10 and an annual Rewards Program Services Fee of \$55 will apply per Additional Cardholder on the account.

3. Eligible applicants must meet the spend criteria within 3 months of the date of approval. The date of approval of an application is the disclosure date specified in your Letter of Offer. Some transactions and other items are not eligible purchases as they are not eligible to earn ANZ Reward Points/Qantas Points or Bonus Qantas Points. For details see the ANZ Rewards – Rewards Program Terms and Conditions or ANZ Frequent Flyer Reward Terms and Conditions, which can both be accessed at anz.com. The extra/bonus ANZ Reward Points/Qantas Points will not be credited if your ANZ Credit Card Account is cancelled, suspended, transferred, or you have breached either the ANZ Credit Cards Conditions of Use or the ANZ Rewards – Rewards Program Terms and Conditions / ANZ Frequent Flyer Reward Terms and Conditions. The extra/bonus ANZ Reward Points/Qantas Points will generally be credited to your ANZ Credit Card Account within 3 months of meeting the spend criteria. You are not eligible for the ANZ Rewards credit card offers if you currently hold or have held an ANZ Rewards credit card in the last 12 months. You are not eligible for the ANZ Frequent Flyer credit card offers if you currently hold or have held an ANZ Frequent Flyer credit card in the last 12 months.

**All fees and interest rates displayed on this document are current as at September 2023 and are subject to change. The fee and interest rates information displayed on this document apply to new customers only. Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.** Australian Credit Licence Number 234527. Item No. 98254 09.2023 WZ135932

# KEY FACTS ABOUT OUR CREDIT CARDS

Correct as at: 22 February 2024

Australia and New Zealand Banking Group Limited.  
Australian Credit Licence Number 234527.

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

## Description of credit card

Product name	ANZ Low Rate	ANZ First	ANZ Platinum	ANZ Rewards Platinum	ANZ Rewards Black	ANZ Frequent Flyer Platinum	ANZ Frequent Flyer Black
Minimum credit limit	\$1,000	\$1,000	\$6,000	\$6,000	\$15,000	\$6,000	\$15,000
Minimum repayments	Generally 2% of the Closing Balance shown on your statement, rounded up to the nearest dollar <sup>i</sup> , or if that amount is \$25 or less, the lesser of \$25 and the Closing Balance <sup>ii</sup> . If your statement shows a "Payable Immediately" amount then you will also need to pay that amount immediately.						
Interest on purchases	13.74% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.	20.99% p.a.
Interest-free period	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance	Up to 55 days on the purchases balance
Interest on cash advances	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Promotional Plan interest rate <sup>iii</sup>	-	-	-	-	-	-	-
Balance transfer interest rate	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.	21.99% p.a.
Annual Fee <sup>iv</sup>	\$58	\$30	\$87	\$149 (includes \$55 Rewards Program Services Fee)	\$375 (includes \$55 Rewards Program Services Fee)	\$295 (includes \$55 Rewards Program Services Fee)	\$425 (includes \$55 Rewards Program Services Fee)
Late payment fee	\$20	\$20	\$20	\$20	\$20	\$20	\$20

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to these credit cards can be obtained from [anz.com/aus/ratefee](http://anz.com/aus/ratefee)

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneySMART.gov.au](http://www.moneySMART.gov.au)

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting [anz.com/credit-cards/keyfactsheet](http://anz.com/credit-cards/keyfactsheet)

<sup>i</sup> If your account is overlimit then in some circumstances the minimum repayment may be 2% of your credit limit rather than your Closing Balance. For more information see the ANZ Credit Cards Conditions of Use.

<sup>ii</sup> Different rules apply if you have a Buy Now Pay Later Plan and/or an Instalment Plan (for example you will also need to pay any instalment due under an Instalment Plan). For more information see the ANZ Credit Cards Conditions of Use.

<sup>iii</sup> Other promotional offers may also apply, see [anz.com](http://anz.com) for details.

<sup>iv</sup> An additional Rewards Program Services Fee is payable for each additional cardholder on the account, where applicable. An additional cardholder fee may also be payable. See the letter of offer that we will give you if we approve your application for a credit card.