



anz@work

**Exclusive banking benefits
thanks to your employer**



Welcome to anz@work

Thanks to the valued business relationship we share with your employer, you can access exclusive services and offers simply by banking with us.

More than money matters

Your benefits are about much more than your banking. They start with a personalised approach like no other with your A-Z Review®. This includes identifying where your life is now and where you would like to be, to ensure we offer you a solution that is tailored to helping you reach your goals.

We also provide access to tools and information, which can help you make confident decisions about life's moments, big and small.

Some key ANZ banking benefits at a glance

A personal solution	Bank when and where you want
<ul style="list-style-type: none">• Your A-Z Review® – Exclusive to ANZ. We look at what’s happening in your life, what you would like to achieve and analyse your banking to see if it’s suited to you now and helping you reach your goals.• The information you need – We want you to be confident with more than just your finances, so along with financial education and tools, we provide LifeGuides with information about major life events.	<ul style="list-style-type: none">• Internet Banking – Securely manage your accounts when and where you choose. Available 24/7 with our internet banking guarantee¹.• Mobile Banking – Including goMoney™, puts banking at your fingertips.• Branch Network – Access to over 800 branches and 2,600 ANZ ATMs.• Phone Banking – Convenient, easy to use and available 24/7.• Mobile Lenders – Access to home and investment lending specialists whenever, wherever. We come to you.• Direct Debits – Have your regular bills sorted.• ANZ MoneyManager – Know where your money is going, set a budget and receive email alerts when payments are due.

Becoming an anz@work customer is easy:

- Simply open an ANZ Access Advantage account with Visa Debit⁴ and have your salary paid into
- Then talk to us about the benefits that suit you and don’t forget to tell us where you work.

anz@work banking benefits

Upon request these product benefits are available to eligible customers:

- **Access to our experts** – A range of specialist advice options are available when you need it.
- **Waived monthly account service fee²** – Save \$5 per month on one nominated ANZ Access Advantage account when you have your salary paid into it.
- **Earn bonus interest** – On selected ANZ Term Deposits and savings accounts.
- **Discounted Home Loans** – Save interest and fees on ANZ Standard Variable Rate Home and Residential Investment Loans³.
- **Discounted Personal Loans and Secured Car Loans** – Saves you money when buying the things you need.
- **Credit Card bonuses** – From additional rewards to fee waivers on a range of Credit Cards.
- **Discounted investing** – Includes discounted brokerage fees and interest rates to help you grow your wealth.
- **Discounted insurance policy premiums** – on a range of insurance products.

o this account.







A personal solution

Everyone is different and that's why we don't offer an off-the-shelf banking package. Instead we work with you, one-on-one and provide the support and information you need to make more confident decisions about your financial future.

Your A-Z Review®

Whatever you want to achieve, you should have a banking solution that is tailored to you. Your A-Z Review® will follow three simple steps.

1. Finding out about you.

A personal banker will meet with you to identify where your life is now and where you would like to be, this includes looking at the important events in your life. The goal is to ensure we know about you and what's on the horizon to help you decide on the best possible solution for your needs.

2. Reviewing your banking.

We all form different banking habits over the years. We look at the way you bank and identify if you have the right solutions, or where we could deliver a simpler, more convenient solution and also check to see if there have been changes which could make things easier for you. This could help you save or make money, avoid fees and generally provide a solution that better suits the way you live.

3. Identifying a solution to suit you.

Once we've explored your needs, we'll work with you to get your banking sorted and help you make the most of your finances. This may include introducing you to other specialists who may be able to help you.

We're here to help. Call 1300 134 603, 8am – 8pm (AEST), visit anz.com/anzatwork or make an appointment in branch for your A-Z Review® and don't forget to tell us where you work.



The Information you need

Being in the know also means you can have access to the right information, which could be the difference between making a wise choice and one you may regret. Because we understand life is about more than money we can provide you with information beyond banking.

LifeGuides

These easy to understand guides are not about banking, they cover issues regarding your home, career, family and leisure as well as the important aspects about your financial future and retirement.

They are designed to help you make confident and informed decisions.

You can also find a host of life event related material on anz.com in our work, life and money guides pages.

Financial Education

We will work with you to help improve your financial knowledge and skill in managing your money.

Financial Tools

You can access a comprehensive range of tools and calculators to help you stay in control and grow your wealth, including our:

- Budget planner
- Financial fitness test
- Savings calculator
- Home loan calculators

Tip: Using the equity in your home could be a great way to get onto the investment property ladder and build your future wealth.





Bank when and where you want

With ANZ you'll have access to more than 800 of our branches and more than 2,600 ANZ ATMs along with ANZ Internet, Phone and Mobile Banking.

Unlimited everyday ANZ transactions²

As part of anz@work, your nominated ANZ Access Advantage account gives you unlimited everyday ANZ transactions. The only time you'll pay additional fees on your nominated account is if you try to, or do, overdraw your account and/or if you transact overseas or use non-ANZ ATMs.

ANZ Internet Banking

It's the easy way to save, pay bills, transfer funds to friends or between your accounts, order cheques, arrange direct debits and generally manage your account and it's available 24 hours a day, 7 days a week. For your convenience and security we include:

- Support online and over the phone 24/7.
- ANZ Internet Banking guarantee¹ – in the unlikely event you are a victim of fraud, we will refund your account. Provided of course, you didn't contribute to the fraud and you notify us promptly⁵.

We're here to help. Call 1300 134 603, 8am – 8pm (AEST), visit anz.com/anzatwork or make an appointment in branch for your A-Z Review[®] and don't forget to tell us where you work.



ANZ Mobile Banking

Your mobile phone is a convenient way to access your banking anytime, anywhere⁷. ANZ goMoney™ App is available for Android⁶ & iPhone⁶.

ANZ goMoney™ – it's so simple. Four digits and you're in

You can pay your friends, pay your bills via BPAY®, personalise your account with your favourite photos and generally do your banking on the go. Ask us how or download ANZ goMoney™ for free⁸ from the Apple App store⁶ for iPhone⁶ or Google play for the Android⁶ app and follow the prompts.

Phone Banking

Wherever you can access a touch phone you can do your ANZ banking. Pay bills via BPAY®, check your account balances, transfer funds between your linked accounts, order statements and cheque books. Plus, you can talk to a Customer Service Consultant any time of the day or night.

ANZ Mobile Lending

We bring flexible home loans to you. Wherever, whenever. Your local ANZ Mobile Lenders are available for all your home and residential investment loan needs. Better still, they come to you at a time and place that suits you⁹.

Direct Debits

Don't worry about missing a regular payment, by setting up a direct debit you'll know it's sorted. We can help you set up your direct debits and if you're transferring from another bank, you can ask them for a statement of your direct debits for the past 13 months, which will make it easier to switch.

ANZ MoneyManager

ANZ MoneyManager is a free budgeting tool and best of all you can track your spending across multiple accounts and not just with ANZ. It updates daily so you know where your money is going, and because it separates your spending into categories, budgeting is simple.



Tip: You can use ANZ MoneyManager to alert you when there are bills to pay or when your account is at a chosen level.



Your banking benefits

One of the privileges of being connected is getting the right service and information. By speaking with us about your needs we could ensure you access the right ANZ Specialist.

ANZ Personal Bankers

These bankers can help make things easier for you by exploring your needs and identifying opportunities that could save you money. When needed, they may also refer you to the right specialist from within our network.

ANZ Home Loan Specialists

Whether you're looking to buy a new home, re-finance, renovate, or buy an investment property, we've been putting on more specialists to help you find the right home loan solution, anytime anywhere. You'll see why we're still Australia's most awarded home lender¹⁰.

ANZ Financial Planners¹¹

If you're looking to be better informed and more confident about the financial decisions and choices you make, then it's good to talk to someone you can trust. An ANZ Financial Planner can work with you to define what is important to you and help to identify the right steps to achieving your goals. Your initial discussion with an ANZ Financial Planner is complimentary and without obligation. These specialists can provide easy to understand advice that is tailored to your needs and are not restricted to recommending only ANZ products. They are also not paid commissions from the products they recommend, instead they are paid a salary to provide you with the best advice, based on your situation.

ANZ Retirement Banking Specialists

You don't have to be retired to speak to one of our Retirement Banking Specialists. They have the knowledge and expertise to look at your banking and help identify steps you can take now to improve your current situation and your eventual retirement.

We're here to help. Call 1300 134 603, 8am – 8pm (AEST), visit anz.com/anzatwork or make an appointment in branch for your A-Z Review[®] and don't forget to tell us where you work.

Your banking benefits

Getting your benefits is easy:

- Simply open an ANZ Access Advantage account and have your salary paid into this account.
- Then talk to us about the benefits that suit you and don't forget to tell us where you work.

I want	Your benefit ¹²										
An everyday account with no monthly account service fee.	Save \$5 a month on one nominated ANZ Access Advantage account if your salary is paid into this account ² .										
To use my own money to shop online or over the phone.	Use your ANZ Access Visa Debit card ⁴ on your everyday account to shop with your own money online, overseas or over the phone, anywhere Visa is accepted.										
Added security.	All ANZ debit and credit cards enjoy the added security of ANZ Falcon™ and ANZ Fraud Money Back Guarantee ¹³ .										
To save more.	Earn bonus interest with ANZ Progress Saver ¹⁴ , when you make a deposit of \$10 or more each month and make no withdrawals or debits in the same month.										
Certainty for my money and a great return.	ANZ Term Deposits provide the certainty of a fixed rate of return over an agreed period of time from one month to five years. Plus you earn a bonus 0.20% p.a. interest on new & existing ANZ Term Deposits ¹⁵ .										
A discount on my home or investment loans.	ANZ Standard Variable Rate Home and Residential Investment Loans ³ could give you flexibility and value. There are a number of features ¹⁶ that can help accommodate life changes and save you money. Discounts available on these loans include: <table border="1" data-bbox="300 1023 832 1286"> <thead> <tr> <th>Loan Amount</th> <th>Interest Rate Discount (p.a.)¹⁷</th> </tr> </thead> <tbody> <tr> <td>\$100,000 < \$149,999</td> <td>0.25%</td> </tr> <tr> <td>\$150,000 < \$249,999</td> <td>0.50%</td> </tr> <tr> <td>\$250,000 < \$699,999</td> <td>0.60%¹⁸</td> </tr> <tr> <td>\$700,000+</td> <td>0.70%¹⁹</td> </tr> </tbody> </table> <p>Plus a \$200 discount on Loan Approval Fee for new loans over \$100,000²⁰.</p>	Loan Amount	Interest Rate Discount (p.a.) ¹⁷	\$100,000 < \$149,999	0.25%	\$150,000 < \$249,999	0.50%	\$250,000 < \$699,999	0.60% ¹⁸	\$700,000+	0.70% ¹⁹
Loan Amount	Interest Rate Discount (p.a.) ¹⁷										
\$100,000 < \$149,999	0.25%										
\$150,000 < \$249,999	0.50%										
\$250,000 < \$699,999	0.60% ¹⁸										
\$700,000+	0.70% ¹⁹										
Discounts on car loans.	Get a 50% discount on the Loan Establishment Fee, for new ANZ Secured Car Loan applications ²¹ .										
Discounts on personal loans.	Get a discount on your interest rate of 1.00% p.a. on new ANZ Variable Rate Personal Loans and 0.50% p.a. on new ANZ Fixed Rate Personal Loans ²² .										

I want	Your benefit ¹²
Credit Card bonuses.	<p>ANZ First Visa is a simple everyday credit card account with a low Annual Account Fee of \$30. But you pay no Annual Account Fee for the first 12 months²³.</p> <p>ANZ Low Rate Platinum offers you a low interest rate on your credit card purchases. Plus enjoy a range of Platinum benefits including overseas travel and medical insurance²⁴ at no additional cost. Also, you'll pay no Annual Account Fee for the first 12 months²⁵.</p> <p>ANZ Rewards and ANZ Rewards Platinum helps you earn cash back, gift cards and flights based on your everyday purchases²⁶. Plus you receive</p> <ul style="list-style-type: none"> • 10,000 bonus ANZ Reward Points on approved ANZ Rewards applications²⁷, which is worth a \$50 Myer gift voucher or • 20,000 bonus ANZ Reward Points on approved ANZ Rewards Platinum applications²⁷, which is worth a \$100 Myer gift card. <p>ANZ Frequent Flyer and ANZ Frequent Flyer Platinum offers uncapped Qantas Frequent Flyer points from your everyday purchases²⁸. Plus you receive:</p> <ul style="list-style-type: none"> • 10,000 Bonus Qantas Frequent Flyer Points on approved ANZ Frequent Flyer Classic applications²⁹ • 20,000 Bonus Qantas Frequent Flyer Points on approved ANZ Frequent Flyer Platinum applications²⁹ • complimentary Qantas Frequent Flyer membership when you apply online at qantas.com/joinaffanz³⁰.
Investment choices with discounts.	<p>ANZ Investment Lending allows you to borrow funds to increase your share or managed funds portfolio.</p> <p>Plus you can receive a discounted interest rate of 0.35% p.a.³¹ off the advertised interest rate on an ANZ Share Investment Loan³¹ including both fixed and variable rates.</p> <p>You can also:</p> <ul style="list-style-type: none"> • borrow against an extensive list of ASX securities. • fix all or part of your home loan which may provide a tax deduction against your investment returns. • receive a dedicated Account Manager to assist with the ongoing management of your account. <p>ANZ E*TRADE³² allows you to manage your own wealth creation by buying and selling shares directly online.</p> <p>Plus you'll pay only \$19.95 for all trades up to \$18,000 in value³³.</p>
Protect myself and my assets.	<p>Receive a:</p> <ul style="list-style-type: none"> • 5% premium³⁴ discount for the first year you take out ANZ Home Insurance, ANZ Landlord Insurance or ANZ Car Insurance. • 10% discount on premium³⁴ when you take out ANZ Mortgage Protection. • 15% discount on premium³⁴ when you take out ANZ Loan Protection.

Important information

General

Product terms and conditions are available on application. Fees and charges apply. Benefits cannot be taken in conjunction with other discounts or special offers and are available for only one product of each type per person. Benefits start from the time of application for the benefit at an ANZ branch and will not be backdated. Applications introduced by a broker/originator or authorised motor vehicle dealer are not eligible to participate. The contents of this anz@work brochure constitute the Terms and Conditions for anz@work. The Terms and Conditions are current at the time of printing and may be amended or revoked by ANZ at any time. Variable interest rates are subject to change. For current interest rates, please refer to anz.com. Any advice does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you.

ANZ recommends you read the relevant Terms and Conditions, Product Disclosure Statement or Financial Services Guide, which are available at anz.com or by calling 13 13 14, before deciding whether to acquire, or continue to hold, a product. All applications for credit are subject to ANZ's normal credit approval criteria. Australian Credit Licence Number 234527.

Insurance

To be entitled to a discount on your insurance you must notify the insurer (described below) at the time of application. Please note for Home and Content, Landlord and Car Insurance the discount is only applicable to the first year's premium. These discounts are not available in conjunction with any other discount offer made by ANZ or OnePath.

ANZ Home Insurance, ANZ Landlord Insurance and ANZ Car Insurance are co-issued by OnePath General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288160) and QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) ('QBE'). ANZ Mortgage Protection and ANZ Loan Protection are jointly issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) and QBE Insurance (Australia) Ltd (ABN 78 003 191035 AFSL 239545). The information provided is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information having regard to your objectives, financial situation and needs. You should read the Product Disclosure Statements (available in branch, online at anz.com or by calling 13 16 14), and consider whether these products are right for you. ANZ receives a commission of 20% of your premium for ANZ Home Insurance and ANZ Landlord Insurance, and 12.5% of your premium for ANZ Car Insurance from the issuers.

ANZ receives a commission of 20% of your premium for ANZ Mortgage Protection and ANZ Loan Protection from the issuers. ANZ Group staff members who sell these products receive a salary, and may receive monetary and non-monetary benefits based on the number of sales achieved.

ANZ's colour blue is a trade mark of ANZ.

®A-Z Review is a registered trademark of ANZ.

™ANZ goMoney is a registered trademark of ANZ.

®BPAY is registered to BPAY Pty Ltd ABN 69 079 137 518.

™ANZ Falcon is a trademark of ANZ. Falcon is a trademark of Fair Isaac Corporation.

The ANZ E*TRADE online investing service is provided by ETRADE Australia Securities Ltd (trading as "E*TRADE Australia") (ACN 078 174 973, AFSL No. 238277), a participant of the ASX Group. E*TRADE Australia and ANZ are separate legal entities. ANZ does not have any liability to you in respect of the ANZ E*TRADE online investing service; any information, product or service offered by any third party on or through the ANZ E*TRADE online investing website; or any other services provided by E*TRADE Australia. Similarly, E*TRADE Australia does not have any liability to you in respect of services provided by ANZ. You should consider your own investment objectives, financial situation and particular needs before acting upon any information provided on this website. E*TRADE Australia does not provide investment advice to its clients. © 2003 E*TRADE Financial Corporation and E*TRADE Australia.

Defined terms

"ANZ" means Australia and New Zealand Banking Group Limited ABN 11 005 357 522, its related companies (including subsidiaries), its agents and contractors.

"Benefit" means any discount, concession, bonus interest payment or other Benefit referred to in this anz@work brochure.

"Company" refers to any ANZ client which is participating in the anz@work program.

“Customer” refers to the employee of a Company which is participating in the anz@work program.

“Employee” means all persons employed by the Company.

“Products” refers to all products and services included within the anz@work program.

Eligibility

- Employees of Companies which are participating in the anz@work program are eligible to participate in anz@work. Unless otherwise stated, any Benefits apply only while the Company and the Customer are part of the anz@work program. To be part of the anz@work package your employer needs to be registered on the anz@work program and your salary needs to be directly credited to an ANZ Access Advantage account. Proof of current employer is required in order to avail of anz@work Benefits. Acceptable proof of employment will include: a copy of latest Company salary advice, the last page of an employment Letter of Offer or a signed letter from employer stating current employment status.
- The anz@work program is available to OnePath Corporate Super customers. Proof of OnePath membership must be provided at time of application of any product.
- The anz@work program is available to current Prime Access clients. Upon request, your ANZ Financial Planner can assist you to take advantage of applicable product benefits.
- The anz@work program is available to current Edubank customers. Proof of employment by a Western Australian Government or non-Government school, University, TAFE or other centre for learning must be provided at time of application of any product.

Use of benefits

The Products offered in anz@work can only be used for non-business purposes. The Code of Banking Practice will (where relevant) apply to these Terms and Conditions. The Benefits are available for the Customer only and are not transferable. Applications for the Products for which Benefits are available can be made in more than one name, as long as the Customer is one of the applicants. If a Customer wishes to have more than one account of the same type, the additional Products will be available on standard Terms and Conditions.

Changes to these terms and conditions

ANZ can amend or revoke any anz@work Benefit at any time. ANZ can also change the following at any time:

- The name of anz@work; and
- The eligibility criteria for obtaining anz@work Benefits.

ANZ agrees to provide the anz@work Benefits on the terms set out in this brochure.

1. The ANZ Internet Banking guarantee is made to ANZ customers using ANZ Australia Internet Banking and Mobile Phone Banking. Each year we will report on our adherence to this guarantee on our website.
2. The benefit applies to one nominated new or existing ANZ Access Advantage account when you have your salary directly credited to this account. This is only available while you work for the eligible company and while your salary is credited to the account. You must request and apply for the fee waiver at an ANZ branch.
3. The ANZ Standard Variable Rate Loan benefits apply to both new and existing Standard Variable Rate Loans. For existing loans, the interest rate benefit will start from the date the discount interest rate margin is loaded on the loan and will not be backdated. Interest rate concessions and Loan Approval Fee discount cannot be taken in conjunction with any other special offer.
4. Eligibility criteria apply to the issue of an ANZ Access Visa Debit card.
5. To find out how you can protect yourself against fraud we recommend you read ANZ Saving & Transaction Products Terms and Conditions
6. iPhone is a trademark of Apple Inc. App Store is a service mark of Apple Inc. Android and Google play are registered trademarks of Google Inc.
7. Temporary service disruptions may occur.
8. The ANZ goMoney™ application is free to download and ANZ will not charge any additional fees or charges for using ANZ goMoney. Mobile data charges may apply. Customers should contact their telecommunications provider for more information.
9. ANZ Mobile Lenders operate as ANZ Mortgage Solution, independently operated franchises of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527.

10. Home Lender of the Year awarded by Money magazine 2012, 2010, 2008, 2007, 2006 and 2005, and AFR Smart Investor magazine 2005, 2004, 2002, 2001, 2000 and 1999. Australian Lending Awards, Mortgage Lender of the Year 2011 and Best Investor Lender 2011. The Australian Lending Awards is an independent initiative of The Adviser and specialist research and advisory firm RFI.
11. ANZ Financial Planners are representatives of ANZ, the holder of an Australian Financial Services Licence.
12. To take out any of these benefits simply open an ANZ Access Advantage account and have your salary paid into your account, then talk to us about the other benefits that suit you. Please tell us where you work and mention anz@work when applying for these benefits.
13. Provided the cardholder didn't contribute to the loss and notified ANZ promptly of the fraud.
14. The ANZ Progress Saver account pays bonus interest in addition to the current base interest when you make a single deposit of \$10 or more per month and make no withdrawals or debits in that same month. Month commences on account opening date.
15. The bonus offer applies to standard interest rates and specials as advertised on anz.com for amounts \$5,000 to \$100,000. Existing term deposits are only eligible for the 0.20% p.a. bonus at their maturity date. Mid-term rate changes cannot be applied.
16. Not all features are available for all loan types.
17. Interest rate discount applies to the entire loan balance for the life of the loan, or until the loan is renegotiated. If you obtain additional mortgage lending with ANZ which results in your single or combined Customer lending moving to a higher threshold (for example, the \$700,000 or more threshold), any higher interest rate benefit will not be automatically applied by ANZ to your eligible ANZ home loans unless requested by you. The interest rate benefit will apply from the date the discount interest rate margin is loaded or revised on the loan or facility and will not be backdated. ANZ Portfolio Facilities and their sub-accounts are excluded from anz@work and therefore do not attract any anz@work benefits, nor contribute to any anz@work eligibility criteria for benefits on other ANZ products. Customer applications introduced by a broker/originator are not eligible to participate.
18. The interest rate discount of 0.60% p.a. is available where individual or combined lending is \$250,000 or more. Note that the discount only applies to ANZ Standard Variable Rate Loans, however the outstanding balances of all ANZ home and residential investment loans held by the Customer can be used to count towards the \$250,000 threshold.
19. The interest rate discount of 0.70% p.a. is available where individual or combined lending is \$700,000 or more. Note that the discount only applies to ANZ Standard Variable Rate Loans, however the outstanding balances of all ANZ home and residential investment loans held by the Customer can be used to count towards the \$700,000 threshold.
20. Not applicable to renewals. ANZ will not reimburse a Loan Approval Fee previously paid.
21. Minimum amount financed is \$7,500. All applications for credit are subject to ANZ's normal credit assessment criteria.
22. A minimum loan amount of \$5,000 applies.
23. Applicable only to new ANZ First Visa accounts approved under anz@work program (except when you transfer and close an existing ANZ credit card account). After the first year, an annual fee of \$30 will apply.
24. Overseas travel and medical insurance Master Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL No. 239545 ("QBE"). Terms, conditions, eligibility criteria, limits and exclusions apply. To activate cover under the overseas travel and medical insurance Master Policy, you must meet the eligibility criteria: you must be a permanent resident of Australia, have debited at least \$250 worth of eligible overseas travel arrangements to your Platinum card account prior to departing Australia, have a current Platinum card account at the date of any claimable event, have a return ticket to Australia and be 80 years of age or under. Please refer to the ANZ Platinum Cards Insurance booklet - Part 1 QBE Product Disclosure Statement and policy wordings which can be obtained at anz.com or by calling 13 13 14 for more information and to decide whether or not this product is right for you. While overseas, we recommend that you carry proof of your overseas travel arrangements purchased on your Platinum Credit Card.
25. Applicable only to new ANZ Low Rate Platinum accounts approved under anz@work program (except when you transfer and close an existing ANZ credit card account). After the first year, an annual fee of \$99 will apply.
26. Reward Points and Bonus Reward Points accrue in accordance with the ANZ Rewards – Rewards Program Terms and Conditions. Purchases exclude cash and cash equivalent transactions. Rewards points are not earned on premiums paid for ANZ Credit Card Insurance.

27. Offer available to new and approved applicants who apply for an ANZ Rewards or ANZ Rewards Platinum credit card under the anz@work program. Not available in conjunction with other offers, packages or promotions or when you transfer or close an existing ANZ credit card. The Bonus Rewards points offer applies only once per new account. Your application must be approved and you must activate the card within ninety days of approval to receive the Bonus Rewards points, which will be credited to your account within three months of your first eligible purchase. If you transfer or cancel your new ANZ credit card account before the introductory Bonus Points are processed to your account, you may become ineligible for these Bonus Points. Points and Bonus Points accrue in accordance with the ANZ Rewards - Rewards Program Terms and Conditions. ANZ will not be liable for any loss or damage whatsoever resulting from a delay in the process of receiving and/or approving an application or activating the card.
28. Points and Bonus Points accrue in accordance with the ANZ Frequent Flyer Reward Terms and Conditions (please call 13 13 14 for a copy). Purchases exclude cash and cash equivalent transactions. Rewards points are not earned on premiums paid for ANZ Credit Card Insurance. An Account Holder must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Frequent Flyer points. A joining fee applies. Membership of the Qantas Frequent Flyer program is subject to the Terms and Conditions of the Qantas Frequent Flyer program.
29. Offer available to new and approved applicants who apply for an ANZ Frequent Flyer or ANZ Frequent Flyer Platinum credit cards under the anz@work program. Not available in conjunction with other offers, packages or promotions or when you transfer or close an existing ANZ credit card. The Bonus Qantas Frequent Flyer points offer applies only once per new ANZ Frequent Flyer or ANZ Frequent Flyer Platinum account. Your application must be approved and you must activate the card within ninety days of approval to receive the Bonus Qantas Frequent Flyer points, which will be credited to your account within three months of your first eligible purchase. If you transfer or cancel your new ANZ credit card account before the introductory Bonus Points are processed to your account, you may become ineligible for these Bonus Points. Points and Bonus Points accrue in accordance with the ANZ Frequent Flyer Reward Program Terms and Conditions. An Account Holder must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Frequent Flyer points. A joining fee may apply. Membership of the Qantas Frequent Flyer program and the earning and redemption of points is subject to the Terms and Conditions of the Qantas Frequent Flyer program. ANZ will not be liable for any loss or damage whatsoever resulting from a delay in the process of receiving and/or approving an application or activating the card.
30. 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.
31. Offer available to new ANZ Investment Lending clients only. 0.35% discounted off published ANZ Investment Lending interest rates.
32. Leveraging a share portfolio is fast becoming a popular wealth creation strategy. However, you should be aware that whilst leveraging into share investments increases the potential return, it is important to recognise that it can also multiply the effects of falls in sharemarket values. We therefore strongly advise you talk to your financial planner, tax adviser and/or stockbroker and ensure you understand the risks, the specific tax implications as well as the legal and financial ramifications of a share investment lending facility. The information provided is general in nature only and has not been prepared taking into consideration your particular needs, circumstances or objectives. ANZ recommends you read the ANZ Share Investment Loan Product Disclosure Statement and the ANZ Investment Lending Terms and Conditions which are available by calling the Client Services Team or from anz.com/investmentlending before acquiring the product. Fees and charges apply. All ANZ Investment Lending applications are subject to ANZ's credit approval criteria.
33. \$19.95 (GST-inclusive) per trade, up to \$18,000 trade value, and 0.11% for trades over \$18,000 (GST inclusive). Offer is only open to those ANZ customers who are residents of Australia and New Zealand. Offer is not open to staff, institutional and intermediary clients of E*TRADE Australia. Normal E*TRADE Australia trading account opening and maintenance conditions apply unless otherwise specified here. Applicants must be 18 years or over.
34. Reference to insurance premium amounts for the purposes of calculating the applicable anz@work benefits exclude any stamp duty, GST and other government fees, charges or levies that are included in the total premium amount paid by you.

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