

YOUR CARD SUMMARY

YOUR DETAILS

<customer name>

The person above is a 'cardholder' under our conditions of use.

OUR DETAILS

ANZ Bank New Zealand Limited

Our registered office is Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland 1010.

More information about us, including the branch nearest you, is on our website anz.co.nz

DATE OF THIS CARD SUMMARY:

<DD MM YYYY>

ABOUT THIS DOCUMENT

This card summary outlines the new ANZ Credit Card and card account you've taken out with ANZ. We've included key information about your credit limit, our interest rates, and more.

This card summary and the Credit Card Conditions of Use we've already given you form your card agreement with us for your ANZ Credit Card and card account. In this document, the 'conditions of use' means the Credit Card Conditions of Use.

When you use your ANZ Credit Card or card account, you're agreeing to borrow money from us and comply with your card agreement.

Please make sure you read and understand this card summary and the conditions of use. The conditions of use explain the terms and conditions applying to your ANZ Credit Card and card account, including how repayments and interest charges will work, the fees you'll need to pay, and when we can cancel your ANZ Credit Card.

We've also included explanations of some of the key terms we use in the glossary at the start of the conditions of use.

<Please also read the [rewards card guide](#) and [travel insurance policy document](#) for your card type – these are available at anz.co.nz>

Contact us if you need to discuss anything about your card agreement or if you want to know anything about other products and services we offer.

YOUR CARD SUMMARY

YOUR ANZ CREDIT CARD DETAILS

Your ANZ Credit Card:	<credit card type>
Your credit limit:	\$<amount>
Initial unpaid balance:	<p>This credit card has no initial unpaid balance.</p> <p>If you've asked for a balance transfer and we approve your application for a card, we will access your credit limit to process the balance transfer. We may do this before you get your card from us. We'll use your available credit limit to pay off the balance you owe on another credit card you have.</p>
Your interest rates:	<p>Purchase rate: <rate>% p.a.</p> <p>Cash advance rate: <rate>% p.a.</p> <p>Balance transfer rate*: <rate>% p.a. for <time> months</p> <p>These interest rates can change, including before you start using your ANZ Credit Card or card account. We publish our current ANZ Credit Card interest rates on our website, anz.co.nz</p> <p>We may have agreed to a discount of the above interest rate(s) while you're eligible for a banking package, where we have agreed to a special offer for you, or at our discretion.</p> <p>* We may agree to a balance transfer if you ask us to. See our conditions of use for information about balance transfers.</p> <p>If you've already applied for a balance transfer and that application is approved, you'll receive a separate advice letter confirming the key details of your balance transfer, including the amount, interest rate and term.</p>
Interest free period	The interest free period for purchases is up to <44><55> days.
Fees	<p>We charge a <yearly><half-yearly> fee of \$<amount> for administering your ANZ Credit Card, once it's opened and every <year><6 months>.</p> <p>We may have agreed to a discount or waiver of this fee while you're eligible for a banking package, where we have agreed to a special offer for you, or at our discretion.</p> <p>Other fees apply if certain events happen — see 'We can charge you fees' in the conditions of use.</p>
Your statements	Monthly, by mail unless you've chosen to turn off your paper statement and view your ANZ Credit Card statement online via ANZ Internet Banking and/or ANZ goMoney. You can change your statement options at any time in ANZ Internet Banking or goMoney.
Security	We don't need any security for your ANZ Credit Card.
Electronic communications	<p>Specific laws may require us to give you information in writing, like statements or information about changes to your agreement. When you use your ANZ Credit Card or card account, you agree we can give you that information electronically.</p> <p>We can send you an email, using an address you've given us, or include the information on a website you can access, like ANZ Internet Banking.</p>