



ANZ CASHBACK VISA

PROGRAMME GUIDE





CASHBACK

REWARDS

YOU FOR PURCHASES YOU
MAKE WITH YOUR CASHBACK

CARD



CashBack rewards you for purchases you make with your CashBack card. There is no second card to hand over and no action required on your part to redeem points.

USING YOUR CARD

CashBack Earning Rates

You earn one CashBack Point for each dollar you spend on eligible purchases* using your CashBack card (up to and including 30,000 CashBack Points** for CashBack card). The CashBack Platinum card offers uncapped cash back each year.

Minimum Reward Threshold

Once you have earned 5,000 CashBack Points in a year, you are entitled to a CashBack Reward. Even if you pay off your purchases each month, your purchases still qualify for CashBack Rewards.

Reward Rates and Payment

Your CashBack Reward is calculated at up to 1% of the CashBack Points you earned on your CashBack card in a 12-month period, beginning when you made your first purchase transaction. With CashBack you automatically receive a credit to your credit card account on the date of your next statement following the anniversary of your first transaction on your account.

* Eligible purchases do not include cash advances, balance transfers, the purchase of cash substitutes (such as travellers cheques), gambling transactions or business related expenditure.

** Once your qualifying purchases reach this amount (\$30,000 for CashBack card), no further CashBack Points will accumulate. Your CashBack Points year runs from the day on which you made your first transaction on your CashBack card for a 12 month period.

CashBack card

CashBack Points earned for year	Reward Rate
5,000 – 9,999	0.5%
10,000 – 30,000	1.0%

CashBack Platinum card

CashBack Points earned for year	Reward Rate
5,000 – 9,999	0.5%
10,000 +	1.0%

For example

Total CashBack Points	5,000
CashBack Reward	$5,000 \times 0.5\% = \$25$
Total CashBack Points	15,000
CashBack Reward	$15,000 \times 1.0\% = \$150$
Total CashBack Points	35,000
CashBack Reward	$30,000 \times 1.0\% = \$300$ (for CashBack card a maximum amount applies)
	or $35,000 \times 1.0\% = \$350$ (CashBack Platinum card only)

IF YOU WOULD LIKE TO KNOW MORE ABOUT CASHBACK REWARDS, REFER TO THE ANZ CASHBACK REWARD TERMS AND CONDITIONS ON PAGE 10 OF THIS GUIDE.



CASH ADVANCES

If you have a PIN on your CashBack card you can use it to get cash advances from any bank or ATM in New Zealand, or any bank or ATM displaying the Visa or MasterCard symbol when travelling overseas. Please note that minimum and maximum cash advance amounts may apply.

A cash advance fee may apply and fees may be charged by overseas banks when cards are used in their ATMs.

REFUNDS AND EXCHANGES

Refunds

You cannot simply 'stop' a valid purchase by a credit card like a cheque. If a merchant does allow refunds, this is what to do:

1. Return the goods and your copy of the sales voucher.*
2. The merchant will print and sign a credit voucher.
Keep your copy.
3. We will credit your CashBack card account with the full amount of the refund.

* If returning mail order goods, it is advisable to use a courier or registered post and keep the receipt to provide proof that goods have been returned.

Exchanges

If the new goods are worth less than those returned, the merchant will provide a credit voucher for the difference. If the new goods are worth more, the merchant will provide a new sales voucher to cover the difference.

Refunds can NOT be made in cash. If the refund has not been shown on your statement within 45 days, write to ANZ Card Operations, PO Box 40, Wellington, enclosing a copy of the credit voucher.

SECURE PURCHASING

Your CashBack card is ideal to use when purchasing by phone, mail or on the Internet. It is available when you are ready to purchase so long as you have available credit, and it is easily accepted by the merchant. However, it is important to be cautious when you are asked to disclose your credit card number and expiry date in advance of receiving goods and services.

Make sure you know the company you are dealing with is reputable, read any contracts fully and keep copies of the order form or receipts until the goods have arrived.

If someone phones you, do not give out your card details unless you can validate their identity.

Please note that many Internet sites are based overseas and you may not be safeguarded by New Zealand consumer laws.

PROACTIVE FRAUD MONITORING

ANZ has leading edge security systems and processes in place to minimise the risk of credit card fraud, which provides assurance if something does go wrong. These systems identify transactions that appear to be outside a customer's normal spending patterns that may indicate that someone else is using the card fraudulently.

If unusual spending patterns are detected, we will try to contact you as soon as possible to verify the transactions. In some cases where there is a strong indication of fraud occurring, we may place a temporary block on your credit card.

To help us ensure that we can contact you as quickly as possible in this situation, please keep us informed of your latest contact details (i.e. home phone, mobile phone, address).

For information about the Bank's liability for fraudulent transactions see the ANZ credit card Conditions of Use.

KEY INFORMATION

1. Fees

A CashBack card or CashBack Platinum card account fee is charged on opening, and annually thereafter. Fees are also charged for additional services.

All fees will be charged to your credit card account and will appear on your statement as a transaction. For fee details, refer to the ANZ credit card Conditions of Use, or call into any ANZ branch.

2. Interest

The interest rate applicable to your CashBack card is specified in the letter you received with your card and is shown on your monthly statement.

You get up to 55 interest-free days on your purchases so long as the closing balance on your statement is paid by the due date in full each month. Cash advances will be charged interest daily from the date of each advance to the date of full payment.

To help you get the best from your credit card, ensure you fully pay each month's balance, as partially paid balances will be charged interest daily until the account is paid in full.

3. CashBack Reward Payment

Your reward is paid out based on your level of annual spend in a 12-month period.

4. Card Transactions

All transactions you make using your card are detailed on your statement each month in New Zealand dollars, with additional cards separated by card number. Currency conversion charges on foreign currency transactions are also detailed and will appear next to the transaction in New Zealand dollars.

If the balance transfer offer was taken, the amount and preferential interest rate that applies will appear as a transaction.

5. Additional and Statement Messages

Important information including direct debit details and information relating to your account (e.g. promotions, changes in fees, interest rates, etc) may be displayed.

6. Paying Your Account

You have several options for paying the balance on your CashBack card account:

- Through automatic payment or direct debit
- As a bill payment through Internet Banking
- Through Phone Banking
- Or at any ANZ branch.



PHONE BANKING

Your CashBack card contains the New Zealand phone number, as well as the customer number you need to access Phone Banking from New Zealand or overseas.

Phone Banking is a service available 24 hours a day, 365 days a year giving you access to:

- Check your account balances
- Pay bills – including your credit card account
- Transfer funds between accounts
- Obtain past transaction information
- Change automatic payments
- Order statements, cheque books and deposit books.

**FOR MORE INFORMATION, TO REGISTER
OR TO OBTAIN A PHONE BANKING GUIDE,
CALL 0800 658 044.**

TRAVELLING

WHEN YOU'RE TRAVELLING

When travelling overseas, your CashBack card can be used to withdraw local currency from your credit card account or your primary current or savings accounts at ATMs displaying the Visa, PLUS or MasterCard symbols. It's safer than carrying large amounts of cash and means you'll only need to organise small quantities of travellers' cheques or foreign currency before you leave.

It is worth getting Phone Banking set up before you travel, then you can simply transfer funds between accounts while overseas by just making a toll call.

There are many things to think of when preparing for an overseas trip. To help you organise your finances while you are away and to provide you with valuable advice on things to be aware of, call into any branch of ANZ before you leave, or call **0800 658 044**.

FOREIGN CURRENCY CHARGES AND FEES

Currency conversion charges that apply when using your credit card for foreign currency transactions can be found in the ANZ credit card Conditions of Use.

OVERSEAS TRAVEL INSURANCE

(CashBack Gold and Platinum cards only)

When you use the convenience of your CashBack Gold or Platinum card to pay for at least half of your prepaid travel expenses, you'll save on the cost of travel insurance. Overseas travel insurance is available for you and immediate family members who are travelling with you, and covers medical costs, travel cancellation, lost luggage and personal liability.

Eligibility criteria, policy terms, conditions, limits and exclusions apply. ANZ Premium Card Overseas Travel Insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Global Assistance and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand. For policy wording containing full details, visit anz.co.nz or any ANZ branch or for more information please contact one of the Allianz Global Assistance Contact Centre Consultants on **0800 499 666** between 8.30am and 5pm Monday to Friday.



CASHBACK GOLD AND PLATINUM
CARDHOLDERS ENJOY OVERSEAS
TRAVEL INSURANCE... SIMPLY USE
YOUR CARD TO PAY FOR AT LEAST HALF
YOUR PRE-PAID TRAVEL EXPENSES.

ANZ CASHBACK REWARD TERMS & CONDITIONS

1. Definitions and interpretation

In these Terms and Conditions the following words have the meanings set out below, unless the context requires otherwise.

'Account Holder' means the person or persons in whose name a Card Account is kept and who is responsible for all transactions on the Card Account.

'Additional Cardholder' means a person to whom a Card is issued, at the request of the Account Holder, and who is authorised to transact on the Card Account.

'ANZ' means ANZ Bank New Zealand Limited and, where applicable, includes any of its agents or contractors from time to time.

'Card' means an ANZ CashBack card, an ANZ CashBack Gold card, or ANZ CashBack Platinum card issued by ANZ to a Cardholder.

'Card Account' means an ANZ CashBack card account, an ANZ CashBack Gold card account, or ANZ CashBack Platinum card account on which a Card is issued.

'Cardholder' means, in relation to a Card Account, the Account Holder and any Additional, or Joint Cardholder.

'CashBack Point' means a point which is earned in association with the CashBack Rewards programme under these Terms and Conditions.

'CashBack Reward' means a reward which is based on the amount spent on your CashBack card, CashBack Gold card, or CashBack Platinum card, in accordance with these Terms and Conditions.

'Eligible Purchases' for the purposes of CashBack Rewards means all purchases made with your CashBack card, CashBack Gold card, or CashBack Platinum card to your Card Account excluding Cash Advances, purchases of cash substitutes (such as travellers cheques), gaming transactions, interest, fees, government charges, Account adjustments, resulting from returned purchases of goods or services or disputed transactions, and balances transferred from other credit cards, or business related expenditure.

'Year' for the purposes of CashBack Rewards means the 12 months commencing on the date of your first purchase transaction on your Card account and each subsequent 12 month period thereafter.

Other expressions used in the Terms and Conditions which are not defined here have the same meaning as in the ANZ credit card Conditions of Use. A copy of the current ANZ credit cards Conditions of Use is available from any ANZ branch, anz.co.nz or by calling ANZ on **0800 658 044**.

2. Acceptance of Terms and Conditions

1. You will be bound by these Terms and Conditions, in addition to the ANZ credit card Conditions of Use, the first time your Card Account is used to acquire goods or services.
2. You will be bound by any amendment to these Terms and Conditions the first time your Card Account is used to acquire goods or services after the amendment, or after you have received notice of the amendment, whichever first occurs.

3. Earning CashBack Rewards

1. You will earn one CashBack Point for every dollar spent on Eligible Purchases on your CashBack Card Account, up to and including 30,000 CashBack Points on your CashBack card, 50,000 CashBack Points on your CashBack Gold card. CashBack Platinum doesn't have a CashBack Points cap. CashBack Points will be credited to your CashBack Points record on the date the Eligible Purchase is processed.
2. Points for foreign currency transactions will be awarded based on the New Zealand dollar value of the transaction after conversion.
3. Where you receive a credit to your CashBack Account as a result of a refund or reimbursement for charges previously incurred (for example, for returned goods or services) the Bank may reverse any CashBack Points previously credited for that purchase.
4. You need to earn a minimum of 5,000 CashBack Points in any Year before you become eligible for a CashBack Reward on your CashBack card Account. If you do not reach the minimum number of CashBack Points you will not receive a reward for that Year.
5. Once your Eligible Purchases reach the maximum amount (\$30,000 for CashBack card or \$50,000 for CashBack Gold Card) in any Year, no further CashBack Points will accumulate until the next Year.
6. The amount of your CashBack Reward is a percentage of the number of CashBack Points earned for the Year. It is based on the following scale:

CashBack card

CashBack Points earned for year	Reward Rate
5,000 – 9,999	0.5%
10,000 – 30,000	1.0%

CashBack Gold card

CashBack Points earned for year	Reward Rate
5,000 – 9,999	0.5%
10,000 – 50,000	1.0%

CashBack Platinum card

CashBack Points earned for year	Reward Rate
5,000 – 9,999	0.5%
10,000+	1.0%

For example

Total CashBack Points	5,000
CashBack Reward	$5,000 \times 0.5\% = \$25$
Total CashBack Points	15,000
CashBack Reward	$15,000 \times 1.0\% = \$150$
Total CashBack Points	35,000
CashBack Reward	$30,000 \times 1.0\% = \$300$

(CashBack Reward CashBack card)

or $35,000 \times 1.0\% = \$350$

(CashBack Gold, Platinum Cards only)

4. Crediting CashBack Rewards

1. Your CashBack Reward will be credited to your CashBack card Account on the date of your next statement following the anniversary of your first purchase transaction on your Account. Details of the amount credited will appear on that statement. On each anniversary date CashBack Points earned for the previous Year are cleared and Eligible Purchases processed after that date earn CashBack Points for the following Year. On the termination or closure of your CashBack card Account any CashBack Points are forfeited.

5. General

1. CashBack Points are not property, cannot be transferred or assigned and do not have any value other than for the purpose of calculating any CashBack Reward.
2. ANZ reserves the right to amend or withdraw CashBack Rewards at any time. ANZ will not be liable for any direct or indirect loss you suffer through the withdrawal of CashBack Rewards.
3. ANZ reserves the right to suspend or cancel the earning of CashBack Points or the crediting of a reward, or to forfeit CashBack Points earned, if at any time you breach the ANZ credit card Conditions of Use or these Terms and Conditions.
4. ANZ will use reasonable endeavours to notify you of CashBack Points earned by recording details on your monthly statement for your CashBack card Account.
5. ANZ will not be liable for errors or omissions and reserves the right to correct errors due to the incorrect crediting or debiting of CashBack Points.


6. Changes to Rewards

Terms and Conditions

1. ANZ may change or amend these Terms and Conditions at any time. ANZ will notify you of any change at least 14 days before that change takes effect by direct communication to your last known address, by advertisement in the public notices columns of major newspapers or by displaying the change in branches of ANZ.

WHAT ARE THE NEXT STEPS?

If you'd like more information, please feel free to:

 Call 0800 658 044 (+64 9 522 3010)

 Visit anz.co.nz

 Come into any branch

ANZ Premium Card Overseas Travel Insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Global Assistance and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand. Our lending criteria apply. ANZ lending criteria, terms, conditions and fees apply, and are available from any ANZ branch. The details in this brochure are subject to change.

