

ANZ CREDIT CARDS CONDITIONS OF USE

EFFECTIVE
25 JUNE 2018



ANZ CREDIT CARDS CONDITIONS OF USE

These Conditions of Use (as amended from time to time) govern the use of your ANZ Visa card, ANZ Visa Gold card, ANZ Mastercard, ANZ Gold Mastercard, ANZ Low Rate Mastercard, ANZ Low Rate Visa card, ANZ Freestyle Mastercard, ANZ CashBack Visa card, ANZ CashBack Mastercard, ANZ CashBack Visa Gold card, ANZ CashBack Visa Platinum card, ANZ CashBack Platinum Mastercard, ANZ Airpoints Visa card, ANZ Airpoints Visa Platinum card, Qantas ANZ Visa card or Qantas ANZ Visa Platinum card. Please read them before you use your Card and retain them for future reference. You agree to be bound by these Conditions of Use (as amended from time to time) by using your Card.

If you have set up your Card as a Wallet Card our:

ANZ Electronic Banking Conditions of Use also apply. If you use Apple Pay the ANZ with Apple Pay Terms and Conditions also apply.

These documents are available at anz.co.nz or from any branch.

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1. DEFINITIONS

1.1 Additional Card

'Additional Card' means a Card on the Cardholder's Card Account issued to an Additional Cardholder.

1.2 Additional Cardholder

'Additional Cardholder' means a person or persons over the age of 15 (or 18 on a Gold or Platinum Card Account) nominated by the Cardholder to be issued with a Card on the Cardholder's Card Account.

1.3 ANZ

'ANZ' means ANZ Bank New Zealand Limited.

1.4 ANZ Group

'ANZ Group' means ANZ Bank New Zealand Limited, and any companies owned by, or related to, us, including Australia and New Zealand Banking Group Limited.

1.5 Apple Pay

Apple Pay means the mobile payment and digital wallet service created by Apple Inc. that lets you make Contactless Transactions using a Wallet Card and a Mobile Device.

1.6 ATM

'ATM' means automated teller machine.

1.7 Balance Transfer

'Balance Transfer' is where you transfer the balance of your credit card issued by another bank or financial institution to an ANZ credit card. In undertaking a Balance Transfer, funds from your Card are credited to another credit card account held by you which is not an ANZ account.

1.8 Biometric identification

Biometric identification means verifying identity using a person's unique physical and other traits, such as Voice ID, facial recognition or fingerprint log-on using Touch ID fingerprint identity sensor.

1.9 Card

'Card' means your ANZ Visa card, ANZ Visa Gold card, ANZ Mastercard, ANZ Gold Mastercard, ANZ Low Rate Mastercard, ANZ Low Rate Visa card, ANZ Freestyle Mastercard, ANZ CashBack Visa card, ANZ CashBack Mastercard, ANZ CashBack Visa Gold card, ANZ CashBack Visa Platinum card, ANZ CashBack Platinum Mastercard, ANZ Airpoints Visa card, ANZ Airpoints Visa Platinum card, Qantas ANZ Visa card or Qantas ANZ Visa Platinum card, including any Wallet Card.

1.10 Card Account

'Card Account' means the credit card account maintained by ANZ in your name, with a specified credit limit, to be debited and credited with Transactions, fees, charges and interest and accessed using your Card or a Joint or an Additional Card.

1.11 Card Number

'Card Number' is the 16-digit number printed on the face of your Card. If you have goMoney Wallet, your Wallet Card will have its own card number. Card numbers for Wallet Cards in goMoney Wallet are identified in ANZ goMoney but are partially obscured to make them more secure.

1.12 Cardholder

'Cardholder' means the person or persons over the age of 18 to whom the Card is issued by ANZ and in whose name the Card Account is held.

1.13 Cash Advance

'Cash Advance' means a cash withdrawal made using your Card in accordance with section 2.21 of these Conditions of Use. Other transactions, as set out in section 2.21, may also be treated as a cash advance.

1.14 Cash Transfer

'Cash Transfer' is where the funds from your Card Account are credited to another account held by you or a third party with ANZ or another New Zealand financial institution.

1.15 Chip

'Chip' means the electronic microchip embedded on an ANZ Chip card.

1.16 Closing Balance

'Closing Balance' means the total amount owing to ANZ as at the closing date specified in a statement.

1.17 Closing Date

'Closing Date' means the last date of the statement period as disclosed on a statement.

1.18 Contactless Card

'Contactless Card' means a Card enabled with contactless technology, and is used to make Contactless Transactions. Wallet Cards are contactless cards.

1.19 Contactless Terminal

'Contactless Terminal' means an electronic point-of-sale device with contactless technology enabled. It allows you to make Contactless Transactions.

1.20 Contactless Transaction

A 'Contactless Transaction' is a Transaction made by presenting a Contactless Card to a Contactless Terminal or a contactless ATM. Wallet Cards you've set up in Apple Pay can't be used at contactless ATMs in New Zealand.

1.21 Default Wallet Card

A default wallet card is the Wallet Card you nominate to use in a Mobile Wallet to make Contactless Transactions. Contactless Transactions using a Mobile Wallet will be debited from the card account for your default wallet card, unless you select a different wallet card for that contactless transaction.

1.22 Due Date

'Due Date' means the date by which you must pay at least the Minimum Payment Due.

1.23 EFTPOS

'EFTPOS' means electronic funds transfer at point of sale.

1.24 goMoney Wallet

'goMoney Wallet' means the ANZ goMoney feature that lets you make Contactless Transactions using a Wallet Card and a Mobile Device.

1.25 Joint Card

'Joint Card' means a Card on the Card Account issued to a Joint Cardholder.

1.26 Joint Cardholder

'Joint Cardholder' means a person in whose name a Card Account is jointly and severally liable for all transactions on the Card Account.

1.27 Mastercard

'Mastercard' means Mastercard International Incorporated, the licensor of the right to use the 'Mastercard' brand, and in relation to an ANZ Mastercard, ANZ Gold Mastercard, ANZ Low Rate Mastercard, ANZ Freestyle Mastercard, ANZ CashBack Mastercard or ANZ CashBack Platinum Mastercard, includes the registered designs and word marks used on or in connection with it.

1.28 Mastercard Member

'Mastercard Member' means any financial institution affiliated to Mastercard and displaying the Mastercard symbol.

1.29 Merchant

'Merchant' means a retailer or any other person, firm or company who or which is bound by ANZ's Mastercard merchant agreement or ANZ's Visa merchant agreement or any similar agreement with any other Mastercard Member or Visa Member.

1.30 Minimum Payment Due

'Minimum Payment Due' means the minimum amount that you must pay by the Due Date in each statement period.

1.31 Mobile Device

A mobile device is a phone or other mobile telecommunications device that lets you make Contactless Transactions using a Mobile Wallet.

For ANZ goMoney Wallet, mobile device means an Android smartphone that:

- has Android OS software version 4.4 or above
- is enabled for cellular or wireless internet connection
- is capable of near field communication
- meets ANZ security standards.

Check:

- anz.co.nz/gomoneywallet to see which devices we have approved for goMoney Wallet
- anz.co.nz/ApplePay to see which devices are compatible with Apple Pay.

1.32 Mobile Wallet

Mobile Wallet means goMoney Wallet or another mobile wallet such as Apple Pay, that lets you make Contactless Transactions using a Wallet Card and a Mobile Device.

1.33 Opening Balance

'Opening Balance' means the total amount owing to ANZ as at the Opening Date specified in a statement.

1.34 Opening Date

'Opening Date' means the first date of the statement period as disclosed on a statement.

1.35 Outstanding Balance

'Outstanding Balance' means, on a given date, the full amount owing on your Card Account; being the Closing Balance on your most recent statement adjusted to take account of all debit and credit Transactions made, and fees, charges and interest incurred, on your Card Account after the Closing Date. To find out your Outstanding Balance call 0800 658 044.

1.36 Overdue/over-limit Amount

'Overdue/over-limit Amount' is the greater of any Overdue Amounts and Over-limit Amounts.

1.37 Overdue Amount

'Overdue Amount' is any part of the Minimum Payment Due or Overdue/over-limit Amount specified on a previous statement that remains unpaid after the Due Date of that statement.

1.38 Over-limit Amount

'Over-limit Amount' is the amount by which, at any time, the Outstanding Balance of your Card Account exceeds your approved credit limit.

1.39 Passcode

A passcode is a number you choose and then use to activate your Mobile Device.

1.40 PIN

'PIN' means personal identification number. This is a 4-digit number or password you choose and then use to access certain services.

1.41 Temporary Block

Temporary block is a feature that you can activate to block transactions made using your Card.

1.42 Transaction

'Transaction' means all the transactions debited or credited to your Card Account or made using your Card including those for the purchase of goods or the obtaining of services or Cash Advances, Contactless Transactions, transactions initiated via an ATM that accepts your Card, teller's terminal, EFTPOS terminal and mail, telephone, or remote (Internet or email) purchases, payments credited to your Card Account as well as all amounts that you agree with a Merchant may be debited to your Card Account on a regular basis.

1.43 Visa

'Visa' means Visa International Services Association, the licensor of the right to use the 'Visa' brand, and in relation to an ANZ Visa, ANZ Visa Gold, ANZ Airpoints Visa, ANZ Airpoints Visa Platinum, Qantas ANZ Visa, Qantas ANZ Visa Platinum, ANZ Low Rate Visa, ANZ CashBack Visa, ANZ CashBack Visa Gold or ANZ CashBack Visa Platinum, includes the registered designs and word marks used on or in connection with it.

1.44 Visa Member

'Visa Member' means any financial institution affiliated to Visa and displaying the Visa symbol.

1.45 Voice ID

Voice ID means verifying identity using the unique biometric characteristics in your voice.

1.46 Wallet Card

'Wallet Card' means a Card you have set up in a Mobile Wallet to make Contactless Transactions.

2. YOUR CARD AND ITS USE

2.1 Signing your Card

You must sign your Card as soon as you receive it. You must not use your Card if it is not signed by you or if its expiry date has been reached. No signature is required for a Wallet Card.

2.2 Card security

Your Card or Card Number is not transferable. This means that you must not allow others to use your Card or Card Number. Remember to retrieve your Card after you use it. Do not send your Card overseas, or have anyone else send your Card to you while you are overseas. To have your Card forwarded to another country, please contact ANZ. A fee may apply to send a Card overseas.

2.3 Chip security

ANZ Chip Cardholders must ensure that the Chip is protected at all times from misuse (including tampering), damage, destruction or any form of unauthorised use.

2.4 Use of the Chip

Only you can use the Chip for any available services. Your Card may be subject to forfeiture if the Chip is used by anyone other than you.

2.5 Contactless Cards

Contactless Card cardholders must ensure that Contactless Cards are protected at all times from misuse, tampering, theft, damage or any form of unauthorised use.

2.6 Use of Contactless Cards

Only you can use your Contactless Cards. We may cancel your Contactless Card if it is used by anyone other than you.

2.7 Ownership of Card

Your Card, Chip and Card Number remain the property of ANZ. Your Card may not be copied or reproduced and may be retained by ANZ at any time. You agree to return your Card when ANZ asks for it. In certain circumstances, a Merchant may also be required, at ANZ's request, to retain your Card and you agree to deliver the Card to any Merchant who asks for it.

2.8 Replacement Card

If your Card or Chip is damaged or faulty you are entitled to be issued with a new Card upon receipt by ANZ of your damaged/faulty Card, which must be cut in half through the magnetic strip (and the Chip if you have an ANZ Chip card) and a description of the fault or how the damage occurred. A replacement card fee may be charged for damaged, lost or stolen Cards. If your Card is lost or stolen ANZ may:

- i) Issue a replacement Card with a new Card Number that may operate on a different Card Account, and
- ii) Transfer the balance owing on the closed Card Account to the Cardholder's new Card Account. These Conditions of Use, and any amendment to them govern the use of a new Card.

Wallet Cards can be added to and removed from your Mobile Wallet. Any Wallet Card set up in Apple Pay linked to a replaced physical Card will automatically be suspended in your Mobile Wallet. Any Wallet Card you have set up in goMoney Wallet will remain active unless you choose to remove it from goMoney Wallet or ask us to cancel it. In some cases you will need to set up your new Wallet Card in your Mobile Wallet when you receive your replacement physical Card. We do not charge a fee to replace a Wallet Card. See section 13 'Cancelling your card' for information about cancelling your Cards.

2.9 Agreement to pay

You agree to pay ANZ the full amount of all Transactions debited to your Card or your Card Number, together with all fees, charges and interest incurred on your Card Account. Once a Transaction is processed by the Merchant's bank it cannot be stopped or reversed. In certain circumstances Merchants may be able to credit your Card Account if they choose to do so. If you think a mistake has been made please refer to section 15 of these Conditions of Use.

2.10 PIN selection

If you wish to use your Card at ATMs and EFTPOS terminals, you will need a PIN. Please refer to section 3 of these Conditions of Use for details on using your Card in this manner. If you have goMoney Wallet, you must set a PIN for your Wallet Card when you set up

that Wallet Card in goMoney Wallet. See “Contactless Transactions” for more information about Contactless Transactions using a Wallet Card. If you have an ANZ Chip card and wish to use your Chip to access certain products or services, you will need a PIN. To set a PIN, choose one via ‘Your Settings’ in ANZ Internet Banking, or ANZ goMoney, or at any branch of ANZ where you can choose your own PIN. You may be asked for identification (such as your driver’s licence or passport) to allow you to do this. You can change your PIN at any time by calling into any branch of ANZ, or by using ANZ goMoney or ANZ Internet Banking. You can change your PIN for your Wallet Cards in goMoney Wallet at any time in ANZ goMoney. You must not select PINs, passwords and/or Passcodes that we advise are unsuitable.

Unsuitable PINs, passwords and Passcodes include:

- Birth dates
- Sequential numbers (e.g. 3456)
- Number combinations that may be easily identified (e.g. 1111)
- Parts of personal telephone numbers
- Parts of numbers sequentially printed on any card (credit or debit)
- Other easily accessible personal data (for example, drivers licence number or other numbers easily identified with you)
- Family, pet or street names
- Birth months
- PINs, passwords and Passcodes that you use for other goods and services. For example, a PIN for your Wallet Card must be different from your ANZ goMoney security PIN.

You should not use the same PINs and passwords as selected/used for other equipment such as lockers, security systems or mobile phones. Selection of an unsuitable PIN or password may result in you being liable for some or all losses from unauthorised use.

2.11 PIN and Passcode security

You must exercise all possible care to ensure the security of your Card and (in the case of an ANZ Chip card) Chip to prevent disclosure (including inadvertent disclosure)

of your PIN. If you have difficulty remembering your PIN you should consult ANZ for advice on PIN selection. Commit your PIN to memory. Change your PINs regularly. Do not write your PIN on your Card or keep any written record of your PIN. Do not disclose your PIN to anyone, including family, friends, Merchants or people in apparent authority, including ANZ staff, as you will not be protected from unauthorised use if you do. To prevent inadvertent disclosure of your PIN, you must take reasonable care when keying in your PIN to prevent others from identifying it. If your Card is lost or stolen (whether or not your PIN is disclosed) your Card can be used by others to carry out Transactions that have not been authorised by you. This may cause you to suffer loss. You must follow the same requirements set out above with your Passcode if you have a Mobile Wallet. Refer to clause 10.3 of these Conditions of Use for further details.

2.12 Issue of replacement PIN

If you forget your PIN or know or suspect that it has been disclosed, you should immediately notify ANZ and arrange to obtain a new PIN. You must also contact ANZ immediately if you have a Mobile Wallet and someone else knows or might know your Passcode.

2.13 Card acceptance

Your Card will generally be accepted by financial institutions and Merchants displaying the appropriate card symbol (Mastercard or Visa). However, Mastercard or Visa promotional material displayed on any premises is not to be taken as a warranty by ANZ, or any Merchant carrying on business in those premises, that you can purchase all goods and services at those premises with your Card. Wallet Cards can be used at Contactless Terminals in New Zealand and overseas. If you have set up a Wallet Card in goMoney Wallet, you can use it to make Contactless Transactions at contactless ATMs, including Cash Advances. Wallet Cards you've set up in Apple Pay cannot be used at ATMs or to make Cash Advances, in New Zealand. Access to any EFTPOS terminal or Contactless Terminal is determined solely by the Merchant who operates it.

2.14 Notice by you of lost or stolen Card, Mobile Device or SIM card, or actual or possible disclosure of PIN or Passcode

Let us know immediately if:

- your Card is lost or stolen, even if you have activated temporary block
- your Mobile Device or its SIM card is lost or stolen, if you have a Mobile Wallet
- your PIN, including your ANZ goMoney PIN or if you have a Mobile Wallet any Wallet Card PIN or your passcode, has or may have been disclosed
- someone else has used, or might have used, your Card without your authority.

Please contact ANZ by calling the phone number listed at the end of these Conditions of Use. Alternatively, you can report your card as lost or stolen using ANZ Internet Banking or ANZ goMoney. If your Card is lost or stolen overseas you may choose to immediately notify any Mastercard Member (for Mastercards) or Visa Member (for Visa Cards) instead. Ensure you retain a record of your notification.

2.15 Temporary Block

You can activate temporary block to block transactions made using your Card. You can activate temporary block by:

- Using the 'Manage Cards' feature in ANZ goMoney or ANZ Internet Banking
- Calling us on 0800 658 044 or +64 4 470 3142 (international).

You can remove temporary block at any time using the methods set out above.

Activating temporary block does not report your Card as lost or stolen. If your Card is lost or stolen, you must report it to us immediately as set out above.

When you activate temporary block:

- your Card can't be used for any transactions on your Card Account, unless those transactions were authorised or occurred before you activated temporary block but weren't yet processed

- If you use your Card to access your everyday and/or savings account then the temporary block:
 - will not apply to those account(s) if you activate temporary block through contacting our staff; but
 - will apply to those account(s) if you activate temporary block through ANZ Internet Banking or ANZ goMoney. If you then remove the block through contacting our staff, the temporary block may remain in place on those account(s) unless you ask us to remove it.
- direct debits you've set up from your Card number won't be made.
- all fees and interest will continue to be charged and you'll still need to make repayments; this includes making the minimum payment by the due date
- existing payments to your Card Account remain unchanged and you will still be able to view balances and deposit money to your Card Account using your Card at ATMs
- any wallet card you have set up in Apple Pay for your Card will also be blocked
- you'll still be able to use any wallet card you have set up from your Card in goMoney Wallet
- you will still be able to make transactions on your Card Account, as only your Card will be blocked
- any joint or additional cardholders will still be able to transact on their Card.

A temporary block set by you:

- will continue to apply to a replacement Card issued with an identical card number; and
- will not continue to apply to a new or replacement Card issued with a different card number.

We rely on third party services to provide temporary block. If those services are disrupted temporary block may be unavailable from time to time.

You are responsible for any authorised transactions made using your Card even if temporary block has been activated.

2.16 Authorisation

Before you complete a Transaction with your Card, the Merchant or other person involved in the Transaction may obtain an authorisation to complete the Transaction. This authorisation is for the purpose of establishing that there are sufficient funds available in your Card Account for the Transaction. Once authorisation is obtained, it will reduce the amount of available funds in your Card Account by the value of the authorisation request. If the Transaction is not processed, available funds in your Card Account up to the value of the authorisation may remain held for up to five business days from the date the authorisation is obtained.

2.17 Issue of sales voucher

Any written or oral authority, which is given for a Transaction on your Card Account, is authority for the Merchant to issue a sales voucher for the amount to be charged to your Card Account and for the sales voucher to be treated as having been authorised by you. Merchants can't issue sales vouchers for Contactless Transactions made using Wallet Cards.

2.18 Mail, telephone and remote purchases

You can use your Card (but not your Wallet Card) to make mail or telephone orders or remote (Internet or email) orders for goods and services. By doing this, you are giving authority to the Merchant to debit the purchase amount to your Card Account. You must pay the amount of the Transaction although you will not necessarily have signed a sales voucher. You must not attempt to make a mail or telephone order or remote order for goods or services if your Card has been cancelled. Disclosing your Card Number and its expiry date before receiving goods or services can be risky.

2.19 Initial Unpaid Balance

The initial unpaid balance on all new Card Accounts is nil.

2.20 Your credit limit

Your credit limit is the maximum amount of credit that you can access using your Card. If you have a Joint or Additional Card, your credit limit applies to all Cards combined, e.g. \$2,000 between the two Cards, not

\$2,000 each. One credit limit applies across your Wallet Card and your physical Card that it's linked to. ANZ will advise you in writing what your credit limit is and may increase or decrease it from time to time. If you have exceeded your credit limit, you may have to pay the excess amount to ANZ immediately. ANZ may decline all purchases or Cash Advances until the amount in excess of your credit limit is paid. ANZ may withdraw from any other account which you hold with ANZ a sum equal to any amount by which your Closing Balance exceeds your credit limit and apply that sum to any such amount.

2.21 Changing your credit limit

You can apply to increase your credit limit at any time by completing a credit limit application form, which is available from any ANZ branch. ANZ may increase your credit limit without your approval and will notify you in writing of any increase. If you believe that the credit limit increase is inappropriate to your financial circumstances or may lead to financial difficulty, you must tell us straight away. By using your credit card after your credit limit has been increased you agree to accept your new limit. You can contact ANZ at any time to arrange to decrease your credit limit.

2.22 Cash Advances

You can obtain a Cash Advance in New Zealand or overseas by using your Mastercard Card at ATMs displaying the Mastercard or Cirrus symbols, or using your Visa Card at contactless ATMs and ATMs displaying the Visa or PLUS symbols. Alternatively you can present your Card at any branch of ANZ or to any Mastercard Member (for Mastercards) or Visa Member (for Visa Cards). You can only use Wallet Cards you've set up in goMoney Wallet to do a Cash Advance at contactless ATMs in New Zealand. You may be able to use Wallet Cards to make Cash Advances at some ATMs overseas.

The Mastercard Member or Visa Member may set limits for minimum or maximum amounts available to you, and may charge a fee in addition to the Cash Advance fee charged by ANZ for domestic staff-assisted advances. The transfer of funds from your Card Account to another account using an ATM or ANZ Phone Banking, ANZ Internet banking, ANZ goMoney or by an ANZ staff member is a Cash Advance. A balance transfer

to another account, including credit card accounts, is a Cash Advance. The purchase of 'quasi-cash' (such as foreign currency, travellers cheques and gambling chips) using your Card Account is treated as a Cash Advance.

In New Zealand the maximum amount of any Cash Advance made at an ATM is the lesser of NZ\$2,000 per card and your available credit, in any 24 hour period beginning at midnight. Overseas the maximum amount of any Cash Advance made at an ATM is the lesser of NZ\$3,000 per card and your available credit, in any 24 hour period beginning at midnight. A Cash Advance incurs interest from the day the Cash Advance Transaction is made, except for any portion of the Cash Advance where your Card Account is in credit. Please refer to section 8 of these Conditions of Use for more details. Cash Advance restrictions may differ overseas and for other banks in New Zealand.

2.23 Dates for processing

You can use your Card at any ATM 24 hours a day subject to other operating hours specified by the provider. EFTPOS is accessible 24 hours a day but its availability will be determined by Merchants. Merchants also determine the availability of Contactless Terminals.

The processing date of any particular Transaction debited to your Card Account from an EFTPOS terminal or any Contactless Terminal will depend on the time of day that the particular terminal changes over to the next banking day. Transactions made with Merchants other than via an EFTPOS terminal will be processed when the Merchant chooses to settle such Transactions. The date a payment to your Card Account is actually credited will vary depending on the payment method used. Please refer to clause 9.3 of these Conditions of Use for further details.

2.24 Contactless Transactions

Mastercard Tap and Go and Visa Paywave enables Contactless Transactions to be made at Contactless Terminals using ANZ Mastercard, ANZ Gold Mastercard, ANZ Low Rate Mastercard, ANZ Visa, ANZ Visa Gold, ANZ CashBack Visa, ANZ CashBack Visa Gold, ANZ CashBack Mastercard, ANZ CashBack Visa Platinum, ANZ CashBack Platinum Mastercard, ANZ Airpoints Visa, ANZ Airpoints Visa Platinum, Qantas ANZ Visa, or Qantas ANZ Visa Platinum at financial institutions and Merchants.

You can also make Contactless Transactions with your contactless ANZ Visa card at contactless ATMs. You can set up a Wallet Card from the eligible Cards shown in ANZ goMoney. Mobile Wallets let you buy goods or services at Contactless Terminals by presenting your Mobile Device that has been set up with a Wallet Card. You can also use Wallet Cards in ANZ goMoney Wallet, to make Contactless Transactions, including Cash Advances, at contactless ATMs. Wallet Cards you've set up in Apple Pay can't be used at contactless ATMs in New Zealand. Wallet Cards access the same Card Account as the physical Card the Wallet Card is linked to. This will be your Default Wallet Card Card Account, unless you select a different Wallet Card for that Contactless Transaction. Wallet Cards you've set up in Apple Pay can't be used at contactless ATMs in New Zealand. Your Wallet Cards in goMoney Wallet may not work if you attempt to make a Contactless Transaction when your Mobile Device has not recently been connected to the internet.

If your physical Card is cancelled or blocked for any reason, including if you have activated temporary block:

- we will also cancel or block your wallet card in Apple Pay
- we may also cancel or block your wallet card in goMoney Wallet.

If you use a Mobile Wallet, you must protect your Mobile Device. You must ensure that:

- no one else's Biometric ID is registered on your Mobile Device
- you only provision Wallet Cards where you are the Cardholder or an Additional Cardholder
- you only use a Mobile Wallet on your own Mobile Device, or a Mobile Device you are authorised to use, for example, by your employer. You must not enable Wallet Cards on a shared Mobile Device.

If you have a Mobile Wallet and you lose your Mobile Device or it's stolen, or the mobile service on your Mobile Device is suddenly disconnected without your permission or you suspect a security breach of your Mobile Device or your Mobile Wallet, you must contact us immediately by calling 0800 658 044. We will disable goMoney Wallet and cancel your Wallet Cards if required, after you let us know about possible unauthorised transactions.

We've set out the terms and conditions that apply to Mobile Wallets, including the steps you must take to protect your Mobile Device, in our ANZ Electronic Banking Conditions of Use. You can find our ANZ Electronic Banking Conditions of Use at anz.co.nz or at any branch.

If someone uses your Mobile Wallet or Wallet Card to make a Transaction you haven't authorised, then these Conditions of Use apply, not our ANZ Electronic Banking Conditions of Use. See section 10 'Your Liability' for more information about unauthorised transactions on Mobile Wallets or using Wallet Cards.

In New Zealand Contactless Transactions of NZ\$80 or less may be completed without entering a PIN or signing the Transaction receipt. Some Merchants may require you to enter your PIN for Contactless Transactions under NZ\$80 for security reasons. Contactless Transactions of over NZ\$80 may require you to enter your PIN at the contactless terminal. You always need to enter your PIN at contactless ATMs however. Contactless Transaction limits and rules may differ overseas – you will be prompted with instructions by the Contactless Terminal as you proceed with a transaction. All Contactless Transactions are charged to your Card Account; they cannot be charged to any other transactional accounts.

If you use your Contactless Card to make a Contactless Transaction, you're giving us authority to take that amount from your available credit limit and pay it to the merchant. You can't stop or reverse the Transaction. You agree that we don't have to check who is making the Transaction, or whether they have your authority.

If you have set up your Card as a Wallet Card in Apple Pay, you agree to follow the ANZ with Apple Pay Terms and Conditions terms and conditions available at anz.co.nz or from any branch. In the event of any inconsistency, the ANZ with Apple Pay Terms and Conditions apply. You must also agree to and comply with Apple Inc.'s terms and conditions in order to use Apple Pay.

3. DUAL FUNCTIONALITY

- 3.1** You can use your Card (but not your Wallet Card) to access other nominated transactional accounts (e.g. Current and Savings) through ATMs and EFTPOS terminals in

New Zealand and overseas. The use of your Card in this way is governed by the ANZ General Terms and Conditions which may be obtained from any branch of ANZ. You will also need a PIN. Please refer to clause 2.10 of these Conditions of Use for information on selecting a PIN. We strongly recommend that you do not rely entirely on your Card to access other nominated transactional accounts when travelling overseas. Not all ATM and EFTPOS terminals will allow full access to these accounts via your Card. Unless you are at a contactless ATM, Contactless Transactions cannot be charged to your nominated transaction accounts (see section 2.23 for more information on Contactless Transactions).

3.2 If you have breached any of these Conditions of Use and we stop your Card you will no longer be able to use it for accessing other transactional accounts. Please note that the "Fast Cash" option cannot be selected on your Card when you use an ATM.

3.3 Transaction limits

If you use your Card to access your transactional accounts, the following Transaction limits will apply:

- Cash withdrawal via ATM – a maximum of NZ\$2,000 per 24 hour period beginning at midnight
- EFTPOS Transaction – a maximum of NZ\$3,000 per 24 hour period beginning at midnight.

These limits do not affect your obligation to pay any amount debited from your Card Account in excess of such limits.

3.4 Making deposits at ANZ ATMs

If you have dual functionality on your Card you can use it to deposit cheques or Cash (notes only, no coins) to your nominated transactional accounts only, at selected ANZ ATMs.

3.4.1 Smart deposit ATMs

- Cash Deposits – Are verified and credited to the selected account as cleared funds, available for immediate withdrawal.
- Cheques Deposits – Cheques are scanned and credited to your account as uncleared funds. Cheques are subject to standard clearance times.

3.4.2 Envelope deposit functionality

The ATM will provide an envelope and a deposit receipt. Place your Cash (notes) and/or cheques, together with the deposit receipt in the envelope and put back into the ATM. Each deposit is opened and checked by an ANZ Bank officer. If the amount contained in the envelope does not agree with the amount entered on the ATM screen, ANZ will correct the error and advise you of the adjustment. ANZ is responsible for custody of your deposit as soon as the ATM has accepted the deposit envelope, but it is not accountable for the amount deposited until an ANZ Bank officer has verified it. You cannot make use of any deposit via and ATM until it is cleared funds, including any cash deposited.

4. USING YOUR CARD OVERSEAS

4.1 General fees apply

A full schedule of fees is provided at the back of this brochure or on anz.co.nz. The use of your Card outside New Zealand is subject to any exchange control requirements of the Reserve Bank of New Zealand in force at the time of use. You will be liable for any purchases whether or not the Customs Department allows the goods purchased to be brought into New Zealand. Your statement will always be expressed in New Zealand currency and must be settled in New Zealand with New Zealand currency. As there is no provision for payment of your Card Account overseas, you will need to arrange for payments to be made while you are overseas. Use of your Card overseas may be subject to exchange controls and/or other government requirements. Compliance with these requirements is your responsibility. Individual service providers such as overseas banks may determine the type of transactions permitted and the transactions limits. Banks and other financial institutions who own overseas ATMs may charge fees for using them. Overseas banks and financial institutions may charge a fee for making cash advances over the counter. You should be asked to accept the fee at the time of the transaction, and it will appear on your credit card statement.

4.2 Exchange rate selection

When you use your Card outside New Zealand, your Transactions will be converted into New Zealand dollars at a rate of exchange set by Visa or Mastercard respectively. Visa set foreign currency exchange rates from a range of wholesale rates available to them (the rates set may differ from the rate Visa itself receives) that are applicable at the processing date of the Transaction. Mastercard set exchange rates by reviewing wholesale buy and sell exchange rates from various sources, and approving and confirming them for each processing day. Please note that the date of processing will not necessarily be the date the Transaction occurs.

There may be differences in the conversion rate for credits and debits on the same day due to the different buy or sell rates used by Visa or Mastercard.

Foreign currency conversion

At the discretion of Visa, Visa transactions will either be converted directly from the currency in which the purchase was made to New Zealand dollars, or will firstly be converted from the currency in which the purchase was made to US dollars and then converted to New Zealand dollars. Mastercard transactions (apart from those originating in the US) will firstly be converted to US dollars and then converted to New Zealand dollars.

4.3 Currency conversion charges

Currency conversion charges apply to foreign currency transactions. ANZ applies a currency conversion charge to Visa and Mastercard foreign currency transactions debited from your Card Account (e.g. purchases or Cash Advances). The applicable currency conversion charge will be shown with the relevant Transaction on your statement and is included in the total Transaction amount.

4.4 Foreign currency credit transactions (e.g. refunds)

- ANZ applies a currency conversion charge to Visa foreign currency credit Transactions. In the case of refunds, the currency conversion charge applied to the original debit Transaction is not refunded
- For Mastercard foreign currency credit Transactions, no currency conversion charge is applied. In the case of refunds, all currency conversion charges incurred on the original debit Transaction are refunded

and credited to your Card Account. There may be differences between the original charge and the refund due to different buy or sell exchange rates used by Mastercard and changes in the exchange rate since the time of the original purchase. You will not be compensated for any loss caused by such differences.

4.5 Wallet Cards

You may also be able to use your Wallet Card overseas to make Contactless Transactions at Contactless Terminals. Wallet Cards may also work at some ATMs overseas. The Transaction limits at which a PIN is required will depend on which country you are in. We don't set these limits used by overseas ATMs. Your mobile service provider may charge additional fees to access the internet via your Mobile Device overseas. See section 7 'Fees' for a summary of fees that may apply overseas.

4.6 Other details

Further details of the charges are contained at the back of this brochure. The currency conversion charge will be shown with your Transaction on your account statement, for example for a Visa Transaction:
Edna's Store Florida USA (USD 100 @ 0.500) = 205
(Incl Currency Conversion Charge – \$5).

5. YOUR ACCOUNT

5.1 Telephone and Internet access

You may be able to obtain telephone access to your Card Account through ANZ Phone Banking, a 24 hour telephone banking service. You may also be able to access your Card Account via ANZ Internet Banking at anz.co.nz (registration for these services is required). For more information about these services including full details of the associated terms and conditions, please phone 0800 269 296. Wallet Cards can't be used to make phone purchases or online purchases. See section 2.23 for more information on Contactless Transactions.

5.2 Additional Cards

At your request, ANZ may issue Additional Card(s) on your Card Account to any person(s) over the age of 15 (or 18 on a Gold or Platinum Card Account) nominated by you. Additional Cardholder(s) will be bound by these Terms and Conditions except that Additional

Cardholder(s) are not liable for any Transactions on the Card Account. You will be liable for all Transactions made by Additional Cardholder(s) using an Additional Card. You will be bound by the use of Additional Card(s) as if you had used the Card(s) yourself, including liability in respect of lost or stolen Additional Card(s) or actual or possible disclosure of the PIN for Additional Card(s). Any act or omission by the Additional Cardholder(s) will be taken into account when determining your liability for loss in the same way as if the Additional Card(s) were your Card. Please refer to section 10 of these Terms and Conditions. You acknowledge and agree that Additional Cardholder(s) may use the Additional Card(s) or Card Number(s), either with or without a PIN, to operate your Card Account. You acknowledge and agree that the Additional Cardholder(s) may obtain and ANZ may disclose to the Additional Cardholder(s) information in relation to the Card Account including the balance and Transaction details (including Transactions authorised or made by you or other Cardholder(s)). You may cancel the Additional Card(s) at any time by contacting ANZ and cutting the Additional Card(s) in half through the magnetic strip (and through the Chip if you have an ANZ Chip card) and returning it to any branch of ANZ. An ANZ staff member will advise you when the cancellation will take effect at the time of contact. Cancellation of any Additional Card(s) does not affect your liability for transactions initiated prior to cancellation. A maximum of three Additional Cards may be issued on any Card Account, or two cards if it is a Joint Account.

5.3 Joint Cards

From 27 October 2007 new applications for Joint Cards will no longer be accepted, and will be replaced by Additional Cards. If the bank issued, at your request, a Joint Card, each cardholder will be jointly and severally liable for all transactions on the Card account, as applicable under section 3 of these Conditions of Use. ANZ will accept instructions relating to the Card Account from either of the cardholders. To cancel the Card Account, the instruction of only one cardholder is necessary, plus the return to ANZ of both Cards. One Card relating to the Card Account may be cancelled on the instructions of both cardholders, and the cancelled Card must be returned to ANZ. You can remove Wallet

Cards from your Mobile Wallet at any time. Cancellation does not affect either cardholder's liability for transactions initiated prior to cancellation.

5.4 Statement of Account

We will send you monthly statements, which will show all of your Card Account Transactions, fees, charges and interest including any Wallet Card Transactions. These statements are continuing disclosure statements for the purposes of the Credit Contracts and Consumer Finance Act 2003. Your first payment will be due 25 days after the Closing Date of your first statement for all ANZ credit cards, except for ANZ Airpoints Cards and Qantas ANZ Visa Cards, which are due 14 days after the Closing Date of your first statement. Unless our practice is to give statements in electronic form or you've chosen to get statements in electronic form, we'll send statements to the address shown on your application form or to any other address you've notified us of in writing. If you move and don't tell us you've changed your address, we'll keep your statements until you tell us where we should send them. We will not send you statements if you are in default and ANZ has commenced enforcement proceedings against you or we've written off the balance of your Card Account and there are no subsequent credits or debits to your Card Account. If ANZ's practice is to give you, or you've chosen to get, statements in electronic form by electronic means, ANZ will make the statements available online on ANZ Internet Banking for you to view or ANZ will send statements to the information system you've specified for the purpose of getting statements. An information system includes an email address you've given us. You have a billing date for the issue of monthly statements for your Card Account. If, at the billing date, there has been no amount debited from or credited to your Card Account since the previous billing date, you will not receive a statement and there will not be a minimum repayment for that month.

5.5 More information

You may at any time request access for any information about your Card Account including copies of statements, details of Transactions, details of current fees and charges and copies of the current Conditions of Use. ANZ may charge a fee for some of these services.

6. BALANCE TRANSFERS

6.1 ANZ may allow you to undertake a Balance Transfer.

6.2 Balance Transfer Terms and Conditions

1. Subject to lending criteria, ANZ accepts Balance Transfers of \$100 or more from other banks' credit cards. ANZ has the right to decline any request for a Balance Transfer, in whole or in part.
2. ANZ cannot accept a Balance Transfer:
 - (a) From other ANZ credit card accounts.
 - (b) From credit cards issued outside New Zealand.
 - (c) If the outstanding balance on your ANZ card account has reached or exceeded 95% of your credit limit.
 - (d) If you are in default on any existing ANZ credit card account.
 - (e) If the other account named in your application is in default at the time the application is received.
3. If the Balance Transfer you request will cause you to exceed the limit on your Card Account, ANZ may process up to 95% of the limit on your Card Account.
4. Subject to any special offer, Balance Transfers are not eligible for any rewards programme.
5. You must continue to make payments to the other bank credit card while the Balance Transfer application is being processed and toward any remaining balance once the transfer is complete. ANZ accepts no liability for any late payments or other liabilities relating to the other bank's credit card. (Balance Transfers will be completed within 14 days from the time we receive your request and you remain liable for any payments due within that time and once the transfer is complete.)

7. FEES

7.1 General

You are liable for and must pay the amount of any fees imposed by ANZ or by Government. These fees may be changed from time to time. Fees will be debited to your Card Account. Some of the types of fees currently charged are detailed in sections 7.2 – 7.15. A full schedule of fees is provided in the fee schedule at the back of this brochure. A full list of ANZ credit card fees and charges is also available on anz.co.nz.

7.2 Annual/Half-Yearly fee

An Annual or Half-Yearly Account fee may be charged by ANZ for maintaining your Card Account. This fee will be determined by ANZ from time to time and debited to your Card Account. For more details on how this fee is charged, please refer the fee schedule at the back of this brochure.

7.3 Additional Card fee

An Additional Card fee may be charged by ANZ for maintaining an Additional Card on your Card Account. This fee will be determined by ANZ from time to time and debited to your Card Account. For more details on how this fee is charged, please refer to the fee schedule at the back of this brochure.

7.4 Joint Card fee

A Joint Card fee may be charged by ANZ for maintaining a Joint Card on your Card Account. This fee will be determined by ANZ from time to time and debited to your Card Account. For more details on how this fee is charged, please refer to the fee schedule at the back of this brochure.

7.5 Card replacement fee

If your Card is damaged, lost or stolen, ANZ may debit a Card replacement fee to your Card Account. This fee will be determined by ANZ from time to time. For more details on how this fee is charged, please refer to the fee schedule at the back of this brochure.

7.6 Cash Advance fee

If you obtain a Cash Advance, ANZ may debit a Cash Advance fee to your Card Account. This fee will be determined by ANZ from time to time. For more details

on when this fee is charged, please refer to the fee schedule at the back of this brochure.

7.7 Late payment fee

If the Minimum Payment Due including any Overdue/over-limit Amounts is not received by the Due Date, ANZ may debit a late payment fee to your Card Account. This fee will be determined by ANZ from time to time. For more details on how this fee is charged, please refer to the fee schedule at the back of this brochure.

7.8 Over-limit fee

If your Card Account is over the approved credit limit, you may be charged an over-limit fee on each statement until your Card Account is back within the approved credit limit. This fee will be determined by ANZ from time to time. For more details on how this fee is charged, please refer to the fee schedule at the back of this brochure.

7.9 Service charges

ANZ may impose fees for the use of services such as ANZ Phone Direct and ANZ Internet banking.

7.10 Transaction fees

If you use your Card to access other nominated transactional accounts, then Transaction fees may apply.

7.11 Courier fees

If you require an urgent Card to be produced, or if you require your Card to be sent to an overseas address, ANZ may debit the courier fees from your Card Account.

7.12 Currency conversion charges

If you use your Card to make a purchase in a foreign currency, ANZ will charge a currency conversion fee on the converted amount. Please see section 4 of these Conditions of Use for more information about currency conversion charges.

7.13 Overseas over the counter cash advances & ATM owner fees

Overseas banks and other financial institutions may charge a fee for making cash advances over the counter. Banks and other financial institutions who own overseas ATMs may charge fees for using them. You should be

asked to accept the fee at the time of the transaction, and it will appear on your credit card statement. To save on fees, it is generally better to minimise over the counter cash advances, use overseas ATMs sparingly, and not to withdraw small amounts of cash often.

7.14 Surcharging or convenience fee

Some merchants may charge a convenience or surcharge fee for credit card transactions. You should be asked to accept the fee at the time of transaction.

7.15 Other fees

ANZ may charge you other fees in connection with your Card Account. These include a voucher retrieval fee, duplicate statement fee, costs and expenses incurred by ANZ in collecting Cards and/or payments. This fee will be determined by ANZ from time to time. For more details on how this fee is charged, please refer to the fee schedule at the back of this brochure.

7.16 Wallet Cards

Any fees and charges we charge for your physical Cards and your ANZ accounts will also apply if you use a Mobile Wallet and Wallet Cards. You may be charged fees for using a Wallet Card overseas.

ANZ will not charge you any additional fees solely for setting up a Wallet Card in New Zealand.

Your mobile service provider may charge for downloading, updating and using your Mobile Wallet. Your mobile service provider may charge additional fees to access the internet on your Mobile Device overseas. You're responsible for any fees your mobile service provider charges you. If you have concerns about a fee you've been charged by your mobile service provider, you should speak with them directly.

8. INTEREST CHARGES

- 8.1** This section sets out the circumstances in which interest may be charged on your Card Account. Subject to the terms and conditions below, interest may be charged on purchases, Cash Advances, Balance Transfers, fees, charges and previously billed interest.

All Card Accounts except ANZ Freestyle Mastercard

Interest

- 8.2** You will not be charged interest on your Card Account if you always pay all of the Closing Balance specified in a statement by the Due Date, other than for Cash Advances and Balance Transfers (as set out in sections 8.5 and 8.6 below).
- 8.3** If you do not pay all of the Closing Balance specified in a statement by the Due Date, then interest will be charged on:
- (a) each item making up the Closing Balance specified in that statement (this may include purchases, fees, charges and previously charged interest); and
 - (b) any purchases made, and fees and charges incurred, from the Opening Date of your next statement
- taking into account any payments made to reduce the amounts outstanding under (a) and (b) above from time to time.
- 8.4** Interest under section 8.3 will be charged from:
- (a) in the case of a purchase the date the purchase was made;
 - (b) in the case of a fee or charge the date the fee or charge was incurred; and
 - (c) in the case of interest, the date the interest was charged to your Card Account;
- until the Closing Date of your next statement.

Interest on Cash Advances and Balance Transfers

- 8.5** You will be charged interest on the daily balance of each Cash Advance or Balance Transfer you make, except to the extent the Cash Advance or Balance Transfer is made out of credit funds, from the date of the Cash Advance or Balance Transfer until the Cash Advance or Balance Transfer is repaid in full, taking into account any payments made to reduce the balance from time to time.
- 8.6** Interest will be charged on any interest and fees charged on a Cash Advance or Balance Transfer from the date the interest or fee is charged to your Card Account until the date that it is paid in full.

ANZ Freestyle Mastercard Account

8.7 Interest will be calculated daily on any purchases, Cash Advances and Balance Transfers made, and any fees, charges and interest incurred on your Freestyle Account, taking into account any payments made to reduce the amount outstanding on your Card Account from time to time. Interest will be calculated from:

- (a) in the case of a purchase, Cash Advance or Balance Transfer, except to the extent the Cash Advance or Balance Transfer is made out of credit funds, the date the purchase, Cash Advance or Balance Transfer was made;
- (b) in the case of a fee or charge, the date the fee or charge was incurred;
- (c) in the case of interest, the date the interest was charged to your account,

until the full repayment is credited to your Card Account.

Interest Rates

8.8 The current annual credit card interest rates are shown on each statement and may be changed by ANZ from time to time.

8.9 Subject to clause 8.10 the interest rate applying to purchases will also apply to any fees, charges and previously billed interest charged to your Card Account.

8.10 The interest rate applying to Cash Advances and Balance Transfers will also apply to any fees, charges and previously billed interest charged to your Card Account where the fee, charge or previously billed interest relates to a Cash Advance or Balance Transfer (as applicable).

Calculation of Interest Charge

8.11 If interest is charged on your Card Account it will be calculated on a daily basis at ANZ's applicable current daily interest rate (calculated by dividing the applicable current annual interest rate by 365). This interest will be charged to your Card Account on the next Closing Date of your statement and will itself bear interest in accordance with these Conditions of Use if not paid by the Due Date.

8.12 For the purposes of calculating interest on your Card Account, the end of each day will be the time of day determined by ANZ from time to time.

9. PAYMENTS

9.1 Payments to your Card Account

These can only be made in New Zealand and must be made in New Zealand dollars. Therefore, if you are overseas and are required to make a payment to your Card Account, it is your responsibility to arrange for this to be done in New Zealand. However, if you are registered, you can use ANZ Phone Direct or ANZ Internet Banking to pay your Card Account from overseas.

9.2 Repayment obligations

Your account statement shows how much you must pay to ANZ and when payment is due.

(a) Amounts payable immediately

If your balance exceeds your credit limit, payment to reduce your balance to within your credit limit is required immediately.

(b) Amounts payable by the Due Date

You must make the Minimum Payment Due shown on each account statement by the Due Date even though a statement may not have been received for any reason. You can also make additional payments towards the Closing Balance shown on your account statement. The Minimum Payment Due is calculated as follows: If the Closing Balance is less than \$10 it must be paid in full, unless otherwise indicated. If the Closing Balance is greater than \$10, the Minimum Payment Due is the greater of 3% of the Closing Balance (rounded to the nearest dollar) or \$10. Any Over-limit or Over-due amount is then added on top.

(c) Failure to pay Minimum Payment Due

If you do not pay the Minimum Payment Due by the Due Date specified on your statement, ANZ may charge a late payment fee. You can obtain details of the late payment fee at any branch of ANZ or by calling 0800 658 044. ANZ may also stop any further Transactions from your Card Account or cancel your Card. Refer section 13.2 of these Conditions of Use.

(d) **Merchant Credits**

Merchant credits are a reversal of a previous debit on your credit card, and are therefore not considered payment to your account when the Minimum Payment Due is calculated.

9.3 How payments are applied

Payments that are made to your Card Account will generally be applied in the following order:

- (a) Interest, fees and charges on and principal balances of Balance Transfers, Cash Advances and purchases that appear on any account statement;
- (b) Transactions made since the current statement period, including Balance Transfers, Cash Advances and purchases.

9.4 When payment is applied

A payment to your Card Account is considered to be made on the day that the payment is actually received by ANZ. Depending on the method of payment used, it can take up to five business days for a payment of cleared funds to be credited to your Card Account. It is important that you check with your bank as to the times that payments are applied and whether there is a timeframe for clearance, as failure to pay by the Due Date may result in fees and interest being charged to your Card Account. For more information on fees and interest refer to sections 7 and 8 of these Conditions of Use. Generally, payments of cleared funds that are received by ANZ by 8.30pm on a business day will be credited to your Card Account on that day. Payments of cleared funds received by ANZ after 8.30pm on a business day, or on a day that is not a business day, will not be credited to your Card Account until the next business day. Payments of uncleared funds will be treated as credited to your Card Account but will not be available until the funds are cleared.

10. YOUR LIABILITY

10.1 You agree:

- Not to use your Card in excess of the credit limit assigned to your Card Account.
- To pay ANZ the full amount of all Transactions (including any tax) and all costs (including those

associated with the collection of debts, tolls and legal fees), charges (including Government charges) and interest on your Card Account.

- To pay at least the Minimum Payment Due by the Due Date.
- To advise ANZ of any changes of your address.
- To notify ANZ immediately if your Card has been lost or stolen, or your PIN has been disclosed, accidentally or otherwise, even if you have activated temporary block.
- To return your Card immediately if requested by ANZ or a Merchant.
- To adhere to these Conditions of Use.

10.2 If you do not pay your account

You will be in breach of these Conditions of Use and:

- Any legal fees (on a solicitor/client basis) or other costs which ANZ or an agent appointed by ANZ for this purpose may incur in recovering or attempting to recover any amounts properly payable by you to ANZ and interest charges and fees may be debited to your Card Account.
- ANZ has the right to debit any other account you may have with ANZ for any money due by you to ANZ in respect of your Card Account and any Transactions incurred by an Additional Cardholder, plus any amount in excess of your credit limit. ANZ may without notice cancel your Card or decrease your credit limit, or decline any debit transactions or stop ATM and EFTPOS access to any transaction account(s) linked to your Card Account or any combination of the above.

10.3 What happens if someone else uses your Card?

Provided that you notify us within a reasonable time period that:

- your Card has been lost or stolen or, if you have a Mobile Wallet, that your Mobile Device or its SIM card was lost or stolen
- your PIN has been disclosed, or may have been disclosed, including if you have a Mobile Wallet, your ANZ goMoney PIN, the Passcode for your Mobile Device or your Wallet Card PIN,

you will not be liable for any loss that occurs before you notify us. This limitation on your liability will not apply if:

- You have negligently or recklessly disclosed your PIN or your Passcode, for example, by failing to take reasonable care to prevent others from identifying your PIN or your Passcode while using your Card or your Mobile Wallet at an ATM or Contactless Terminal, or carrying out an EFTPOS transaction.
- You have kept a written record of your PIN on or with your Card, or your Passcode on your Mobile Device, or if you have kept it in a form that can be readily identified as a PIN or a Passcode.
- You have selected an unsuitable PIN or Passcode such as birth dates, sequential numbers (e.g. 1234), parts of personal telephone numbers or other easily accessible personal data, or combinations easily identified (e.g. 1111).
- You have disclosed your PIN or your Passcode to anyone, whether family or those in apparent authority including ANZ staff, or let them use your Card.
- You have unreasonably delayed notifying us that your Card has been misplaced, lost or stolen, or that your PIN has been, or may have been disclosed.
- If you have a Mobile Wallet, you unreasonably delayed notifying us that your Mobile Device or its SIM card was lost or stolen, that your Passcode has been, or may have been disclosed, that the mobile service on your Mobile Device was suddenly disconnected without your permission or you suspect a security breach has occurred in relation to your Mobile Device or your Mobile Wallet.
- You have parted with your Card or allowed someone else to use your Card.
- You have failed to reasonably safeguard your Card or your Mobile Device if you have a Mobile Wallet. For example, you have left your Mobile Device unlocked or unattended.
- You have breached these Conditions of Use or if you have a Mobile Wallet, the ANZ Electronic Banking Conditions of Use or the ANZ with Apple Pay Terms and Conditions if you have set up your Card as a Wallet Card in Apple Pay. For example, you disclosed your PIN to someone else.

- You have caused or contributed to the loss.
- You have acted fraudulently or negligently.

In the event that you have undertaken any of the actions listed above, your maximum liability for loss caused by that breach shall be the lesser of the actual loss at the time of notification and the maximum amount you would have been entitled to access over the relevant period. If someone uses your Mobile Wallet and Wallet Cards to make a payment you haven't authorised, then these Conditions of Use apply, and not the ANZ Electronic Banking Conditions of Use.

You promise to reimburse us for any amount we pay to our customers or third parties as damages for loss they suffer from your misuse of your Mobile Wallet, or failure to stop unauthorised use of your Mobile Wallet.

You agree that section 10.3 What happens if someone uses your Card applies whether or not you have loaded a temporary block on your Card.

10.4 You are not liable for direct loss caused by:

- Negligent or fraudulent conduct of ANZ staff or agents or parties involved in the provision of electronic banking services
- Faults that occur in the machines, cards or systems used, unless the faults are obvious or advised by a message or notice on display
- Any unauthorised Transaction occurring before you receive either your Card or PIN; and
- Any other unauthorised Transactions where it is clear that you could not have contributed to the loss.

10.5 If you breach our Conditions of Use

If you breach any of these Conditions of Use, or, if you have set up your Card as a Wallet Card, the ANZ Electronic Banking Conditions of Use, or the ANZ with Apple Pay Terms and Conditions if you have set up your Card as a Wallet Card in Apple Pay, ANZ may, without notice, cancel your Card including any Wallet Cards, cancel access to your Wallet Cards or disable goMoney Wallet, decrease your credit limit, decline any debit transactions or stop ATM and EFTPOS access to any transaction account(s) linked to your Card Account; or any combination of the above.

11. ANZ'S POSITION

11.1 ANZ is responsible for:

- Subject to clause 11.2 below, any direct loss (but not any indirect loss) caused by a failure of either your Card, any electronic banking terminal or any mechanical part of an electronic banking terminal (unless the failure is obviously advised by a message or notice on display); and
- Any direct or indirect loss caused by fraudulent or negligent acts or omissions of employees or agents of ANZ.

11.2 ANZ is not liable for:

- Refusal by a Mastercard Member, Visa Member or Merchant to make a Cash Advance
- Refusal by a Merchant displaying the appropriate symbol to accept a purchase Transaction
- Any dispute between you and a Merchant
- The actions of a Merchant
- Any loss caused by occurrences beyond ANZ's control including where you cannot use your Card because of power or communication line failure, any failure to connect to the internet, a malfunction of any equipment (including telecommunications equipment) which supports our electronic banking services and any loss caused by any third party products or services.
- any actions taken by ANZ where your Card has been lost or stolen, or where your Mobile Device has been lost or stolen if you have a Mobile Wallet, which results in a Merchant refusing a Transaction if they suspect your Card or Mobile Device is in the wrong hands or if you are questioned or arrested in connection with the fraudulent use of your Card or Mobile Device
- any losses which may arise where you or an Additional Cardholder have acted negligently, or have caused or contributed to the loss, or have acted fraudulently, either alone or together with another person
- any dissatisfaction with any goods or services which you have purchased using your Card
- any losses which may arise where you have breached these Conditions of Use or, if you have a Mobile Wallet,

the ANZ Electronic Banking Conditions of Use or if you have set up your Card as a Wallet Card in Apple Pay, the ANZ with Apple Pay Terms and Conditions.

To the extent permitted by law, we won't be responsible for any direct or indirect loss or damage:

- to your Mobile Device from using or trying to use your Mobile Wallet
- if you can't access or use your Mobile Wallet
- arising from the goods or services you have purchased using your Mobile Wallet
- if any Transaction fails or is declined when you use your Mobile Wallet
- if a transaction is charged to your Card, when you have activated temporary block (including any transaction charged to your wallet card in Apple Pay) if this is caused by a failure of third party services we rely on to provide temporary block.

11.3 Liability for transactions on closed accounts or where there are insufficient funds/credit

ANZ is not, because a Transaction has been accepted by an electronic banking terminal (including any Contactless Terminal), deemed to have consented to the Transaction if the relevant account is closed or if the available credit on the account is less than the amount of the Transaction.

12. TELEPHONE, FACSIMILE AND EMAIL ACCESS

- 12.1** ANZ is not required to act on a telephone, facsimile, email, or other electronic instruction from you regarding your Card Account. However, if ANZ allows you to make such an instruction you agree that you will indemnify ANZ against any loss that it suffers as a result of any instruction (including any misrepresentation by you or any person authorised, or claiming to be authorised by you), except loss that is a direct result of negligence on the part of ANZ. Without further authority or enquiry ANZ may debit your Card Account with all such claims and expenses whether or not your Card Account may exceed its credit limit.

13. CANCELLING YOUR CARD

13.1 By you

If you are the account owner you can cancel your Card and any Additional Card by calling 0800 658 044. If you have a Mobile Wallet, to cancel your Wallet Card, log in to your Mobile Wallet and remove the Wallet Card from your Mobile Wallet. You must remove your Wallet Cards from your Mobile Wallets before you sell or give your Mobile Device to someone else.

13.2 By ANZ

ANZ may at any time without notice cancel your Card and any Additional Card(s), suspend or cancel a Wallet Card (whether or not the corresponding physical Card is suspended or cancelled) and suspend or cancel your access to your Mobile Wallet. We can ask that the physical Card(s) be returned to ANZ even if the Card Account is in order. ANZ may cancel, without notice, your Card Account where you have not made any Transactions or payments on your Card Account for more than 180 days and your Card has expired. Any wallet card linked to a cancelled physical Card may also be cancelled. If we cancel your Wallet Card, we will remove it from your Mobile Wallet. And, if we cancel your access to goMoney Wallet, we'll remove goMoney Wallet from your ANZ goMoney application.

13.3 Your responsibilities after cancellation

You must return your cancelled Card to ANZ immediately after you have been advised of its cancellation. You will still be responsible for any transactions made on your Card Account and the entire balance of your Card Account will immediately become due and payable. You must also cancel any recurring payments loaded against your Card Account. You remain liable for any legal fees (on a solicitor/client basis) or other costs that ANZ may incur in recovering amounts owing on your Card Account. You are liable to pay any fees, and interest charges accrued until you have paid the Outstanding Balance. ANZ may continue to charge you interest on any unpaid purchases, Balance Transfers or Cash Advances on your Card Account if for any reason the Outstanding Balance is not paid off immediately. You'll be responsible for all Transactions on Wallet Cards

that are not removed from your Mobile Device before you sell or gift it to someone else.

13.4 Repayment in other circumstances

Upon notification of your death or insolvency, ANZ will immediately cancel your Card including any Additional Card(s). You or your estate remain liable for the entire balance of your Card Account at the time ANZ cancels your Card in accordance with section 13.3 of these Conditions of Use.

13.5 How ANZ will contact you

The posting of a letter to your address according to ANZ's records, advising you of the cancellation of your Card and any Additional Card is proof that you have been advised of the cancellation.

14. FINANCIAL DIFFICULTY

- 14.1** You should notify ANZ immediately if you are in financial difficulty and believe you might not be able to meet your obligations to ANZ. Please call ANZ toll free on **0800 926 565**.

15. ERRORS

15.1 Notification to ANZ

If you believe your statement shows an incorrect charge, or incorrectly records a Transaction, or you believe you have lost funds because an ATM is not working properly, you need to notify ANZ, in writing, by the Due Date of the statement that contains the disputed Transaction. The operating rules with which Mastercard Members and Visa Members (of which ANZ is one) must comply, impose time limits on reporting disputed Transactions. Submission of the disputed Transaction must be made to ANZ within 60 days of the date the disputed Transaction is processed. It is advisable to notify ANZ of any disputed Transaction immediately upon receipt of the statement showing the disputed Transaction(s).

15.2 Merchant dispute

Any complaints regarding a Merchant or goods or services purchased using your Card must be resolved with the Merchant concerned. In very limited circumstances, if you do not receive goods or services you have ordered using your Card or your Card

Number, and if you cannot resolve your dispute with the Merchant, ANZ may be entitled to charge back the Transaction and provide you with a refund.

15.3 Information required to be submitted

If you believe an error has been made, you will need to provide ANZ with your name and Card Number and the numbers of any accounts you believe may have been affected. You will also need to describe what happened, when it happened, how much you believe has been lost and, if relevant, who the Merchant is or (in the case of an ATM cash withdrawal) where the ATM is located.

15.4 When ANZ will respond

ANZ will investigate and report back to you within 21 days. If there is any delay ANZ will advise you of a reason for the delay.

15.5 Action ANZ will take

ANZ will correct your Card Account, to the extent possible, if ANZ is satisfied that an ATM or Contactless Terminal was not working properly, if ANZ made an error, where the Card used was forged or faulty, or subject to the exceptions set out in these Conditions of Use if the Card has been used fraudulently. If, as a result of ANZ's investigations, ANZ believes that the charge or Transaction should remain, ANZ will write to you setting out the reasons for this conclusion.

15.6 If you are not satisfied

You should refer your complaint to ANZ Credit Cards, Private Bag 39802, Wellington Mail Centre, Wellington. If you are unhappy with our investigation, please ask for ANZ's brochure "How Can We Do Better?" which is available at any branch of ANZ. This brochure details the further options available to you.

16. TERMS AND CONDITIONS SET BY THIRD PARTIES

- 16.1** Use of your Card in an electronic banking terminal of a financial institution other than ANZ is subject to the conditions imposed by that institution. If there is any conflict between these Conditions of Use and the conditions imposed by another financial institution, these Conditions of Use prevail.

17. AMENDMENTS TO THESE CONDITIONS OF USE

17.1 Changes

ANZ may amend these Conditions of Use at any time. ANZ will notify you of any change at least 14 days prior to the change taking effect by direct communication or by advertisement in the public notices columns of major newspapers, a notice on our website, or by displaying the change in branches of ANZ. Any change is binding from the date notified by ANZ. By using your Card after the change has come into effect you agree to be bound by it.

17.2 Transfer to another card

If you choose to transfer to another card product the Conditions of Use relating to your Card Account may change. You should ensure you make yourself aware of any new terms and conditions that may apply.

17.3 Electronic disclosure

You consent to any legal requirement for ANZ to give information in writing to you including disclosure required by the Credit Contracts and Consumer Finance Act 2003 being satisfied by ANZ giving that information to you in electronic form and by electronic means.

18. YOUR PERSONAL INFORMATION

18.1 We take your privacy very seriously. Information you provide to ANZ will be kept strictly confidential and will be securely held by ANZ and/or by companies in the ANZ Group. You have a right to access the information by calling us on **0800 269 296** or enquiring at any branch of ANZ and you may also request that it be corrected. A fee may be payable. ANZ will make every effort to keep your personal information up to date. To assist us, please let us know of any changes in your personal details, such as your address. How we use your information will depend on the purposes for which that information was collected. Generally ANZ may use this information (including information entered on our website or any website hosted or administered by the ANZ Group) to:

- Consider your application for facilities, products or services
- Administer, manage and monitor any facilities, products or services provided to you, or our relationship with you
- Conduct market research, data processing and statistical analysis and data analysis. Data analysis helps us to understand, tailor and improve your experience with ANZ, including online using ANZ Internet Banking services, ANZ goMoney, third party websites and applications including social media. We may also use data analysis to identify products and services you may be interested in getting or finding out about, and to generate insights
- Unless you disagree, provide you with information about other facilities, products or services including certain third party products or services, including communicating with you about this through online advertising, such as on ANZ's website, third party websites and applications including social media. We can also disclose information about you to carefully selected third parties who help us do this.

ANZ may disclose information about you to the ANZ Group, agents or contractors for the purposes set out above. ANZ may use your personal information for the purpose of data matching and in doing so may collect information about you. 'Data matching' is the process of comparing your personal information with publicly available information and/or with information held by a reputable entity ANZ has an ongoing relationship with in order to better enable us to carry out any of the above purposes.

ANZ may disclose your information to carefully selected third parties for the purposes of data matching, provided those third parties are subject to an obligation of confidentiality.

ANZ may obtain information and make such enquiries about you as ANZ may consider warranted from any source including the ANZ Group for the above purposes.

ANZ may obtain information about you, or disclose your information to, credit reporters and debt recovery agencies for the above purposes. This could include both

good and bad information about your credit history, and notifications that other people have enquired with the credit reporter about you. Those credit reporters and debt recovery agencies may retain that information and provide it to their customers who use their services.

ANZ may use information about you to identify, prevent or investigate any actual or suspected fraud, unlawful activity, misconduct or threats to our systems (this includes monitoring traffic and information to and from our website and other IT systems for those purposes) and may obtain information about you from, or give your information to, anyone who assists ANZ to do those things.

We can also disclose your information to any person or organisation as allowed under the Privacy Act 1993.

ANZ can combine your personal information with information ANZ collects about you online, and can use it in accordance with this clause 18. For more information about how ANZ collects information online, see our Electronic Banking Conditions and our Website Security and Privacy Statement, available at anz.co.nz or from any branch.

If you default in any obligations to ANZ, then ANZ may disclose information about you to credit reporters or debt recovery agencies and it may be retained by them. Those reporters or agencies may provide that information to their customers who use their services. ANZ may also disclose account information to any authorised signatory to your accounts. If you are under 18 years old, ANZ may contact your parent(s)/guardian(s) to disclose, or to collect, information about you that will help ANZ contact you, or to obtain repayment of any amount you owe ANZ.

Our security standards are maintained and our technology regularly updated to provide protection for the information we hold. We do not sell, publish or give away your information. You agree ANZ can:

- Collect, use and disclose information about you to comply with any laws in New Zealand or overseas applying to ANZ or you or to the accounts, products or services ANZ provides to you. You agree to give ANZ that information if ANZ asks you for it; and

- Give information about you to ANZ Group or any government authority in New Zealand or overseas. ANZ can give information about you to help ANZ comply with laws in New Zealand or overseas or to help ANZ decide what ANZ needs to do to comply with the law in New Zealand or overseas.

Without limiting the above, certain laws also require ANZ to disclose your information on request, for example the Tax Administration Act 1994. If ANZ receives a request from certain agencies to release your information, ANZ may not be able to tell you that the request has been received. ANZ may also disclose information to the police, other financial organisations, certain government agencies or other financial institutions where ANZ reasonably believes that the disclosure will assist in the investigation, detection and/or prevention of fraud or other criminal offences, such as money laundering. The ANZ Group is subject to anti-money laundering and terrorist financing legislation in force in New Zealand, Australia and other countries. You agree to provide all information to ANZ Group which it reasonably requires to comply with these laws. Anti-money laundering and terrorist financing legislation in force in New Zealand, Australia and other countries may also prohibit us from entering or concluding transactions which involve certain countries, persons or entities.

As a result, you agree that ANZ Group may:

- Delay or block any transaction, or refuse to pay any money, without incurring any liability, or
- Disclose any information concerning you or the transaction to the New Zealand Police or Australian Federal Police or any relevant authority in any country in order to ascertain whether the laws in that country apply to a transaction or otherwise in compliance with those laws that aim to prevent or detect terrorist financing or money laundering, in the reasonable belief that the transaction may contravene those laws, and ANZ Group will not incur any liability to you as a result of that action.

In this clause, 'money laundering' includes any dealing with the proceeds of criminal activity and any dealing with funds or assets of any person or entity suspected of involvement in terrorism or any terrorist act.

We can monitor or record your phone calls with ANZ. We do this mainly to try and improve our service. But we can also use and disclose the information we collect in those calls, in accordance with this section 18 'Your Personal Information'.

For details of data collection and privacy using a Mobile Wallet, see:

- the ANZ Electronic Banking Conditions if you use ANZ goMoney
- the ANZ with Apple Pay Terms and Conditions, if you use Apple Pay.

These documents are available at anz.co.nz or from any branch.

If you agree, ANZ can use Voice ID to identify you on your calls with ANZ. When you enrol for Voice ID, ANZ will create secure voice prints for you by recording you speaking certain identification phrases. You agree that ANZ can then use your voice prints to identify you on your calls with ANZ. You also agree that ANZ can rely on your instructions to us once ANZ has identified you using Voice ID, without taking any further steps to identify you. ANZ may also ask you for further information before acting on an instruction. You must not:

- record your voice identification phrases, such as your passphrase
- let someone else record their voiceprint against your customer number.

You agree that you will be responsible for actions on your Cards and your Card Accounts following successful identification using Voice ID under these Conditions of Use.

19. EXTENDED WARRANTY (ONLY APPLICABLE TO ANZ FREESTYLE MASTERCARD ACCOUNTS)

19.1 ANZ has arranged for Extended Warranty cover to be provided by Chartis Insurance New Zealand ('Chartis').

19.2 The policy:

The Extended Warranty will cover any breakdown or failure of an item that you have purchased using your Freestyle card provided that the original manufacturers warranty would have covered that breakdown or failure, and that the original manufacturers warranty is applicable in New Zealand. The original manufacturer's warranty will be increased by the Extended Warranty as outlined in the following table.

Manufacturer's Warranty	Extended Warranty	Total Warranty Period*
6 months	6 months	12 months
12 months	12 months	24 months
24 months	24 months	48 months
36 months	12 months	48 months

* The total of the Extended Warranty period and the original manufacturer's warranty period cannot exceed 48 months.

19.3 Exclusions

There are some circumstances where Extended Warranty cover will not apply, these include:

- The purchase of boats, automobiles, aeroplanes or any other motorised vehicles and their integral parts
- The purchase of items with a purchase price exceeding \$10,000
- The purchase of items with a manufacturer's warranty exceeding 36 months
- The purchase of items for commercial use
- Items paid for using a Cash Advance from your ANZ Freestyle Mastercard

- (f) Items where only part of the purchase price is paid using your ANZ Freestyle Mastercard
- (g) Items without an original manufacturer's serial number.

There are also some costs/events that are not covered by the Extended Warranty, these are:

- (a) Any costs relating to damage to items caused by accident, neglect, abuse, wilful act, misuse, sand, theft, water damage, corrosion, battery leakage or acts of God
- (b) Any costs related to problems or malfunctions caused by unauthorised modifications or failure to follow the manufacturer's installation, operation or maintenance instructions.

19.4 Claim excess

An excess applies to every claim under the Extended Warranty cover. For details please refer to the fee schedule at the back of these Conditions of Use.

19.5 Limits of liability

The maximum limit of liability available through the Extended Warranty is NZ\$10,000 per annum per Cardholder. You cannot receive more than the purchase price of the covered product recorded in the credit card receipt.

The Insurer may elect to repair, rebuild or replace the covered product with a product of similar quality or pay cash for the covered product, not exceeding the original item's purchase price.

19.6 False claims

If a Cardholder makes any claim knowing it to be false or fraudulent in any respect, that Cardholder will no longer be entitled to the benefits of this cover or to the payment of any claim made under the Extended Warranty cover.

19.7 Termination

The Extended Warranty cover can be terminated by the Bank at any time on reasonable notice.

19.8 Claims

The Cardholder must maintain copies of the ANZ Freestyle Mastercard receipt, store receipt and the original manufacturer's warranty. If you have an Extended Warranty claim; call **0800 Warranty (0800 927 726)** or write to International Underwriters Limited ('Administrator'):

International Underwriters Limited (IUL)
PO Box 74562, Market Road
AUCKLAND 1543

19.9 Privacy

To take advantage of this Extended Warranty cover you authorise the Bank to provide as much of your personal information held by the Bank as necessary for the Insurer and Administrator to administer the Extended Warranty cover.

20. FEES AND CHARGES

ANZ Visa/Mastercard	
Primary card	\$35 p.a.
Joint or Additional card*	\$10 p.a.
ANZ Visa Gold/Gold Mastercard	
Primary card	\$75 p.a.
Joint or Additional card*	\$10 p.a.
ANZ Low Rate Mastercard	
Primary card	\$17.50 half yearly
Joint or Additional card*	\$5 half yearly
ANZ CashBack cards	
Visa/Mastercard	
Primary card	\$60 p.a.
Joint or Additional card*	\$10 p.a.
Visa Gold	
Primary card	\$105 p.a.
Joint or Additional card*	\$10 p.a.
Visa Platinum/Platinum Mastercard	
Primary card	\$125 p.a.
Joint or Additional card*	\$10 p.a.

ANZ Airpoints Visa cards	
Classic	
Primary card	\$32.50 half yearly
Joint or Additional card*	\$5 half yearly
Platinum	
Primary card	\$75.00 half yearly
Joint or Additional card*	\$5 half yearly
Qantas ANZ Visa cards	
Classic	
Primary card	\$75 p.a.
Joint or Additional card*	\$10 p.a.
Platinum	
Primary card	\$150 p.a.
Joint or Additional card*	\$10 p.a.
ANZ Low Rate Visa	
Primary card	\$17.50 half yearly
Joint or Additional card*	\$5 half yearly
ANZ Freestyle Mastercard	
Primary card	No charge
Joint or Additional card*	No charge
Purchase fee	\$5 per purchase transaction (max \$10 per statement month)
Extended Warranty excess on each claim	\$50
Additional ANZ credit card charges	
Urgent card delivery	Courier fee (domestic and international)
Replacement card (including lost or stolen card)	\$10 per card
Statement copy	\$3 per copy

Late payment fee (Applies if the minimum monthly payment is not paid by the payment due date).	\$12
Over-limit fee (Applies if you are over your credit card limit on your statement date).	\$2.50

Fees for Optional Services

Currency conversion charge	
Currency conversion charge (applies to foreign currency transactions). Includes transactions through the Mastercard Maestro and Visa PLUS networks.	2.5% of the NZ\$ amount
Cash advance fees – in New Zealand	
Cash advance fees ANZ and non-ANZ ATMs in New Zealand, ANZ Internet Banking, goMoney and Phone Banking	No charge
Staff assisted	\$3
Cash advance fees – Overseas	
Overseas ATM and staff assisted	No charge
Banks and other financial institutions who own overseas ATMs may charge fees for using them. Overseas banks and financial institutions may charge a fee for making cash advances over the counter. Currency conversion charges will also apply.	

- * The Joint Card fee or Additional Card fee is only charged once, regardless of the number of joint and/or additional cards on the Card Account. The Joint Card fee applies to existing joint accounts only.

Unless otherwise stated, account fees will appear on first statement and annually/half yearly thereafter.

Fees that may apply to Mobile Wallets and Wallet Cards

Any fees and charges we charge for your physical Cards and ANZ accounts will also apply if you use a Mobile Wallet and Wallet Cards. You may be charged fees for using a Wallet Card overseas. See section 7 'Fees' for more information. ANZ will not charge you any additional fees solely for setting up or using a Wallet Card in New Zealand.

Your mobile service provider may charge for downloading, updating and using your Mobile Wallet. Your mobile service provider may charge additional fees to access the internet on your Mobile Device overseas. You're responsible for any fees your mobile service provider charges you. If you have concerns about a fee you've been charged by your mobile service provider, you should speak with them directly.

21. HOW TO CONTACT ANZ

Any enquiries within New Zealand:
call **0800 658 044**

Any enquiries outside New Zealand:
call **+64 9 522 3010**

For all general enquiries call from 8am – 8pm Monday to Friday and from 8am – 4pm on Saturdays.

For reporting Lost/Stolen Cards or Mobile Devices and actual or possible disclosure of your PIN you can contact us on the above numbers, 24 hours a day, 7 days a week.

Alternatively, visit any ANZ branch or ANZ Internet Banking registered customers can contact us via BankMail at anz.co.nz.

To write to ANZ, address your letter to:

ANZ Credit Cards
Private Bag 39802
Wellington Mail Centre
Lower Hutt 5045.

IF YOU HAVE ANY QUESTIONS,
WE'RE HAPPY TO HELP.
CALL OUR DIRECT ONLINE
SUPPORT TEAM ON 0800 658 044.
