



Corporate Affairs
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Customer FAQ

What is it?

The ANZ Everyday Rewards Visa, a new credit card that gives customers Reward Points for the money they repay – points which can then be redeemed for products or vouchers.

How does it work?

Cardholders can earn Reward Points – not for the money they spend on the card, but for the money they pay back. One Reward Point is accrued for every dollar repaid on the card – whether it's paying back purchases, interest or even fees.

Where can customers spend Reward Points?

Reward Points can be spent on a variety of things, from wine, CDs and books, to vouchers for homeware, clothing and electronics – participating retailers include Rebel Sport, The Body Shop, Farmers, Bunnings, Unichem and Just Jeans.

Can customers use Reward Points to donate to a charity?

Yes, if they wish customers can donate the money they've earned on their card to Plunket, one of ANZ's sponsored charities. ANZ will be adding more charities in the future.

What if a customer doesn't have enough points to buy what they want?

With many of the products on offer, customers can top up their points by paying the balance in cash or with the ANZ Everyday Rewards Visa.

How are Reward Points redeemed?

Points can be redeemed in \$20, \$50 or \$100 denominations. Merchandise and shopping vouchers are sent by post.

Is there a time limit on Reward Points?

Yes. Reward Points expire three years after the date they are issued.

What interest rate will customers be charged?

Retail purchases are interest free for up to 50 days if a customer always repays their outstanding balance. If a customer switches to the ANZ Everyday Rewards Visa from another bank's credit card, they'll get a low interest rate of 8.75%p.a. on their existing balance for the first six months. After that they'll pay a competitive 19.95% p.a. Interest on cash advances (which includes the purchase of cash substitutes, such as travellers' cheques and gaming chips) is charged at 22.20% p.a.

How much does it cost?

The account fee is \$5 per month. Additional cardholders are charged at \$2.50 per month.

When is it available?

31 July 2008 – customers can apply by visiting their local branch, visiting anz.co.nz or calling 0800 658 044 for an application form.

Where can customers find out more?

On the website, www.anzeverydayrewards.co.nz.

ANZ lending criteria, fees, terms and conditions apply.

For more information contact:

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