

Under laws protecting consumers, we must give you key information before you enter a 'consumer credit contract'. We must give you information about the credit limit you've asked for, our interest rates and how we charge interest, your repayments, the fees we'll charge, and more. We've included this information in this disclosure statement and our ANZ Credit Card Conditions of Use, which applies to your ANZ Credit Card, if we approve it.

Please read this statement and our conditions of use carefully and keep them in a safe place. We've included explanations of the key terms we use in this disclosure statement at the start of the conditions of use. If you don't understand anything in this disclosure statement or the conditions of use, please ask us.

This disclosure statement isn't an offer of credit and isn't your card agreement – it's a summary of key information only. If we approve your application, we'll send you your final card details with your ANZ Credit Card. Your final card summary and your conditions of use will form your card agreement.

Key information about the ANZ Credit Card you've applied for

Date of statement	<DD MM YYYY>
Our details	We are ANZ Bank New Zealand Limited. Our registered office is Ground Floor, ANZ Centre, 23-29 Albert Street, Auckland, 1010. ANZ Bank New Zealand Limited is a registered financial service provider under the Financial Service Providers (Registration and Dispute Resolution) Act 2008 and our registration number is 36405. More information about us, including the branch nearest you, is on our website anz.co.nz.
Credit limit	If we approve your application, you've asked for a credit limit of \$<amount> on your ANZ Credit Card. We may approve a lower limit if we think it would be more affordable for you.
Card type	If we approve your application, you've asked for <card type>.
Cancellation	You can cancel your ANZ Credit Card at any time – just talk to us. You'll need to pay the outstanding balance, including any transactions you've made and any interest we calculate, up to the day you repay in full. If you cancel within 10 working days of getting your card, then we'll refund any fees you've paid. We won't refund fees if we've already incurred those costs in setting up your card agreement. See 'You can cancel your card agreement for a short time after getting your ANZ Credit Card' in the conditions of use.
Initial unpaid balance	The credit card will have no initial unpaid balance. If you've asked for a balance transfer and we approve your application for a card, we will access your credit limit to process the balance transfer. We may do this before you get your card from us. We'll use your available credit limit to pay off the balance you owe on another credit card you have.
Repayments	You can repay some or all of your outstanding balance in full at any time – we don't charge a fee for this. We encourage you to always pay the closing balance on your statement in full or as much of it as you can by the due date. But you must at least pay the minimum payment due on each statement by the due date each month. Your minimum payment due will be the sum of the following: <ol style="list-style-type: none"> 1. If your closing balance is less than \$10, all of your closing balance on that statement. Or, if your closing balance is \$10 or more, the largest of either 3% of your closing balance, rounded to the nearest dollar, or \$10. 2. Any amounts you're required to pay immediately, like any amounts over your credit limit and any minimum payment due from a previous statement that you haven't paid.

<p>Interest rates</p>	<p>Purchase rate: <rate>% p.a. Cash advance rate: <rate>% p.a. Balance transfer rate: <rate>% p.a. for <time> months</p> <p>[We'll discount our purchase rate above to <rate>% p.a. for <period>.] These interest rates can change, including before you start using your ANZ Credit Card or card account. We publish our current ANZ Credit Card interest rates on our website, anz.co.nz.</p>
<p>Method of charging interest</p>	<p>Except for cash advances and balance transfers, we don't charge interest in some situations:</p> <ul style="list-style-type: none"> • We won't charge you interest if you've paid all of the closing balance set out on your statement by the due date. • We won't charge you interest to the extent you have enough credit funds in your card account to pay any transaction, fee, or interest charge on the day we process it to your card account. <p>You'll have 'credit funds' available in your card account if any money you deposited onto your card account was more than your outstanding balance on that date. You can access those credit funds in the same way you can access your available credit limit.</p> <p>For example, your outstanding balance on your card account is \$1,000. You deposit \$1,500 onto your card account. The deposit repays your outstanding balance in full, and leaves you with \$500 in credit funds. You then buy an item using your ANZ Credit Card that costs \$600. You have \$500 in credit funds in your card account on the day we process the transaction to your card account. So, we'll only charge you interest on the remaining \$100.</p> <p>If you don't pay all of the closing balance by the due date, then we'll charge interest on:</p> <ul style="list-style-type: none"> • each transaction, or part transaction, that makes up your closing balance – including fees, transactions, and interest you've been charged on previous statements • any new transactions and fees from the opening date of your next statement. <p>We'll charge that interest from the day any transaction, interest, or fee was charged to your card account, until the closing date of your next statement. When we calculate interest, we'll take into account any payments you've made to reduce your outstanding balance since the closing date of your previous statement.</p> <p>Except for cash advances or balance transfers, we'll charge interest at our purchase rate for your type of ANZ Credit Card.</p> <p>We charge interest immediately on cash advances and balance transfers.</p> <p>If you do a cash advance or balance transfer, we charge you interest on the daily balance of that cash advance or balance transfer. We'll charge you interest from the day you did that cash advance or balance transfer until you pay it in full. We also charge interest on any fees or interest we've charged you on that cash advance or balance transfer. We'll charge that interest from the date the interest or fee was charged to your card account until you repay those amounts in full.</p> <p>We'll charge interest on cash advances, fees or interest on a cash advance at our cash advance interest rate for your type of ANZ Credit Card. And we'll charge you interest on balance transfers, fees or interest on a balance transfer at our balance transfer interest rate.</p> <p>We won't charge you interest to the extent that you have enough credit funds in your card account to pay that cash advance or balance transfer on the day we process it to your card account.</p> <p>How we calculate interest</p> <p>We'll calculate interest daily. We'll take the relevant interest rate and divide it by 365. We'll then multiply that number by the amount of the relevant type of transaction, interest, or fees you owe at the end of each day. We divide that amount by 100 to get the amount of interest you owe at the end of the day. We decide the end of day, and we assume the year will always have 365 days. We charge interest to your card account on the closing date of your monthly statement.</p>

Disclosure Statement **Credit Cards**

Interest free period	The interest free period for purchases is up to <44><55> days.
Statements	We'll send statements monthly, by mail, unless you've chosen to get information about your ANZ Credit Card and card account on ANZ Internet Banking. If you've chosen to get information about your ANZ Credit Card and card account on ANZ Internet Banking, we'll make this information available daily. You can get up to 2 years of information on ANZ Internet Banking.
Security	We don't need any security for our ANZ Credit Cards.
Electronic communications	Specific laws may require us to give you information in writing, like statements or information about changes to your agreement. When you use your ANZ Credit Card or card account, you agree we can give you that information electronically. We can send you an email, using an address you've given us, or include the information on a website you can access, like ANZ Internet Banking.
Balance transfers	<p>We may agree to a balance transfer, if you ask us to. See the section 'We may agree to a balance transfer' in the conditions of use for information, including when we may refuse to do a balance transfer.</p> <p>If the amount you want to transfer is more than your available credit limit, we'll only transfer up to 95% of your credit limit. And, unless we've said otherwise, if your card agreement includes a rewards programme, you won't receive any rewards on any amount we transfer.</p> <p>It's important to know we start charging interest once we've completed the transfer for you.</p> <p>You may be charged interest on transactions after the balance transfer happens. For example, if you make a cash advance or purchase after the balance transfer, we may charge interest on those transactions. Or, if you've made a cash advance or purchase or been charged a fee before the balance transfer, we may charge interest. We don't charge interest if you repay the closing balance in full by the closing date set out on your statement each month. Otherwise, you'll be charged interest at the cash advance, purchase, or balance transfer rate from the date of those transactions.</p> <p>It will generally take us up to 21 days to process a balance transfer. We'll send you a letter confirming any amount we've transferred and the interest rate that will apply. While we're processing a balance transfer, you'll need to keep making your repayments to the other bank or financial institution. You'll also need to close your existing card – unfortunately, we can't do this for you.</p>

We can charge you fees

We've set out below the fees we can charge to your card account, if your application for an ANZ Credit Card is approved. These fees and how we calculate them may change over time. We'll let you know what has changed and when it takes effect. Where we can, we'll give you 14 days' notice before we change a fee. You can get current information about our fees on our website, anz.co.nz.

Other fees can apply if you use services like ANZ Phone Banking or ANZ Internet Banking or if you use an ANZ Credit Card to access your other bank accounts with us or at another bank's ATM. Some merchants may also charge a fee, like a convenience or surcharge fee if you pay for goods or services using your ANZ Credit Card. See our 'Fees and Charges' document or our website, anz.co.nz, for more information.

<Annual> <Half-yearly> fee	We charge a fee of \$<amount> for administering your ANZ Credit Card, once it's opened and every <year><6 months> after that.
Additional card	We charge a <yearly><half-yearly> fee of \$<amount> for administering any additional cards. We charge the fee when we add the first additional card holder to your card account and every <year><6 months> after that.
Urgent card delivery	If you need a replacement ANZ Credit Card urgently, we'll charge you the courier fees, within New Zealand or overseas, to get the ANZ Credit Card to you.
Replacement card fee	We charge a fee of \$10 for each replacement ANZ Credit Card we send you if your ANZ Credit Card is damaged, lost, or stolen.
Statement copy fee	We charge a fee of \$3 if you ask us to send you a replacement copy of a statement we've sent or given you for your ANZ Credit Card.
Late payment fee	We charge a fee of \$12 if you don't pay the minimum monthly payment by the due date.
Over-limit fee	We charge a fee of \$2.50 if you're over your available credit limit on your statement date. We'll charge you the Over-limit fee each statement month on the closing date for that statement, until you're back under your credit limit.
Currency conversion charge	We charge 2.5% of the New Zealand dollar amount on any transactions you do in a foreign currency, including when you're overseas or buying goods or services online. We charge this on transactions made through the MasterCard Maestro or Visa PLUS networks.
Staff-assisted cash advance fee	<p>We charge a cash advance fee of \$3 if you make a staff-assisted cash advance (over the counter in branch or over the phone).</p> <p>We won't charge you a fee for cash advances using:</p> <ul style="list-style-type: none"> • ANZ or non-ANZ ATMs in New Zealand • ANZ Internet Banking, goMoney or Phone Banking • An overseas ATM or over the counter in any overseas bank or financial institution. <p>If you do a cash advance overseas using an overseas ATM or over the counter, the bank or financial institution may charge you a fee. Currency conversion charges will also apply.</p>

Talk to us if you have any problems with your credit card

For any problems with your credit card, talk to our staff at any branch, phone 0800 658 044, or contact us using the form on our website, anz.co.nz. If you don't think we've resolved your concerns, you may be able to get free independent help from the Banking Ombudsman. You can write to the Banking Ombudsman at Freepost 218002, PO Box 25327, Featherston Street, Wellington 6146, phone 0800 805 950, or find information on their website, bankomb.org.nz.

If you're experiencing hardship – let us know immediately

Hardship includes where you can't meet your responsibilities under an agreement because you're sick or injured, you've lost your job, you've ended a relationship, or another reasonable cause.

We understand that things can happen unexpectedly that can make it hard for you to meet all of your financial obligations, including obligations you have to us under an agreement. If you're experiencing hardship, let us know immediately as we may be able to change the terms of the agreement to help. You can call us on 0800 658 044 or visit any ANZ branch. You'll need to tell us the cause of the hardship and why you can't meet your responsibilities and you'll need to tell us what changes you think will help you manage your obligations to us under the agreement.

We may only be able to change the agreement if we believe the changes you want are fair and reasonable given the hardship you're experiencing. But we may be able to give you support and information to help you get back on track. It's important to contact us early if you're experiencing or expect to experience hardship. We may have extra requirements to meet if we've already written to you asking you to repay us money you owe us or you've suffered hardship in the recent past.