**Key facts about our credit cards**

Correct as at: 30 May 2014

This information sheet is an Australian Government requirement under the National Consumer Credit Protection Act 2009.

**Description of credit card**

Australia and New Zealand Banking Group Limited.

Australian Credit Licence Number 234527.

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| **Product name ANZ Low Rate ANZ Low Rate ANZ First Visa ANZ Platinum ANZ Rewards ANZ Rewards ANZ Rewards ANZ Frequent ANZ Frequent ANZ Frequent ANZ Balance**  **Platinum Platinum Black Flyer Flyer Platinum Flyer Black Visa** | |
| **Minimum credit limit** | $1,000 $6000 $1,000 $6,000 $1,000 $6,000 $15,000 $1,000 $6,000 $15,000 $1,000 |
| **Minimum repayments** | Each month, you are generally required to pay, by the Due Date shown on the relevant Statement of Account, either (a) 2% of the monthly ‘Closing Balance’ shown on the Statement (or, if the ‘Closing Balance’ less any overdue amounts exceeds the credit limit, 2% of the credit limit), rounded up to the nearest dollar; or (b) if that amount is less than $25 - the lesser of $25 and the full ‘Closing Balance’, plus in either case any “Immediately Payable” amount shown on the Statement1 |
| **Interest on purchases** | 13.49% p.a. 13.49% p.a. 19.74% p.a. 19.74% p.a. 18.79% p.a. 18.79% p.a. 18.79% p.a 19.99% p.a. 19.99% p.a. 19.99% p.a. 13.99% p.a. |
| **Interest-free period** | Up to 55 days on Up to 55 days on Up to 44 days on Up to 55 days on Up to 44 days on Up to 55 days on Up to 55 days on Up to 44 days on Up to 55 days on Up to 55 days on Up to 55 days on the purchases the purchases the purchases the purchases the purchases the purchases the purchases the purchases the purchases the purchases the purchases balance balance balance balance balance balance balance balance balance balance balance |
| **Interest on cash advances** | 21.74% p.a. 21.74% p.a. 21.49% p.a. 21.49% p.a. 20.99% p.a. 20.99% p.a. 20.99% p.a 21.49% p.a. 21.49% p.a. 21.49% p.a. 21.74% p.a. |
| **Promotional Plan interest rate** | - - - 9.99% p.a.on travel - - - - - - - related purchases over  $500 in one transaction:  • for the first 6 months;  or  • repayable in fixed monthly instalments over 6/12/18 months. |
| **Balance transfer interest rate** | 13.49% p.a. 13.49% p.a. 19.74% p.a. 19.74% p.a. 18.79% p.a. 18.79% p.a. 18.79% p.a. 19.99% p.a. 19.99% p.a. 19.99% p.a. 13.99% p.a. |
| **Annual fee** | $58 $99 $30 $87 $89 (includes $149 (includes $375 (includes $95 (includes $295 (includes $425 (includes $79 (includes  $55 Rewards $55 Rewards $55 Rewards $55 Rewards $55 Rewards $55 Rewards $22 Rewards Program Services Program Services Program Services Program Services Program Services Program Services Program Services Fee) Fee) Fee) Fee) Fee) Fee) Fee) |
| **Late payment fee** | $20 $20 $20 $20 $20 $20 $20 $20 $20 $20 $20 |

There may be circumstances in which you have to pay other fees. You can only be charged a fee for exceeding your credit limit if you separately agree to being charged that fee. A full list of current fees applicable to these credit cards can be obtained from anz.com/aus/ratefee

For more information on choosing and using credit cards visit the ASIC consumer website at [www.moneysmart.gov.a](http://www.moneysmart.gov.au)u

The terms on which these credit cards are offered can change over time. You can check if any changes have been made by visiting anz.com/credit-cards/keyfactsheet

1 Different requirements apply for a Statement of Account with Buy Now Pay Later plans and/or Instalment Plans. In particular, the Instalment Plan instalment that becomes due in the statement period after the

Statement is issued is added to the minimum repayment amount. For additional detail, refer to the further Key Facts Sheet that will be provided to you in the event that ANZ accepts your application for a credit card.

**Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.** Australian Credit Licence Number 234527. ANZ’s colour blue is a trade mark of ANZ. Item No. 86265C 05.2014 W388204