

Section 7: ANZ Credit Card Repayment Insurance (optional)

Do you want ANZ Credit Card Repayment Insurance? Yes No

You must be between 18 and 99 years of age to be eligible for ANZ Credit Card Repayment Insurance. Your premium is 79 cents for every \$100 owing (or part thereof) at the monthly statement date. Your premium will be automatically charged to your credit card account. Terms, conditions and exclusions are set out in the ANZ Credit Card Repayment Insurance Policy brochure, which will be sent to you. ANZ Credit Card Repayment Insurance is underwritten by ING Insurance Services (NZ) Limited. *No member of the ANZ National Bank group or the ING group guarantees ING Insurance Services (NZ) Limited or any products issued by it.*

Section 8: Your declaration and signature

Cardholder declaration

In this application **ANZ** is ANZ National Bank Limited. **Qantas** is Qantas Airways Limited ABN 16 009 661 901. The **Scheme** is the Qantas ANZ Visa Rewards Scheme. **Points** are Qantas Frequent Flyer points. **Points Providers** means any person, business or company who agrees to provide Points under the Scheme.

Personal Information

You understand and authorise that the information received from you will be securely held by ANZ and, if you have applied for ANZ Credit Card Repayment Insurance, ING Insurance Services (NZ) Limited (**ING**) and may be accessed and corrected under the Privacy Act 1993. This information may be used by ANZ or ING to:

- > consider your application for facilities, products or services now or in the future
- > administer, manage and monitor any facilities, products or services provided to you
- > conduct market research, data processing and statistical analysis
- > provide you with information about other facilities, products or services including selected third party products or services (unless you disagree).

ANZ or ING may disclose information about you to:

- > its related companies (as defined by the Companies Act 1993), agents or contractors for the above purposes
- > credit reference agencies for the purpose of obtaining a credit report on you and debt recovery or credit reference agencies if you default on any obligations to ANZ or ING. Those credit reference or debt recovery agencies may retain that information and provide it to their customers who use their credit reporting services.
- > Qantas, its related companies (as defined by the Companies Act 1993), its agents or contractors who may use and disclose your information for the administration of the Scheme, the performance of services relating to the Scheme and planning, research, promotion and marketing of products and services of ANZ, Qantas and any Points Provider.

ANZ or ING may obtain information and make such enquiries about you as ANZ or ING considers warranted from any source including its related companies (as defined by the Companies Act 1993) and credit reference agencies for the above purposes.

I do not want to receive information about opportunities for further services and products.

DECLARATION I certify that the information contained in this application is true and complete. I acknowledge that ANZ may cancel or decline my credit card if any of the information provided by me is incorrect. I understand that this application is subject to ANZ Credit Card Terms and Conditions, the ANZ Everyday Rewards Visa Rewards Programme Terms and Conditions, the ANZ Visa Platinum Rewards Programme Terms and Conditions, and the Qantas ANZ Visa Reward Terms and Conditions. I agree to be bound by these terms and conditions, copies of which I will be sent if my application is accepted or which I can obtain from any ANZ branch. I understand that ANZ will charge a fee to my Credit Card account. I am aware that I can obtain details of current fees by requesting a copy of the 'Credit Card Fees and Charges' brochure from any ANZ branch.

I certify that I, the principal applicant, have reached 18 years of age. I certify that I, the additional applicant, have reached 16 years of age. I certify that I am not an undischarged bankrupt, or liable under any proceedings under the Insolvency Act 1967 or the Insolvency Act 2006 (as amended).

PRINCIPAL APPLICANT'S SIGNATURE

X

ADDITIONAL APPLICANT'S SIGNATURE

X

DATE OF APPLICATION

D	D	M	M	Y	Y	Y	Y
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Section 9: What next?

Please check that you've completed the sections you need to and signed the declaration above. If you've filled in section 4, remember to include proof of your income. Then post this form to: ANZ Credit Cards, Private Bag 39802, Wellington Mail Centre, Lower Hutt 5045, or take it to your nearest ANZ branch.

BANK USE ONLY Please fax completed forms to 0800 658 046.

Branch number: Staff number: DDI: 0

Principal Applicant ID:	A <input type="text"/>	B <input type="text"/>	[BRANCH STAMP]
Additional Applicant ID:	A <input type="text"/>	B <input type="text"/>	

I confirm I have identified the Principal Applicant and the Additional Applicant. I confirm I have verified the Principal Applicant's income.

Sales officer's name: Signature: X

/ /
Date received

Other Information

PINs

Once you receive your new credit card, please go to an ANZ branch to load your PIN.

Automatic Payments and Direct Debits

If you are transferring to another ANZ credit card or consolidating your credit cards, you will need to make arrangements to change your card number for any automatic payment or direct debit authorities going to or from your credit card account. Please remember to contact any third parties that are making regular deductions from your credit card account and change any automatic payments being applied to your credit card account.

Insurance

ANZ Credit Card Repayment Insurance is available on and transferable between Visa, MasterCard, Visa Gold, Gold MasterCard, ANZ Low Rate MasterCard, ANZ Visa Platinum and ANZ Everyday Rewards Visa. It is also available on but not transferable to Qantas ANZ Visa Classic and Qantas ANZ Visa Platinum cards. A copy of the ANZ Credit Card Repayment Insurance Policy brochure can be obtained from any ANZ branch or at anz.co.nz

Splitting your credit card limit

Your credit limit cannot be split over two cards when:

1. You have a Visa Classic or Standard MasterCard and your existing credit limit is less than \$1,000.
2. You have a Gold card and your existing credit limit is less than \$8,000.
3. You have a Platinum card and your existing limit is less than \$10,500.
4. The outstanding balance on your existing credit card is greater than 95% of your credit limit.

If a higher credit limit is required (than you currently have on your existing card) you must complete a standard credit card application (item no. A2230).

