



ANZ FREQUENT FLYER BLACK

STATEMENT PERIOD: 20/01/25 to 19/02/25

ACCOUNT NUMBER: 4564-6801-2209-5200

Card Enquiries: 13 22 73 Lost/Stolen Cards: 1800 033 844

THOMAS WILLIAM HOFFMANN
23 COLEMAN CRES
RESERVOIR VIC 3073

PAYMENT SUMMARY

Due Date	05/03/25
Minimum Monthly Payment	\$149.00

Available Credit at Statement Date	\$7,595.01
Credit Limit	\$15,000.00

YOUR ANZ ACCOUNT SUMMARY

Opening Balance	\$9,724.45
Purchases, Cash Advances & Other Debits	\$8,159.79
Interest Charges	\$0.00
Payments & Other Credits	\$10,479.25
Closing Balance	\$7,404.99

Banking at your fingertips

In the ANZ App and Internet Banking, you can view your balance and transaction history, activate an eligible card and make future payments and transfers. Plus, in the ANZ App you can set or change your card PIN, temporarily block your card or report it as lost or stolen, as well as view your Spend Summary and your Ongoing & One-off Payments*.

View your online statements anytime. Log in to the ANZ App and Internet Banking today.

*Eligibility criteria & T&Cs apply.

Points Earned this Statement Period	7,196
Qantas Frequent Flyer Number: 1919610673	

The warning below is an **Australian Government Requirement** and the information is provided as a **guide only**.

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total of interest charges of...
Only the minimum payment	65 years and 1 month	\$42,391.22
\$380.47	2 years	\$1,726.29, a saving of \$40,664.93

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1800 252 845. We may be able to assist you.

YOUR PAYMENT OPTIONS



ANZ Internet Banking

www.anz.com

Payments made after 10pm (EST) will be processed the next business day.



BPAY Payments - Biller Code 6007

BPAY payments from ANZ accounts made after 6pm (EST) will be processed the next business day. Check with your institution for cut-off times. Your bill reference number is your ANZ account number.



ANZ Phone Banking

13 22 73

Payments made after 10pm (EST) will be processed the next business day.



By Mail

Tear off this slip and mail to GPO BOX 607, Melbourne, VIC, 3001



CardPay Direct

To ask about setting up a convenient direct debit payment please call 13 22 73

Account Number	4564-6801-2209-5200
Account Name	THOMAS WILLIAM HOFFMANN
Date Paid	
Amount Paid	\$

4564680122095200

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ACCOUNT NUMBER: 4564-6801-2209-5200

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Interest Rates

Purchases	Interest Rate 20.99% p.a (0.0575% daily)
Cash Advances	Interest Rate 21.99% p.a (0.0602% daily)
Balance Transfers	Interest Rate 21.99% p.a (0.0602% daily)

Transaction Details

Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
20/01/2025	14/01/2025	5218	SUNCORP INSURANCE BRISBANE	\$649.48CR	\$9,074.97
20/01/2025	15/01/2025	5218	MINH TRI PTY LTD CREMORNE	\$11.63	\$9,086.60
20/01/2025	16/01/2025	5218	ACADEMY UNIFORMS THOMAS THOMASTOWN	\$414.10	\$9,500.70
20/01/2025	16/01/2025	5218	DENDEKE PRESTON	\$177.45	\$9,678.15
20/01/2025	16/01/2025	5218	SQ *MIDI COFFEE RICHMOND	\$12.00	\$9,690.15
20/01/2025	16/01/2025	5218	AMAZON AU SYDNEY SOUTH	\$26.35	\$9,716.50
20/01/2025	16/01/2025	5218	SPOTIFY SYDNEY	\$23.99	\$9,740.49
20/01/2025	17/01/2025	5218	MELB BOUTIQUE FLOWER PRESTON	\$60.00	\$9,800.49
20/01/2025	17/01/2025	5218	CHEMIST WAREHOUSE PRESTON	\$57.76	\$9,858.25
20/01/2025	17/01/2025	5218	SASHCON PTY LTD HEIDELBERG	\$13.70	\$9,871.95
20/01/2025	17/01/2025	5218	HELLOFRESH AU CHIPPENDALE	\$84.99	\$9,956.94
20/01/2025	17/01/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$139.76	\$10,096.70
20/01/2025	17/01/2025	5218	PRIMEVIDEO SYDNEY	\$34.99	\$10,131.69
20/01/2025	17/01/2025	5218	EL JANNAH PRESTON PRESTON	\$12.50	\$10,144.19
20/01/2025	17/01/2025	5218	NORTHCOTE AQUATIC AND NORTHCOTE	\$9.09	\$10,153.28
20/01/2025	18/01/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$6.80CR	\$10,146.48
20/01/2025	20/01/2025	5200	PAYMENT - THANKYOU	\$9,724.45CR	\$422.03
21/01/2025	19/01/2025	5218	DONUT KING NORTHLAND PRESTON	\$3.56	\$425.59
22/01/2025	17/01/2025	5218	MCDONALDS PRESTON PRESTON	\$25.05	\$450.64
22/01/2025	19/01/2025	5218	YOYOGI SUSHI BAR GILBERTONVIC	\$12.63	\$463.27
22/01/2025	19/01/2025	5218	SALSAS (NORTHLAND) PRESTON	\$18.15	\$481.42
22/01/2025	19/01/2025	5218	MAX-UNITED PTY LTD RESERVOIR	\$75.00	\$556.42
22/01/2025	19/01/2025	5218	HOYTS SYDNEY	\$87.50	\$643.92
22/01/2025	20/01/2025	5218	MCDONALDS PRESTON PRESTON	\$11.50	\$655.42
22/01/2025	20/01/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$91.56	\$746.98
23/01/2025	20/01/2025	5218	SQ *SYCAMORE MEADOWS 1800595310	\$26.39	\$773.37
23/01/2025	21/01/2025	5218	SQ *MIDI COFFEE RICHMOND	\$12.00	\$785.37
24/01/2025	22/01/2025	5218	FRESH DAILY GOZLEME PTY PRESTON	\$28.49	\$813.86
24/01/2025	22/01/2025	5218	SOCIALLY AWKWARD CREMORNE	\$14.21	\$828.07
24/01/2025	23/01/2025	5218	SP THEKIDDOSPACE AU THEKIDDOSPACE	\$36.04	\$864.11

Cheque Particulars: Proceeds not available until cleared. Please make cheques payable to ANZ. Do not staple, pin or fold your payment.

Drawer	Bank	Branch	Amount
			\$
			\$
			\$
Teller Stamp	Signature	Subtotal	\$
		Notes	\$
		Coins	\$
		Total	\$

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ACCOUNT NUMBER: 4564-6801-2209-5200

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Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
24/01/2025			INCL OVERSEAS TXN FEE 1.05 AUD		\$864.11
24/01/2025	23/01/2025	5218	SP THEKIDDOSPACE AU HTTPSTHEKIDDO	\$28.83	\$892.94
24/01/2025			INCL OVERSEAS TXN FEE 0.84 AUD		\$892.94
28/01/2025	21/01/2025	5218	DOT MYKI RELOAD MELBOURNE	\$20.00	\$912.94
28/01/2025	22/01/2025	5218	TAKEAWAY PIZZA PRESTON	\$40.67	\$953.61
28/01/2025	23/01/2025	5218	IPY*NORTHCOTE REC NORTHCOTE	\$41.60	\$995.21
28/01/2025	23/01/2025	5218	TYLERS MILKBAR PRESTON	\$46.56	\$1,041.77
28/01/2025	23/01/2025	5218	SQ *MIDI COFFEE RICHMOND	\$11.00	\$1,052.77
28/01/2025	24/01/2025	5218	HELLOFRESH AU CHIPPENDALE	\$84.99	\$1,137.76
28/01/2025	24/01/2025	5218	THE CHERRY TREE HOTEL CREMORNE	\$48.72	\$1,186.48
28/01/2025	24/01/2025	5218	MINH TRI PTY LTD CREMORNE	\$11.63	\$1,198.11
28/01/2025	24/01/2025	5218	NORTHCOTE AQUATIC AND NORTHCOTE	\$14.45	\$1,212.56
28/01/2025	24/01/2025	5218	APPLE.COM/BILL SYDNEY	\$1.49	\$1,214.05
28/01/2025	24/01/2025	5218	APPLE.COM/BILL SYDNEY	\$5.49	\$1,219.54
28/01/2025	24/01/2025	5218	LILAC WINE BAR CREMORNE	\$82.24	\$1,301.78
28/01/2025	25/01/2025	5218	MELBOURNE ZOO PARKVILLE	\$11.00	\$1,312.78
28/01/2025	25/01/2025	5218	APPLE.COM/BILL SYDNEY	\$14.99	\$1,327.77
28/01/2025	26/01/2025	5218	TAMMYS BOREK PRESTON	\$29.00	\$1,356.77
28/01/2025	26/01/2025	5218	EASYPARK PRAHRAN	\$1.24	\$1,358.01
28/01/2025	26/01/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$186.72	\$1,544.73
28/01/2025	26/01/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$28.70CR	\$1,516.03
29/01/2025	26/01/2025	5218	EZI*TIMEZONE AUSTRALIA NORTH SYDNEY	\$120.00	\$1,636.03
29/01/2025	26/01/2025	5218	MCDONALDS 950029 PRESTON	\$26.55	\$1,662.58
29/01/2025	26/01/2025	5218	PRIME VIDEO CHANNELS SYDNEY	\$7.99	\$1,670.57
29/01/2025	27/01/2025	5218	MYC NORTHLAND GANCE PRESTON	\$21.99	\$1,692.56
29/01/2025	27/01/2025	5218	YOYOGI SUSHI BAR GILBERTONVIC	\$25.89	\$1,718.45
29/01/2025	27/01/2025	5218	SHOES & SOX PRESTON PRESTON	\$123.12	\$1,841.57
29/01/2025	27/01/2025	5218	SP YARNN CLEVELAND	\$66.50	\$1,908.07
30/01/2025	23/01/2025	5218	DOT MYKI RELOAD MELBOURNE	\$20.00	\$1,928.07
30/01/2025	27/01/2025	5218	METRO PETROLEUM RESERV RESERVOIR	\$72.71	\$2,000.78
30/01/2025	28/01/2025	5218	RACV INSURANCE MELBOURNE	\$133.69	\$2,134.47
30/01/2025	28/01/2025	5218	RACV INSURANCE MELBOURNE	\$180.82	\$2,315.29
30/01/2025	28/01/2025	5218	TALARIA PODIATRIST OF THORNBURY	\$590.00	\$2,905.29
30/01/2025	28/01/2025	5218	LS ALL ARE WELCOME THORNBURY	\$27.47	\$2,932.76
30/01/2025	28/01/2025	5218	LS ALL ARE WELCOME THORNBURY	\$4.04	\$2,936.80
31/01/2025	28/01/2025	5218	CHOMP 452 ABBOTSFORD	\$13.90	\$2,950.70
31/01/2025	29/01/2025	5218	UNITED SUSHI AHIPOKE RICHMOND	\$13.33	\$2,964.03
31/01/2025	29/01/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$110.25	\$3,074.28
31/01/2025	29/01/2025	5218	SQ *MIDI COFFEE RICHMOND	\$8.50	\$3,082.78
03/02/2025	29/01/2025	5218	DYSON APPLIANCES AU TAREN POINT	\$129.00	\$3,211.78
03/02/2025	30/01/2025	5218	TYLERS MILKBAR PRESTON	\$68.42	\$3,280.20
03/02/2025	30/01/2025	5218	TYLERS MILKBAR PRESTON	\$7.89	\$3,288.09
03/02/2025	30/01/2025	5218	RING STANDARD PLAN HTTPSRING.COM	\$154.45	\$3,442.54
03/02/2025			INCL OVERSEAS TXN FEE 4.50 AUD		\$3,442.54
03/02/2025	30/01/2025	5218	RING BASIC PLAN HTTPSRING.COM	\$42.88CR	\$3,399.66
03/02/2025			INCL OVERSEAS TXN FEE 1.25 AUD		\$3,399.66
03/02/2025	31/01/2025	5218	HELLOFRESH AU CHIPPENDALE	\$6.98	\$3,406.64
03/02/2025	31/01/2025	5218	HELLOFRESH AU CHIPPENDALE	\$65.99	\$3,472.63
03/02/2025	31/01/2025	5218	SQ *MIDI COFFEE RICHMOND	\$12.00	\$3,484.63
03/02/2025	31/01/2025	5218	NORTHCOTE AQUATIC AND NORTHCOTE	\$11.92	\$3,496.55
03/02/2025	31/01/2025	5218	DD *DOORDASH BAMBAMBU MELBOURNE	\$59.73	\$3,556.28
03/02/2025	01/02/2025	5218	SHOES & SOX PRESTON PRESTON	\$87.96	\$3,644.24
03/02/2025	01/02/2025	5218	SQ *MADERA AND CASERA CAF BRUNSWICK EAS	\$20.10	\$3,664.34

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03/02/2025	01/02/2025	5218	DAN MURPHY'S/147-153 BELL PRESTON	\$60.00	\$3,724.34
03/02/2025	01/02/2025	5218	KMART 1090 PRESTON	\$63.50	\$3,787.84
04/02/2025	01/02/2025	5218	SUPER CHEAP AUTO PRESTON	\$3.00CR	\$3,784.84
04/02/2025	01/02/2025	5218	SUPER CHEAP AUTO PRESTON	\$19.99	\$3,804.83
04/02/2025	02/02/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$147.65	\$3,952.48
05/02/2025	30/01/2025	5218	DEPARTMENT OF TRANSPORT MELBOURNE	\$20.00	\$3,972.48
05/02/2025	31/01/2025	5218	MCDONALDS PRESTON PRESTON	\$19.40	\$3,991.88
05/02/2025	02/02/2025	5218	NORTHCOTE AQUATIC AND NORTHCOTE	\$35.87	\$4,027.75
05/02/2025	03/02/2025	5218	AUSSIE BROADBAND LIMITED MORWELL	\$105.00	\$4,132.75
05/02/2025	03/02/2025	5218	NETFLIX.COM MELBOURNE	\$25.99	\$4,158.74
05/02/2025	03/02/2025	5218	ORGANICS AT PRESTON MARK PRESTON	\$25.95	\$4,184.69
06/02/2025	03/02/2025	5218	NIB HEALTH FUNDS LIMITED NEWCASTLE	\$379.47	\$4,564.16
06/02/2025	04/02/2025	5218	ZLR*TRENERRY CAFE ABBOTSFORD	\$18.07	\$4,582.23
06/02/2025	04/02/2025	5218	APPLE.COM/BILL SYDNEY	\$14.99	\$4,597.22
06/02/2025	05/02/2025	5218	SPOTIFY AB STOCKHOLM	\$16.47	\$4,613.69
06/02/2025			INCL OVERSEAS TXN FEE 0.48 AUD		\$4,613.69
06/02/2025	05/02/2025	5218	OPENAI OPENAI.COM 11.00 USD	\$18.36	\$4,632.05
06/02/2025			INCL OVERSEAS TXN FEE 0.53 AUD		\$4,632.05
07/02/2025	04/02/2025	5218	CHOMP CAFE ABBOTSFORD	\$7.00	\$4,639.05
07/02/2025	04/02/2025	5218	AD FREE FOR PRIMEVIDEO SYDNEY	\$2.99	\$4,642.04
07/02/2025	04/02/2025	5218	AMAZON MARKETPLACE AU SYDNEY SOUTH	\$879.99	\$5,522.03
07/02/2025	05/02/2025	5218	PARKABLE* 60 CREMORNE BRISBANE	\$11.50	\$5,533.53
10/02/2025	05/02/2025	5218	MINH TRI PTY LTD CREMORNE	\$11.63	\$5,545.16
10/02/2025	06/02/2025	5218	NAKED WINES +611300898677	\$40.00	\$5,585.16
10/02/2025	06/02/2025	5218	IPY*NORTHCOTE REC NORTHCOTE	\$41.60	\$5,626.76
10/02/2025	06/02/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$245.22	\$5,871.98
10/02/2025	06/02/2025	5218	TAKEAWAY PIZZA PRESTON	\$98.00	\$5,969.98
10/02/2025	06/02/2025	5218	AMAZON AU SYDNEY SOUTH	\$33.15	\$6,003.13
10/02/2025	07/02/2025	5218	HELLOFRESH AU CHIPPENDALE	\$65.99	\$6,069.12
10/02/2025	07/02/2025	5218	THE CHERRY TREE HOTEL CREMORNE	\$43.65	\$6,112.77
10/02/2025	07/02/2025	5218	SQ *MIDI COFFEE RICHMOND	\$11.00	\$6,123.77
10/02/2025	07/02/2025	5218	THE CHERRY TREE HOTEL CREMORNE	\$12.18	\$6,135.95
10/02/2025	08/02/2025	5218	LS ADENEY MILK BAR KEW	\$16.67	\$6,152.62
11/02/2025	08/02/2025	5218	METRO PETROLEUM RESERV RESERVOIR	\$74.64	\$6,227.26
11/02/2025	09/02/2025	5218	SQ *CONO GELATERIA RESERVOIR	\$6.50	\$6,233.76
11/02/2025	09/02/2025	5218	WOOLWORTHS/PLENTY RD & DU PRESTON	\$82.94	\$6,316.70
12/02/2025	06/02/2025	5218	DEPARTMENT OF TRANSPORT MELBOURNE	\$20.00	\$6,336.70
12/02/2025	08/02/2025	5218	HIGH BELL PTY LTD PRESTON	\$3.95	\$6,340.65
12/02/2025	10/02/2025	5218	NORTHLAND DENTAL GP HEIDELBERG WE	\$22.40	\$6,363.05
12/02/2025	10/02/2025	5218	AMZNPRIMEAU MEMBERSHIP SYDNEY SOUTH	\$9.99	\$6,373.04
13/02/2025	11/02/2025	5218	LS ALL ARE WELCOME THORNBURY	\$16.36	\$6,389.40
13/02/2025	11/02/2025	5218	SQ *MASTER ROLL VIETNAM (RICHMOND	\$13.00	\$6,402.40
13/02/2025	11/02/2025	5218	SQ *FALCO BAKERY COLLINGWOOD	\$6.39	\$6,408.79
13/02/2025	11/02/2025	5218	SP AXIL COFFEE HAWTHORN	\$86.40	\$6,495.19
14/02/2025	10/02/2025	5218	APPLE.COM/AU SYDNEY	\$15.00	\$6,510.19
14/02/2025	11/02/2025	5218	DEPARTMENT OF TRANSPORT MELBOURNE	\$20.00	\$6,530.19
14/02/2025	12/02/2025	5218	MELB AUDIOLOGY AND SP CARLTON	\$45.00	\$6,575.19
14/02/2025	12/02/2025	5218	UNITED SUSHI AHIPOKE RICHMOND	\$11.92	\$6,587.11
14/02/2025	12/02/2025	5218	SQ *HARERUYA PTY LTD CARLTON	\$19.79	\$6,606.90
17/02/2025	11/02/2025	5218	MCDONALDS 950029 PRESTON	\$25.80	\$6,632.70
17/02/2025	11/02/2025	5218	MCDONALDS 950029 PRESTON	\$15.35	\$6,648.05
17/02/2025	13/02/2025	5218	CHEMIST WAREHOUSE PRESTON	\$20.70	\$6,668.75

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Date Processed	Date of Transaction	Card Used	Transaction Details	Amount (\$A)	Balance
17/02/2025	13/02/2025	5218	EASYPARK PRAHRAN	\$12.82	\$6,681.57
17/02/2025	13/02/2025	5218	EASYPARK PRAHRAN	\$6.02	\$6,687.59
17/02/2025	13/02/2025	5218	UNITED SUSHI AHIPOKE RICHMOND	\$11.92	\$6,699.51
17/02/2025	13/02/2025	5218	EZIDEBIT CHILDCARE PHILIP	\$34.58	\$6,734.09
17/02/2025	13/02/2025	5218	TAMMYS BOREK PRESTON	\$20.35	\$6,754.44
17/02/2025	14/02/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$206.66	\$6,961.10
17/02/2025	14/02/2025	5218	SQ *FISHBOWL RICHMOND RICHMOND	\$18.90	\$6,980.00
17/02/2025	14/02/2025	5218	HUBBL - BINGE NORTH RYDE	\$19.00	\$6,999.00
17/02/2025	14/02/2025	5218	SARDINAS MELBOURNE	\$38.42	\$7,037.42
18/02/2025	16/02/2025	5218	WOOLWORTHS ONLINE BELLA VISTA	\$23.94CR	\$7,013.48
18/02/2025	16/02/2025	5218	SQ *AREPA DAYS PRESTON	\$34.98	\$7,048.46
18/02/2025	16/02/2025	5218	QUITELIKE.COM SURRY HILLS	\$108.00	\$7,156.46
19/02/2025	17/02/2025	5218	DAREBIN CITY COUNCIL PRESTON	\$210.00	\$7,366.46
19/02/2025	17/02/2025	5218	DR STEFAN PANCZAK NORTHCOTE	\$38.53	\$7,404.99

Please refer to the last four digits of your credit card to identify card used.

IMPORTANT MESSAGES

OUR PAYMENT OPTIONS LISTED SHOW THE MANY WAYS TO PAY YOUR CREDIT CARD ACCOUNT. SELECT ONE THAT BEST SUITS YOUR NEEDS.

Your Qantas Points Earned this Period	Points Earned (Visa)
ANZ Visa	
Points earned on \$7,194.99 (1 point per A\$1.00 spent)	7,194.99
Points carried forward from last period	1.14
Subtotal Points Earned this Period	7,196
Total Points Earned this Period	7,196

Please note: if you have disputed a transaction or received a merchant refund/credit it will have been deducted from your total points earned for this period but will not be shown as a separate item in the above table.
Qantas Frequent Flyer points earned this period will be credited to your Qantas Frequent Flyer account after this statement is produced. To check your Qantas Frequent Flyer points balance, please view your details on-line at qantas.com

IMPORTANT NOTIFICATION OF CHANGES TO YOUR CREDIT CARD CONTRACT

ANZ is making some changes to:

- the ANZ Personal Banking Account Fees and Charges booklet; and
- the Overseas Transaction Fee.

Details of these changes are set out below.

Updates to the relevant booklets will be available on anz.com from the dates set out below.

CHANGE TO ANZ PERSONAL BANKING ACCOUNT FEES AND CHARGES BOOKLET

From 1 May 2025, information about fees and charges for your credit card will no longer appear in the ANZ Personal Banking Account Fees and Charges booklet. Instead, you will be able to find this information in the ANZ Consumer Credit Cards Fees and Charges document, which can be found on anz.com.

CHANGES TO THE OVERSEAS TRANSACTION FEE

Effective from 2 May 2025:

- the amount of the Overseas Transaction Fee will increase from 3% to 3.5%. This will apply to all overseas transactions processed to your account from 2 May 2025. If you make a transaction before then which is processed on or after 2 May 2025, the increased Overseas Transaction Fee will apply.
- Overseas Transaction Fees will not be refunded where the related overseas transaction is refunded or reversed. This will apply to refunded or reversed overseas transactions processed to your account on or from 2 May 2025.



Please refer to the ANZ Credit Cards Conditions of Use for more information relating to the processing of transactions.

We are updating your credit card contract to reflect these changes. The description of the Overseas Transaction Fee in your ANZ Credit Card Letter of Offer under 'Fees and Charges' will be replaced with the following description, on 2 May 2025:

Overseas Transaction Fee

We will charge 3.5% of the total value in Australian dollars of:

- *any overseas transaction, plus*
- *any ATM fee and any other fees or charges charged by another person involved in the transaction.*

An overseas transaction is any Transaction, refund or reversal of a Transaction or other credit:

- *which is in a currency other than Australian dollars*
- *which is in Australian dollars but the person accepting or processing it is outside Australia (eg a purchase from someone overseas, or which is processed overseas)*
- *where Visa or another person involved in processing or accepting the Transaction decides it requires conversion to Australian dollars or is an overseas transaction*

It might not be clear to you that a Transaction is an overseas transaction, for example you might not be able to tell that the merchant is outside Australia, or that the Transaction is processed outside Australia.

When we decide whether a Transaction is an overseas transaction we may rely on information about it provided by Visa or the other parties involved in the Transaction.

Where an overseas transaction is refunded or reversed, the related Overseas Transaction Fee will not be.

ANY QUESTIONS?

For Frequently Asked Questions visit anz.com.au/personal/credit-cards/#faq or scan the below QR code:



anz.com

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IMPORTANT INFORMATION ABOUT YOUR ANZ CARD

We are writing to remind you about how to protect your card security and what to do if you have a query about a disputed transaction on your ANZ card.

ANZ'S ELECTRONIC BANKING SECURITY GUIDELINES

Guidelines for your card and password security

Your ANZ card password, PIN (Personal Identification Number), Telecode and other usernames or passwords are the key to accessing your accounts electronically. The security of your ANZ card, password, PIN, Telecode and other usernames or passwords is therefore very important. These guidelines are designed to help you keep your card password, PIN, Telecode and other usernames and passwords secure. By following these guidelines you can assist in preventing misuse of your ANZ card, password, PIN, Telecode and other usernames or passwords.

Liability for losses resulting from unauthorised transactions will be determined under the ePayments Code and not under these guidelines. For further details please see the ANZ Electronic Banking Conditions of Use, contained in your ANZ Product Disclosure Statement or product terms and conditions as applicable.

You may be held liable or partly liable for unauthorised transactions if you contributed to the loss through fraud or a breach of the passcode security requirements set out in these guidelines, if you unreasonably delay reporting a security breach (such as losing your card or someone gaining access to your PIN or passwords) or where an unauthorised transaction occurs because your card was left in an ATM.



Card security

To help protect your card, you and your additional cardholders must:

- sign the back of your card immediately on receipt and only use it within the 'valid from' and 'until end' dates;
- securely destroy the credit card when it expires (including any chip);
- not let anyone else use the card or have access to the card details or the PIN;
- regularly check that you still have your card;
- ensure that you retrieve your card after making a transaction;
- take reasonable steps to protect your card from misuse, loss or theft; and
- notify ANZ immediately if you become aware that your card or card account details (for example, the number and expiry date of your card) has been lost or stolen, or has been used by someone else.

If you use your eligible cards with your compatible device, you must:

- not leave your device unattended;
- not allow another person to use your device to make purchases or payments;
- lock your device when not in use and take all other reasonable steps necessary to stop unauthorised use of your device;
- notify ANZ immediately if your device is lost or stolen or service is suddenly disconnected without your permission (which may indicate you have been subject to mobile phone porting); and
- remove your eligible cards from your device prior to disposing of the device.

Passcode security requirements

These requirements help to protect your personal identification numbers (PIN) or other passwords (including one time passwords), Telecodes or usernames ('passcodes'). You may be held liable or partly liable for unauthorised transactions if you contribute to a loss through a breach of these requirements.

To help protect your PIN and passcodes, you and your additional cardholders must not:

- voluntarily disclose any of your PIN or passcodes to anyone (including a family member or friend). You may, however, disclose your ANZ Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- write or record your PIN or passcodes on your card, or on any other device given to you by ANZ that is used to perform transactions ('device') without making a reasonable attempt to protect it;

- keep a record of your PIN or passcodes with anything carried with, or liable to loss or theft simultaneously with, your card or device without making a reasonable attempt to protect it;
- keep a written record of your PIN or passcodes without making a reasonable attempt to protect it;
- choose a PIN or passcode that represents your birth date or a recognisable part of your name;

You must also notify ANZ immediately if you become aware that your card or device has been misused, lost or stolen, or that the security of your PIN or passcode has been breached.

A reasonable attempt to protect the security of a PIN or passcode record includes:

- disguising your PIN or passcode among other records;
- hiding or disguising the PIN or passcode in a place where it would not be expected to be found;
- keeping a record of the PIN or passcode in a securely locked container; or
- preventing unauthorised access to an electronically record of the PIN or passcode (for example, by password protecting it).

Other recommendations

We recommend you also consider the following steps to help keep your PIN or other passcodes safe:

- never enter your PIN or passcode into a web page which has been accessed by a link from an email, even if the email appears to have been sent by ANZ;
- When accessing ANZ Internet Banking you should always enter www.anz.com into your browser using the keyboard of your computer;
- take care to prevent anyone else seeing your PIN or passcode being entered in electronic equipment or hearing you disclose your Phone Banking Password (Security Code) to an ANZ officer, or where the account is a small business account, to an authorised user;
- avoid choosing a PIN or passcode with an easily retrieved combination (for example, repeated number or letters);
- aim to disguise your PIN or passcode in a way that is difficult for another person to discover. Consider avoiding:
 - recording the PIN or passcode in reverse order;
 - recording the PIN or passcode as a telephone number where no other numbers are recorded or where the numbers are in their correct sequence;
 - recording the PIN or passcode disguised as a date (including your birth date) or as an amount; or
 - recording the PIN or passcode in an easily understood code (for example, A for 1, B for 2).

What to do if you need to dispute a transaction on your ANZ card

ANZ has a process in place to help you with any incorrect or unknown transactions charged to your card.

You may be entitled to have a transaction reversed (a chargeback) in some situations where you have a dispute with the merchant. If you believe you're entitled to have a transaction reversed, you should let us know immediately. The Visa Scheme rules impose time limits for raising a dispute. Generally, under the scheme rules ANZ must lodge a fully detailed claim on your behalf within 120 days¹. However, we recommend that you raise your dispute with us as soon as possible. If you do not notify us of your disputed transaction and provide us with all necessary details and documentation in time for ANZ to meet this deadline, ANZ may not be able to assist you in having the disputed transaction reversed.

In some cases, such as where ePayments code applies, these time limits may not apply to your disputed transaction. However, you should still let us know about your dispute as soon as you can.

If we're satisfied after an investigation that you're entitled to have the transaction reversed, we'll credit your account for the amount originally debited for the transaction.

If we're not notified in time, we may not be able to investigate your claim, which means you may be liable for the transaction. To make sure this doesn't happen, it's important to review your statements carefully.

Visa Secure (Formerly known as Verified by Visa)

Visa Secure (formerly known as Verified by Visa) provides an extra level of protection for online Visa purchases at participating retailers utilising One Time Password via SMS sent to your mobile phone number held by ANZ.

You are not able to reverse a transaction authenticated using Visa Secure (formerly known as Verified by Visa) unless ANZ is liable as provided in your Electronic Banking Conditions of Use.

Any Questions?

For more information on disputing a transaction, refer to the relevant Terms and Conditions or Conditions of Use. If you have any questions, please visit anz.com or call 13 22 73. Hearing and speech impaired customers can utilise the TTY service by calling 133 677.

¹ For transactions performed using the EFTPOS system, longer time limits may apply.