



ANZ BALANCE VISA

**REWARDS PROGRAM
TERMS AND CONDITIONS**



ANZ Balance Visa Rewards Program Terms and Conditions:

When these terms and conditions apply

1. If you are a new account holder, these terms and conditions will apply when we advise you that your application to join the Program has been successful and you have activated your card account.

Earning Reward Points

2. Reward Points are used to determine when you become entitled to a reward and can only accrue to account holders. Reward Points do not accrue to additional cardholders and all Reward Points earned as a result of repayments to your card account by an additional cardholder will accrue to the account holder's points record.
3. Reward Points accrue monthly based on the relevant card account billing cycle and repayment of the balance (or part thereof) of the card or card account in the previous month.
4. You will earn 0.5 Reward Points for every \$1 repayment of the balance of your card account, subject to the exclusions set out in clauses 6 and 7.
5. You may earn Bonus Reward Points from time to time in a manner notified to you by ANZ.
6. You will not earn Reward Points on any payment to your card account:
 - as a result of redeeming Reward Points (including Cashback);
 - that is subsequently dishonoured; or
 - as a result of any refund, reimbursement or charges previously incurred (for example for returned merchandise) or chargeback.

Your points record will be adjusted to reflect any of the circumstances referred to in this clause 6.

7. You will not earn Reward Points if your card account is suspended or if you breach, or any additional cardholder breaches, these terms and conditions or the ANZ Credit Card Conditions of Use.

Reward Points are not property

8. Reward Points may not be transferred or sold.
9. Reward Points are not property, have no monetary value, are not convertible and can only be used to claim rewards. There will be no refunds for Reward Points that are not used to claim a reward.

Reward Points expiry and cancellation

10. In the event your card account is closed, any Reward Points that remain unused must be used within 60 days of the date of closure. Reward Points that remain unused after that period will be cancelled.
11. In the event that your card account is closed and you have pre-selected a redemption, your pre-selected redemption will not be sent. However any Reward Points that remain unused upon the card account closure may be redeemed within 60 days of the date of closure. Reward Points that remain unused after that period will be cancelled.
12. In the event the Program is terminated, we will notify you of termination and any claim for a reward must be made within 90 days of the date of termination.
13. We may also cancel Reward Points at our sole discretion if you die, if your card account is suspended, if you breach, or any additional cardholder breaches these terms and conditions or the ANZ Credit Card Conditions of Use or if we reasonably suspect you are operating your card account fraudulently or for any other reason at our discretion.

Rewards statement

14. You will receive a rewards statement twice a year. ANZ may vary the frequency and format of the rewards statement without notice.
15. Reward Points used to claim a reward will be deducted from your points record at the time we receive your request to claim a reward. The adjustment will be reflected in your next rewards statement.

Rewards

16. Rewards and the number of Reward Points required to claim a reward are available by visiting www.anzbalancevisa.com or by calling the ANZ Rewards Centre on 1300 368 324, Monday to Friday from 9am – 5pm Australian local time. You may claim a reward only from the rewards available by visiting www.anzbalancevisa.com or by calling the ANZ Rewards Centre that are current at the time you seek to claim a reward.
17. Special terms and conditions may apply to individual rewards and they will be advised to you by visiting www.anzbalancevisa.com, by calling the ANZ Rewards Centre on 1300 368 324, Monday to Friday from 9am – 5pm Australian local time, or by notice from ANZ.

Claiming rewards

18. Only the account holder may claim rewards. Additional cardholders are not entitled to claim rewards.
19. Your entitlement to claim rewards is based on the points record in relation to your card account. If your card account is in arrears, suspension or default, no rewards will be claimable.
20. You may use the option of 'Points Plus Pay' where available to redeem selected rewards. This means that you use Reward Points and also pay a monetary amount by debiting your card. Rewards for which you can use this option will be advised to you by us from time to time.

21. The procedure for claiming rewards is set out in the Rewards Guide. All rewards are subject to availability and substitutions may be necessary.
22. Before seeking to claim a reward, you should visit www.anzbalancevisa.com or call the ANZ Rewards Centre on 1300 368 324, Monday to Friday from 9am – 5pm Australian local time.
23. Rewards cannot be taken by pooling of Reward Points by persons with different card accounts.
24. Unless we advise otherwise, rewards cannot be returned for Reward Points to a points record, cashed in, exchanged or altered or revoked following redemption. Rewards also cannot be replaced if lost, stolen or otherwise destroyed.
25. Unless we advise in writing otherwise, rewards will not be delivered to, an address outside Australia.

Changes to rewards and these terms and conditions

26. We may change the Rewards Guide at any time. If any change affects Reward Points already accumulated you will be notified at least 30 days before that change takes effect.
27. We may at any time and in our discretion without notice withdraw, limit, modify, cancel or increase the continued availability of any reward or the number of Reward Points required to claim a particular reward.
28. We may change or amend these terms and conditions at any time. You will be notified in writing of changes to terms and conditions at least 30 days before that change takes effect.

What we are not liable for

29. Except as provided in any law which cannot lawfully be excluded or modified by agreement we:
 - make no warranties or representations either express or implied and expressly disclaim any and all liabilities (including for consequential damages) with respect to type, quality, standard or fitness or suitability for any purpose of the rewards;

- are not responsible for the loss, theft or destruction of rewards;
 - do not accept any liability with respect to any loss arising from the supply of a reward;
 - are not liable for any delay or inability to provide any rewards caused by circumstances beyond our control including strikes, industrial disputes or acts of God.
30. In the event that we are liable for breach of any term implied by law, we limit that liability where we are entitled to so do for:
- replacement or repair of the reward or payment of the cost of replacing or repairing the reward; and
 - supplying the services again or payment of the cost of having the services supplied again.

Disputes

31. All questions or disputes regarding eligibility for rewards or the eligibility of Reward Points for accrual or reward will be resolved by, us at our sole discretion. All enquiries regarding rewards statements must be made within 90 days of the date of the statement. Otherwise, any questions or disputes must be brought to our attention within 12 months of the incident first giving rise to the question or dispute.
32. All questions or disputes must be submitted in writing to the ANZ Rewards Centre and, where relevant, be accompanied by a legible proof of the repayment of your card account balance or card account statements.

ANZ Rewards Centre
PO Box 444, Balmain NSW 2041

33. If you are not satisfied with our response to your question or dispute, you may access our complaints handling procedure, which is set out in the ANZ Credit Card Conditions of Use.

General

34. If you breach or any additional cardholder breaches the ANZ Credit Card Conditions of Use or these terms and conditions, we may suspend or exclude you from participating in the Program.
35. Any tax liability, stamp or other duty or other government charge or reporting requirement in connection with or on any benefit derived by you from the use of a card by you or an additional cardholder or receipt of a reward is your sole responsibility.
36. You may request further details about the Program by calling 1300 368 324.
37. The Australian Securities and Investments Commission has granted us relief from certain provisions of the Corporations Act 2001 relating to managed investments and non-cash payment facilities. The relief granted means that the Program is not required to be registered as a managed investment scheme or treated as a non-cash payment facility and the licensing, financial services disclosure and product disclosure provisions do not apply to the Program.

In these terms and conditions

'account holder' or **'you'** means the person in whose name a card account is kept and who is responsible for all transactions on the card account.

'additional cardholder' means a person to whom a card is issued, at the request of the account holder and who is authorised to transact on the card account.

'ANZ' means Australia and New Zealand Banking Group Limited.

‘Bonus Reward Points’ means the additional Reward Points that are earned, from time to time in a manner notified to you by ANZ, in addition to the, standard Reward Points earned on the repayment of the balance (or part, thereof) of the card or card account.

‘card’ means an ANZ Balance Visa or any other card as may be notified to the account holder as being a card for the purposes of these terms and conditions.

‘Cashback’ means cash credited to your ANZ Balance Visa account as a result of redeeming your Reward Points.

‘Program’ means the ANZ Balance Visa Rewards Program.

‘points record’ means a record in relation to a card account for the purpose of determining when you become entitled to a claim a reward.

‘reward’ means a reward, gift, bonus, good or service or other benefit obtained by you through the accumulation of Reward Points through use of the card or a card account.

‘Rewards Centre’ means the centre maintained by ANZ and/or its agents and contractors, to administer aspects of the card relating to rewards, points records, the Rewards Guide, these terms and conditions, newsletters, the rewards database and rewards statements.

‘Rewards Guide’ means the current guide published from time to time setting out how rewards may be redeemed.

‘Reward Points’ means points added to or subtracted from a points record in accordance with these terms and conditions.

‘rewards statement’ means the summary of Reward Points in the account holder’s points record, including the number of Reward Points accrued and details of rewards claimed.

‘we’, ‘us’ or ‘our’ means ANZ Rewards No 2 Pty Limited ABN 41 082 713 915 and Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Customer Charter

ANZ's commitment to you

ANZ is committed to providing you with convenient banking that is simple to understand and delivered in a responsible manner by our people, in accordance with the highest standards of integrity.

ANZ's Customer Charter sets out the specific service standards you should expect us to meet.

It reflects both the products and services that we currently offer and the higher standards towards which we aspire.

Our external auditors will review our performance against these standards every year and we will report the results to you. In this way, we hope to earn your faith in us as Australia's most respected retail bank.

If you would like to read our Customer Charter in full, please visit anz.com or call 13 13 14 for a copy.

Notes:

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 58476 08.2017 W577632



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