

fight back against high credit card interest rates with the low rate Aussie MasterCard®



The average credit card charges over 16% p.a.[^] interest, with some charging over 20% p.a. You can fight back with the low rate Aussie MasterCard.

It's a no-nonsense credit card with one of the lowest ongoing interest rates on purchases around. And, because everyone's needs are different when it comes to credit cards, you can choose the special offer that suits you best for an even better deal to get you started.

With the low rate Aussie MasterCard you could also benefit from:

- a low ongoing interest rate on purchases, currently 12.99%p.a.¹
- up to 55 days interest free on purchases⁶
- a low annual fee of only \$49
- 24/7 online account access or over the phone
- Shop safely online at participating merchants with MasterCard Securecode™
- Plus for a limited time only you now get to choose the special introductory offer that suits you best.

Four great deals. Which one will you choose?

Offer 1	Offer 2	Offer 3	Offer 4
Help get your credit card debts under control	A smarter way to spend	Make the most of our lowest rate	\$0 annual account fee for the first year⁵
For the first twelve months, you'll pay just 3.99%p.a. on balance transfers ² . It's a more manageable way to repay your credit and store card debts.	For the first nine months, you'll pay just 4.99%p.a. on purchases ³ made on your Aussie MasterCard. Now that's affordable.	Get our lowest rate for the first six months: you'll pay just 2.99%p.a. on both balance transfers and purchases ⁴ .	That's a saving of \$49. If you pay off your balance in full every month, this deal could be the biggest money-saver for you.

Speak to your Aussie Broker about an Aussie MasterCard today.

choose to put yourself in a better place

 **Aussie**

Credit Cards

Terms and conditions available on application. Fees and charges apply. Approval subject to our normal lending criteria. 1) The standard variable interest rate for purchases is 12.99% p.a. and 19.79% p.a. on cash advances. Interest rates current at 10 June 2010 and subject to change. 2) From date of card approval. Only valid for balance transfers from non-Aussie credit and store cards. Balance transfer rate applies only to balances transferred for twelve months from the date your card is approved, and then reverts to the standard variable rate applicable for purchases on your card. Interest accrues on balance transfers from the date the transfer is processed by us. Terms and conditions apply to balance transfers (please call 13 13 77 for a copy). 3) The reduced rate for purchases starts from the date your card is approved. Promotional rate reverts to the standard variable interest rate applicable to purchases on your card nine months after date of card approval and any balances that remain unpaid at the end of this period become subject to the standard variable interest rate applicable to purchases. Excludes cash equivalent transactions and balance transfers. 4) From date of card approval. Promotional rate reverts to the standard variable interest rate applicable to purchases on your card six months after date of card approval and any balances that remain unpaid at the end of this period become subject to the standard variable interest rate applicable to purchases. Excludes cash equivalent transactions. Only valid for balance transfers from non-Aussie credit and store cards. Balance transfer rate applies only to balances transferred for six months from the date your card is approved, and then reverts to the standard variable rate applicable for purchases on your card. Interest accrues on balance transfers from the date the transfer is processed by us. Terms and conditions apply to balance transfers (please call 13 13 77 for a copy). 5) \$0 annual fee in the first year applies only once per new Aussie MasterCard. To be eligible for this offer you must activate your card. The annual account fee will apply to your account for the second and subsequent years. 6) If you pay your account in full by the due date each month. ^ Source: Infochoice as at 28 May 2010

Select customer offer

<input type="checkbox"/>	2.99%p.a. combo ⁴	SAHQ
<input type="checkbox"/>	3.99%p.a. BT ²	SAHM
<input type="checkbox"/>	4.99%p.a. purchases ³	SAHU
<input type="checkbox"/>	\$0 annual fee ⁵	SAHY

PLEASE COMPLETE ALL SECTIONS OF THIS FORM USING BLACK INK AND CAPITAL LETTERS. PLEASE WRITE YOUR NAME EXACTLY AS IT APPEARS ON YOUR PHOTO IDENTIFICATION. BY COMPLETING THIS FORM YOU ARE CONFIRMING THAT YOU ARE 18 YEARS OF AGE OR OVER, HAVE A GOOD CREDIT RATING, EARN AT LEAST \$15,000 P.A. AND ARE AN AUSTRALIAN RESIDENT.

Seller ID

1. Your details

Title Family Name

First Name

Middle Name

Aust Driver's Licence No.
(Please leave blank if not applicable)

Date of birth / / Gender Male Female
(dd/mm/yyyy)

Residential Address (PO Box not accepted) Unit No.

House No. Street Name

Type (e.g. St) Suburb

State Postcode

How long have you lived there? Years Months

Home Ph. Work/Mobile Ph.

Email Address

Previous Address (If at current address less than 3 yrs) Unit No.

House No. Street Name

Type (e.g. St) Suburb

State Postcode

Mailing Address (If the mailing address is the same as the residential address please leave blank)

Unit No. House No.

Street Name

Type (e.g. St) Suburb

State Postcode

Are you a Permanent Australian Resident? Yes No

Your marital status 1 Single | 2 Married | 3 Defacto
4 Separated/Divorced | 5 Widowed

Number of dependants

Name of a relative or friend (not living with you)

Contact Phone Number

Security code (for identification purposes e.g. a word meaningful only to you. This word must be provided when seeking account information over the phone.)

2. Your work (Your employment details may be verified with your employer or accountant)

Are you self employed? Yes No

Your occupation

2. Your work (Continued)

Employer's name/accountant's name (if self employed)

Employer's/accountant's phone no.

Time in current employment Years Months

Time in previous employment Years Months

Current Employer's address

Suburb

State Postcode

3. Transfer your balances

To transfer your balance(s) from another credit or store card to your Aussie Credit Card, simply complete this section. Please read the 'Declaration' and 'Balances you would like to transfer' sections on the reverse of this form before applying.

Yes I would like to transfer an amount from another credit or store card to my new account if approved.

Card 1 Account name

Account issuer

Account/card number

Exact amount to be transferred \$, .00

Card 2 Account name

Account issuer

Account/card number

Exact amount to be transferred \$, .00

4. Your finances (please only complete the relevant fields using whole dollar amounts)

Salary/Income

Gross (before tax) Monthly Salary \$, .00

Other Gross (before tax) Monthly Income (rent, interest, dividend, etc.) \$, .00

Bank Deposits/Savings

Total Balance of Accounts \$, .00

Years Open

Total Other Assets (excl cash/home) (motor vehicle etc.) \$, .00

Residential Status

1 home owned/being purchased | 2 renting | 3 living with parents

If 1, Value of Property \$, .00

Amount Owing \$, .00

Your share of Monthly Repayments only \$, .00

4. Your finances (Continued)

Living Expenses

Your share of Monthly Rent/Board only (exclude mortgage) \$, .00

Your share of Monthly General Living Expenses only (e.g. bills, transport etc.) \$, .00

Credit Card(s)/Store Card(s)

Total Limit \$, .00

Total Amount Owing \$, .00

Total Monthly Repayments \$, .00

Other Loans/Facilities

Total Original Borrowings \$, .00

Total Amount Owing \$, .00

Your share of total Monthly Repayments only \$, .00

5. Other cardholders on your account

Title Family Name

First Name

Middle Name

Date of birth / /

Security code (for identification purposes e.g. a word meaningful only to you. This word must be provided when seeking account information over the phone.)

6. Your signature

I have read and understood this application including the 'Declaration' and 'Balances you would like to transfer' sections on the reverse of this Application. I acknowledge that all information provided in this application form is true and correct.

Applicant's signature

Date / /

Additional cardholder's signature

7. Declaration

Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) is the issuer of the Aussie Credit Card under an agreement with AHL Investments Pty Ltd (ABN 27 105 265 861). In this declaration, we, us or our means AHL Investments Pty Ltd and ANZ. We are collecting your personal information to assess your application and, if it is approved, to provide you with the product you are applying for. Without this information we may not be able to consider or approve your application. By signing this application form, you authorise us to give your personal information (including information about your credit worthiness, history, standing or capacity) to:

- any third party providing you with a product or service in relation to the Aussie Credit Card product;
- any service provider we engage to carry out or assist our functions and activities;
- credit reporting agencies;
- your referee or employer;
- your Aussie Mortgage Broker and/or Aussie Franchise Principal

7. Declaration (Continued)

- other persons we are authorised or required by law to disclose information to (and other persons where you have consented to the disclosure);
- any credit provider to assess a credit application, assess your credit worthiness, to help you avoid default and to tell them of any defaults you have had.

You authorise these people to have access to your personal information.

Promotion of other products or services.

You agree that we may use your personal information to help plan, research, market and promote our products or services or those of our respective related companies and our other alliance partners. We may also disclose your personal information to our respective related companies and alliance partners to enable us or them to market their products or services. If you do not want us to tell you about our products or services or those of our related companies or alliance partners, you may withdraw your consent by calling 1300 660 841 at any time.

Personal Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by us in the course of your relationship with us.

Access

You may request access to your information by calling 1300 660 841. Access will be granted in accordance with the Privacy Act 1988. If any of your information is inaccurate, you may request that it be corrected. If you have provided another person's personal information during this application, please show them a copy of this clause.

Customer Identification Process: Federal Government legislation requires us to verify the identity of all account holders, signatories and agents. I state that this account is held in the name of a person. This account is not held in trust. You and the Additional Cardholder are not known by any other names. You must complete the Customer Identification Process (required by Federal Legislation) if you do not have an existing account with ANZ.

Additional Cardholder

You acknowledge that as the Primary Cardholder, you are responsible for all transactions made on this account by any Additional Cardholder(s). You also acknowledge that if your request for an Additional Cardholder(s) is approved, the Additional Cardholder will be sent his/her own Personal Identification Number (PIN) and will be able to access the credit card account electronically and also obtain information about the status of your account and transactions made on your account.

Cancelling an Additional Card

As the Primary Cardholder, you can request to cancel an Additional Card by calling 1300 660 841. We will only cancel the Additional Card when you have returned it to us, or have taken all reasonable steps to return it.

Conditions of Use

You acknowledge that your new Aussie Credit Card account is subject to the Aussie MasterCard Conditions of Use.

Signing the application form evidences your understanding of and consent to all matters set out in this declaration.

8. Balances you would like to transfer

You can request to transfer balances of \$100 or more from credit cards of other banks, financial institutions and store cards.

We cannot accept a balance transfer:

- from other Aussie Credit Card accounts;
- from Credit Cards issued outside Australia;
- if the balance on your Aussie Credit Card has reached or exceeded 95% of the available credit limit balance;
- if you are in default on any existing Aussie Credit Card account;
- if any other account(s) named in your application is (are) in default at the time the application is received;
- if the balance transfer you request will cause you to exceed the limit on your Aussie Credit Card account, we will process up to 95% of the limit on your Aussie Credit Card

Your balance transfer request will only be processed once you have activated your Aussie Credit Card. Payments to your Aussie Credit Card will be applied to balance transfer amounts as detailed in the 'Application of payments' Section in your 'Aussie MasterCard Conditions of Use'. Interest applies to the amount of the balance transfer from the date we process the balance transfer request. You (or the account holder) must continue to make payments to the nominated account(s) while the balance transfer application is being processed and toward any remaining balance once the transfer is complete. Payments to your nominated account will usually be completed within three working days. Where you are not the owner of the nominated account(s), you must ensure the owner(s) consent(s) to the request.

Performing a balance transfer does not close your account(s) at other financial institutions



Please complete and check your application. For faster processing, please ensure all sections of this application are complete, then fold and seal in an envelope and mail to: Aussie Credit Cards, Reply Paid 79929, Locked Bag 2905, Collins Street West, Vic 8007 (no postage stamp required). Aussie Credit Cards are provided under agreement by Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Account opening – verification of signatory

- In part A record the appropriate details for the document check(s) carried out.
- In part B, indicate if verification has or has not been achieved.

Name of Signatory:		
Account Name:		Account Number:

Identity Document Requirements

You **MUST** present **ONE** primary identification document from the list and **ONE** additional identification document.

Does your primary document contain a photo?

- Yes > You must also supply one additional document from **ANY** list
 No > You must also supply one additional document which **MUST** be from the Secondary list

To verify your identity, the details in section A and B must **EXACTLY MATCH** your identification documents including full given name, no initials.

You **MUST** complete Identification Documents details in Section A below.

Primary Identification Documents
- with Photo

- Australian Driver Licence or Learner Permit (current)
- Australian Passport (current or expired within the last 2 years)
- Proof of Age Card / NSW Photo Card (current and government issued)
- State / Federal Government Employee / Defence Force Photo Identity
- Australian Tertiary Institution Student Card (current)
- Australian Photo Firearms or Boat Operators Licence (current)

- without Photo

- Birth Certificate (not an extract, government issued)
- Australian Citizenship Certificate
- Centrelink Pension Card (Health Care, Commonwealth Seniors Health, Pensioner or Interim Concession)

Secondary Identification Documents with Residential Address

- Utility Bill or Local Government Rates Notice (less than 3 months old)
- Tax Assessment Notice or Government Benefits Notice (less than 12 months old)
- Under 18 Letter from school principal (less than 3 months old)

Other Identification Documents

- Australian Bank Debit / Credit Card (current)
- Australian Bank Passbook (current)
- Medicare Card (current)

A) Document details

Record the appropriate details for the document check(s) carried out. Please complete all fields, where applicable, for both identification documents below.

	Document 1	Document 2
Type of document		
Person to whom it relates		
Date of Birth or Age (if shown)		
Place of residence (if shown)		
Date of issue		
Place of issue		
Expiry date		
Document/licence/card Number		

B) Result of check

Has verification been achieved?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Signature	Checking officer
			X	
Is there a need to file a Suspicious Matter report?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date	

I am acting as an agent on behalf of AHL Pty Limited to carry out the Aussie MasterCard Identity Verification Check.

Checking Officer's Full Name

Other Names by which Signatory is known