

Consumer Credit Cards – Current Products

	AFF		ANZ Rewards		Value Range		
Cards Name	ANZ Frequent Flyer Black	ANZ Frequent Flyer Platinum	ANZ Rewards Black	ANZ Rewards Platinum	ANZ Platinum	ANZ First	ANZ Low Rate
Purchase Rate	20.24%	20.24%	20.24%	20.24%	20.24%	20.24%	12.49%
Key Fees*	Annual Fee: \$425	Annual Fee: \$295	Annual Fee: \$375	Annual Fee: \$95	Annual Fee: \$0 first year, \$87 after that (or \$0 with \$20k eligible purchases)	Annual Fee: \$30	Annual Fee: \$58
Interest Free Days	55	55	55	55	55	55	55
Minimum Credit Limit	\$15,000	\$6,000	\$15,000	\$6,000	\$6,000	\$1,000	\$1,000
Earn rate for Rewards points	1 point per \$1 spend up to \$7500 per statement; 0.5 thereafter	0.75 points per \$1 spend up to \$3k per statement; 0.5 thereafter	2 points per \$1 spend up to \$5k per statement; 1 thereafter	1.5 points per \$1 spend up to \$2k per statement; 0.5 thereafter	n/a	n/a	n/a
Caps / tiers for Rewards points	Uncapped	Uncapped	Uncapped	Uncapped	n/a	n/a	n/a

*Not exhaustive - other fee types may also apply

Consumer Credit Card - Grandfathered Products

Grandfathered Product	Last Account Open Date
Westfield card	23/09/2003
Bankcard	23/09/2005
Free Days MasterCard	10/07/2007
Visa PayCard	10/07/2007
Rewards Visa PayCard	10/07/2007
ANZ First Low Interest	19/10/2007
Single Currency Travel Card	1/05/2011*
ANZ Frequent Flyer Platinum ex Gold	16/02/2012
Aussie card	25/05/2012
Low Interest MasterCard	7/11/2013
ANZ Balance Visa	28/07/2016
Low Rate MasterCard	9/08/2018
Low Rate Platinum	20/07/2018
ANZ Travel Adventures Card	30/11/2022
ANZ Frequent Flyer	30/11/2022
ANZ Rewards	30/11/2022

* Refers to month of grandfathering, i.e. May 2011

Commercial Credit Cards – Current Products

	Product - ANZ Business One			
Cards Name	Low Rate	55 Interest Free days	Rewards Options	Business Black
Purchase Rate	12.99%	17.74%	20.24%	20.24%
Key fees*	Annual fee: \$100	Annual fee: \$150	Annual fee: \$200 Rewards fee: \$75 per card per year	Annual fee: \$300 Rewards fee: \$75 per card per year
Interest Free Days	0	Up to 55 days	Up to 40 days	Up to 55 days
Minimum Credit Limit	\$1,000	\$1,000	\$1,000	\$10,000
Earn rate for Rewards points	n/a	n/a	1 point per \$1 spend, uncapped	1.5 points per \$1 spend up to \$10k per statement; 1:1 thereafter
Caps / tiers for Rewards points	n/a	n/a	Uncapped	Uncapped

**Not exhaustive - other fee types may also apply*

Personal Loans – Current Products

	Variable Rate Loan	Fixed Rate Loan
Standard Interest Rate	From 7.49% p.a. to 17.99% p.a.	From 7.49% p.a. to 17.99% p.a.
Key Fees*	Loan Approval Fee: \$150 Loan Administration Charge: \$10 Monthly (charged quarterly)	Loan Approval Fee: \$150 Loan Administration Charge: \$10 Monthly (charged quarterly)
Key Features	Personalized rate Potential to access same day cash	Personalized rate Potential to access same day cash

**Not exhaustive - other fee types may also apply*