

Media Release



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ANZ Gold – now with Sphere

ANZ today announced a range of new features for the ANZ Gold Visa card, including the option of its innovative chip-based credit card rewards program, Sphere.

Launched in July 2002 for the ANZ First Visa card, Sphere is Australia's first integrated chip-based loyalty program offering participating ANZ Gold card customers the benefits of points-based rewards as well as attainable Instant Rewards at chip-enabled retailers.

Features of the Sphere reward program include:

- Instant Rewards consisting of exclusive in-store discounts on purchases
- Primary and additional cardholders earn points for every dollar spent in Australia (up to 100,000 points per annum, excluding cash equivalent transactions) and can reach their rewards faster by shopping at Sphere Bonus Partners. Sphere points never expire.
- Wide choice of rewards including products and vouchers from major retailers, supermarkets and petrol stations.
- Sphere is not linked to any specific airline frequent flyer program. Harvey World Travel vouchers allow members to choose flights with any airline, car hire, and accommodation.
- Sphere customers receive a rewards summary with their monthly ANZ Gold statement.

ANZ Managing Director for Credit Cards Australia Ms Jenny Fagg said Sphere had been added to the range of options for ANZ Gold because cardholders wanted a loyalty program to accompany the standard benefits of their Gold credit card.

"ANZ Gold cardholders with Sphere will also receive additional benefits including two points earned for every foreign currency transaction and additional bonus points at participating merchants," said Ms Fagg.

"Participating ANZ Gold cardholders will also be eligible for unique redemption offers and our 'Points Plus Pay' redemption feature, so customers can top up their points by using their ANZ Gold Card to pay for part of the reward," she said.

ANZ has also added new features to ANZ Gold's comprehensive overseas travel and medical insurance benefits with increased cover and ticket replacement, transport and lost luggage assistance service for ANZ Gold Liberty.

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ANZ has already converted all its ANZ Gold customers to chip, which offers a secure online shopping guarantee using Verified by Visa, a new authentication technology protocol that is designed to increase security of online transactions by confirming the identity of both the buyer and seller. Cardholders can also choose to shop online via a chip card reader connected to their PC.

ANZ Gold cardholders continue to benefit from features exclusive to Gold card customers, including up to 55 days interest free on purchases, commission free travellers' cheques and 12 months extended warranty on purchases. ANZ Gold can also be linked to an ANZ Access Advantage account, free of account servicing fees.

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Details on ANZ Gold Sphere

Sphere is a revolutionary reward program. From the moment customers enrol they can enjoy Sphere Instant Rewards worth hundreds of dollars.

The Sphere Program is optional for ANZ Gold customers – it has an annual rewards membership fee of \$33, with no fee for additional cardholders

To enrol existing ANZ Gold card customers call 13 22 73

New customers can complete an application form for ANZ Gold and Sphere or call 13 33 33.

Cardholders who join Sphere before 17 January 2003 will receive two Village movie tickets valued at \$28 and access to Instant Rewards worth hundreds of dollars.

Sphere Instant Reward Partners

Participating ANZ Gold cardholders (and additional cardholders) will receive in-store discounts and exclusive offers with their purchase when they use their card at selected Sphere Instant Reward Partners. Current in-store discounts and exclusive offers include:

- Liz Davenport - \$50 gift voucher when customers make a purchase of \$300 or more
- Aveda – voucher for 30-minute aromatherapy facial valued at \$55 when customers make a purchase of \$150 or more.
- Surf Dive 'n' Ski – free T-shirt and cap plus VIP Card entitling customer to 20% discount on next visit when customers make a purchase of \$200 or more
- Harvey World Travel – book two business class fares with Qantas Air to Kuala Lumpur, pay \$3,039 for one ticket and less than half price for the companion airfare.

Sphere Bonus Partners

ANZ Gold cardholders can earn up to four Sphere points for every dollar spent. Bonus Partners include Brisbane Car Sound, Gaz Man, Surf Dive 'N Ski, All Seasons Hotels, Aveda, Harvey World Travel, Mercure Hotels, Novotel Hotels, Prouds The Jewellers, Retravisation, Sofitel Hotels and Resorts, Strathfield, Thrifty, wishlist.com.au, ANZ Insurance, ANZ Personal loans. The list of bonus partners will continue to grow.

Redeeming points for rewards

Cardholders can redeem points for rewards across a wide range of categories including products and vouchers from major retailers, department stores and entertainment outlets. Points can also be redeemed for Harvey World Travel vouchers that can be used towards flights, accommodation and car hire.

ANZ Gold – Comprehensive Overseas Travel and Medical Insurance:

Insurance is provided at no extra cost when ANZ Gold cardholders purchase at least \$250 or more of travel on their card prior to departure. The policy covers a range of travel contingencies, including medical, cancellation costs, personal liability and lost luggage. Enhanced benefits include:

- Maximum stay per return journey increased from 3 to 4 months
- New optional medical cover for approved pre-existing conditions available at additional cost
- Mugging cover up to \$200
- Item limit cover for video recorders, cameras and portable electrical equipment increased by \$500 to \$3500
- Travel delay cover increased when travelling with spouse and/or dependent children, from \$200 to \$400
- Waiver cover for hire car excess now \$2,000 an increase of \$1,250
- Luggage cover when travelling with spouse and/or dependent children increased from \$17,500 to \$20,000