



**IT'S YOUR BUSINESS**

**ANZ BUSINESS CREDIT CARDS**





## IN BUSINESS, YOU NEED TOOLS THAT ARE SPECIFIC TO YOUR NEEDS

A business credit card is just the same. That's why at ANZ, we offer a range of credit cards specifically designed for business. Just tell us what your business needs are, and we'll show you the card that's right for you.

### **ANZ business credit cards give you convenience, cash flow and control**

#### **Convenience**

Enjoy the convenience of making payments online, over the phone or by using your compatible iPhone® or Android™ phone or wearable device to tap and pay with your eligible ANZ business credit cards<sup>12</sup>. Reduce paperwork with all your business transactions consolidated on one account. And shop with confidence, knowing that your Visa card can be used at tens of millions of locations worldwide.

#### **Cash Flow**

Take advantage of credit on the account to cover additional working capital expenses. Or select an option with interest free days on purchases to extend your cash flow<sup>9</sup>.

#### **Control**

Keep expenses on track with cardholder spend caps, limits and controls. Plus protect your business with ANZ Falcon™ card fraud detection and complimentary Unauthorised Transactions Insurance<sup>2</sup>.

WHAT DOES  
**YOUR**  
**BUSINESS**  
NEED?

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**ANZ QANTAS  
BUSINESS REWARDS**

We want to get uncapped Qantas Points<sup>10</sup> and unlock other value with Qantas Business Rewards<sup>6</sup>



**ANZ BUSINESS  
BLACK**

We want rewards and insurance cover while improving cash flow.



**ANZ BUSINESS  
55 INTEREST FREE DAYS**

We want to improve cash flow, to ensure cash comes in before it goes out.



**ANZ BUSINESS  
LOW RATE**

We want to keep costs under control with a low interest rate on purchases.

## ENJOY ADDED SECURITY

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When it comes to protecting your credit card, you can rest easy knowing that ANZ is looking out for your interests.

### **Protection against unauthorised transactions**

This helps protect you against unauthorised transactions made by cardholders on your cards.

### **ANZ credit card security – ANZ Falcon™**

At ANZ we're doing whatever it takes to ensure your credit card information is safe and secure. ANZ Falcon™ security works around-the-clock to monitor your card for any suspicious transactions when you shop online, over the phone and overseas.

### **Unauthorised transactions insurance<sup>2</sup>**

ANZ Business Credit Cards offer your company insurance against unauthorised card use by employees for up to \$37,500 per cardholder and up to \$200,000 per annum for the total card account, in any 12-month period.

## MANAGE AND CONTROL EMPLOYEE SPENDING MORE EFFICIENTLY

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### **Spend caps**

Individual monthly spend limit on each card according to the budget you set.

### **Cash out limits**

Limit cash out over the counter from bank branches and other financial institutions and cash withdrawals from ATMs in Australia and overseas.

### **Transaction limits**

Set 'per transaction' limits to control the size of purchases a cardholder can make.

### **Merchant category controls**

Limit cardholders to specific categories of spend. You can ask us to block entire merchant groups or specific merchant categories within a merchant group<sup>10</sup>.

### **Simple monthly statement**

Your statement summarises all fees, charges and payments, as well as providing GST estimations and spend by cardholder.

### **Transaction data feed to accounting software providers**

Direct daily data feeds to many accounting software providers, including Xero™, MYOB®, Reckon One, Saasu, Sage, SISS or Intuit Quickbooks® Online.

A man with short, light brown hair, wearing a blue button-down shirt, is seen from the back and side. He is leaning on a balcony railing and looking out over a cityscape at sunset. The sky is a warm, golden color, and the city buildings are silhouetted against the light. A teal circular graphic is overlaid on the image, containing the text 'ANZ QANTAS BUSINESS REWARDS' and a small horizontal line below it.

**ANZ QANTAS  
BUSINESS  
REWARDS**

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# ANZ QANTAS BUSINESS REWARDS

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WE WANT TO GET UNCAPPED  
QANTAS POINTS<sup>10</sup> AND UNLOCK  
OTHER VALUE WITH QANTAS  
BUSINESS REWARDS.<sup>6</sup>

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## Features

- Unlock flights savings, travel management and the ability to earn even more Qantas Points with Qantas Business Rewards<sup>14</sup>
- Earn uncapped Qantas Points with 0.75 Qantas Points for every \$1 spent on eligible purchases up to and including \$15,000 per statement period, and 0.5 Qantas Points thereafter uncapped<sup>5</sup>
- Help manage cash flow with up to 55 interest free days on eligible purchases<sup>9</sup>
- ANZ Global Business Concierge for access to 24/7 booking support for travel, entertainment and events<sup>7</sup>
- International and Domestic Travel Insurance for eligible cardholders<sup>2</sup>
- See more information about your purchases with clearer transaction descriptions in the ANZ App.

## Optional extras

- Switch to electronic statements to save paper



**BUSINESS  
BLACK**

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# ANZ BUSINESS BLACK

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WE WANT REWARDS AND  
INSURANCE COVER WHILE  
IMPROVING CASH FLOW.

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## Features

- Up to 55 days interest free credit on purchases<sup>9</sup>
- 1.5 Reward Points for every \$1 spent on eligible purchases (excluding taxation payments) up to and including \$10,000 in the statement period<sup>4</sup>
- 1 Reward Point for every \$1 spent on eligible purchases (excluding taxation payments) over \$10,000 in the statement period<sup>4</sup>
- Flexible rewards redemption options, including rewards from selected Airline partners, gift cards and more
- ANZ Global Business Concierge for access to 24/7 booking support for travel, entertainment and events<sup>7</sup>
- International and Domestic Travel Insurance for eligible cardholders<sup>2</sup>
- See more information about your purchases with clearer transaction descriptions in the ANZ App.

## Optional extras

- Switch to electronic statements to save paper



INTEREST  
FREE DAYS

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# ANZ BUSINESS 55 INTEREST FREE DAYS

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WE WANT TO IMPROVE CASH FLOW,  
TO ENSURE CASH COMES IN BEFORE  
IT GOES OUT.

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## Features

- Improve your cash flow position
- Up to 55 days interest free credit on purchases<sup>9</sup>
- See more information about your purchases with clearer transaction descriptions in the ANZ App.

## Optional extras

- Switch to electronic statements to save paper

## ANZ Falcon™

- ANZ Falcon™ provides round-the-clock monitoring for suspicious transactions

## Additional cards

- Additional cardholders with no additional Annual Fee.



LOW  
RATE

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# ANZ BUSINESS LOW RATE

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WE WANT TO KEEP OUR COSTS  
UNDER CONTROL WITH A LOW  
INTEREST RATE.

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## Features

- ANZ Business Credit Cards' lowest ongoing interest rate on purchases<sup>11</sup>
- See more information about your purchases with clearer transaction descriptions in the ANZ App

## Optional extras

- Switch to electronic statements to save paper

## ANZ Falcon™

- ANZ Falcon™ provides round-the-clock monitoring for suspicious transactions

## Additional cards

- Additional cardholders with no additional Annual Fee.

1. Applications for credit are subject to assessment criteria. Fees and Charges apply. For a full list of the Fees and Charges please visit [anz.com](http://anz.com) or call 13 10 06 for a copy of the [ANZ Commercial Card \(ANZ Business One\) Fees and Charges \(PDF\)](#).

2. Complimentary credit card insurance covers provided are part of a Group Policy issued by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708 to Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL and Australian credit licence 234527 which allows eligible ANZ account holders and cardholders to claim under the Group Policy as a third party beneficiary by reason of the statutory operation of Section 48 of the Insurance Contracts Act 1984 (Cth). The eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits of the group policy are set out in the [ANZ Commercial Card \(ANZ Business One\) Terms and Conditions \(PDF\)](#) and the [ANZ Business Black and ANZ Qantas Business Rewards Complimentary Travel Insurance Policy Information Booklet \(PDF\)](#) as applicable which may be amended from time to time. An excess may be deducted from any benefit paid. ANZ does not guarantee this insurance. Any advice has been prepared without taking into account your objects, financial situation or needs. You must check whether or not it is appropriate, in light of your own circumstances, to act on this advice. 3. Reward Points and Bonus Reward Points accrue in accordance with the [ANZ Business Rewards Program](#) <https://www.qantas.com/au/en/business-rewards/terms-and-conditions.html> and [ANZ Qantas Business Rewards Terms and Conditions](#). Please visit [anz.com/qantasbusinessterms](http://anz.com/qantasbusinessterms) or call 13 10 06 for a copy. Some transactions are not eligible to earn Reward Points. For details of transactions which are not eligible, refer to the terms and conditions. 4. Business Black credit cards earn 1.5 Reward Points for every \$1 spent on eligible purchases in the statement period up to and including \$10,000, and 1 Reward Point for every \$1 spent on eligible purchases in the statement period over \$10,000. Excludes taxation payments. 5. ANZ Qantas Business Rewards credit cards earn 0.75 Qantas Points for every \$1.00 spent on eligible purchases in the statement period up to and including \$15,000, and 0.5 Qantas Points for every \$1 spent on eligible purchases in the statement period over \$15,000. 0.50 Qantas Points for every \$1.00 spent on government payments. For details, refer to [ANZ Qantas Business Rewards Terms & Conditions](#) available at [anz.com/qantasbusinessterms](http://anz.com/qantasbusinessterms). 6. A business must be a Qantas Business Rewards Member to earn and redeem Qantas Points with an ANZ Qantas Business Rewards Card. A one-off join fee of \$89.50 including GST normally applies, however this will be waived for ANZ customers that join via [qantas.com/anzqbr](http://qantas.com/anzqbr). Membership and Qantas Points are subject to the Qantas Business Rewards Terms and Conditions available at [qantas.com/qbr/terms](http://qantas.com/qbr/terms). Please visit [qantas.com/anzqbr](http://qantas.com/anzqbr) to join Qantas Business Rewards.

7. Terms and Conditions apply to use of the ANZ Global Business Concierge. Please visit [anz.com](http://anz.com) or call 13 10 06 for a copy of the [ANZ Global Business Concierge Terms and Conditions](#) available at <https://www.anz.com.au/content/dam/anzcomau/documents/pdf/anz-global-business-concierge-tcs.pdf>. 8. You must be a member of the Velocity Program. Velocity Membership terms and conditions apply. For full terms and conditions please visit [www.velocityfrequentflyer.com](http://www.velocityfrequentflyer.com). Velocity is owned and operated by Velocity Rewards Pty Ltd as trustee of the Loyalty Trust. 9. Interest free days (where applicable) do not apply if you do not pay your Closing Balance in full by the due date each month. Payments to your account are applied in the order set out in the [ANZ Commercial Card \(ANZ Business One\) Terms and Conditions \(PDF\)](#) available at <https://www.anz.com.au/content/dam/anzcomau/pdf/commercial-cards-anz-business-one-tsc.pdf>. 10. Qantas Points and Bonus Qantas Points are earned and redeemed in accordance with the [ANZ Qantas Business Rewards Terms & Conditions](#). Certain transactions and other items are not eligible to earn Qantas Points, for details refer to the [ANZ Qantas Business Rewards Terms & Conditions](#) ([anz.com/qantasbusinessterms](http://anz.com/qantasbusinessterms)). 11. For current interest rates and [ANZ Commercial Card \(ANZ Business One\) Terms and Conditions \(PDF\)](#), please visit [anz.com](http://anz.com). 12. Mobile payments available on compatible devices and eligible ANZ cards. Terms and conditions apply. Find out more at [anz.com/mobilepayments](http://anz.com/mobilepayments). Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC. 13. ANZ relies on information provided by the merchant and the intermediary financial institution (including the merchant's business type) to determine the merchant category. ANZ accepts no responsibility if a transaction is not blocked due to incorrect information provided by a third party. The account holder remains liable for such transactions. 14. Must be a Qantas Business Rewards member, subject to program [Terms and Conditions](#). Please visit [qantas.com/anzqbr](http://qantas.com/anzqbr) to join Qantas Business Rewards."

<sup>™</sup>ANZ Falcon is a trade mark of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Falcon is a trademark of Fair Isaac Corporation.

## WHAT ARE THE NEXT STEPS?

If you're ready to talk about your business needs, we're ready to help.

### To apply for ANZ Business Credit Cards



Call ANZ Commercial Cards on 13 10 06, weekdays 8am to 8pm AEST



Call your ANZ Small Business Manager or Small Business Specialist on 1800 801 485



Visit [anz.com/commercialcards](https://anz.com/commercialcards)

