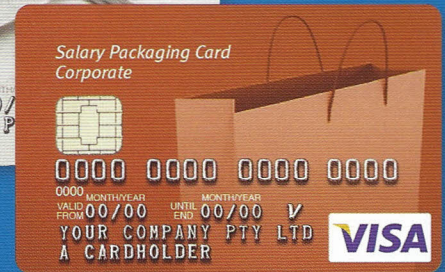


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All you need to
know about your new
ANZ Salary Packaging or
Meal Entertainment Card

We live in your world **ANZ**

We live in your world **ANZ**

Your new card has some added benefits which have been designed to make life easier. Here you'll learn how to get started in five simple steps – and how to make the most of your new card.

5 Steps to getting started

1. Sign this card

Sign the card within the signature panel on the back.

2. Keep using your existing card for now

You won't be able to start using this new card immediately. It will remain inactive until your first salary payment after you receive your new card. The exact date your funds are available depends on your employer's salary cycle. Do not destroy your old card. Please continue using your old card until your first salary payment after you receive your new card.

3. Look out for your new PIN in the post

Within the next few days you will receive a PIN for your new card. Keep this safe until the new card is active. Please note, you cannot change your new PIN.

4. We will transfer unused funds to be made available for spending on your new card

Within 30 days of your new card becoming active, we will close your old card. At that time, any unused funds from your existing card will be transferred for spending on your new card. We will send you a reminder letter before we close your old card.

5. Contact institutions that you pay on a recurring basis

Your new card has a different card number. So if you make recurring automatic payments, you need to inform those institutions of your new number. Please do this as soon as your new card becomes active.

Now you can enjoy spending without the worry

Your meal and leisure time should be enjoyable and relaxing. But how can it be if you are worrying about how much you have available to spend?

Your new Salary Packaging or Meal Entertainment card takes the guesswork out of your spending. Plus, you can now view your live card balance and detailed transaction information via the internet - 24 hours a day, 7 days a week.

Start discovering the added benefits of your new card.

✓ Instant balance updates

Your new card comes with an 'electronic authorisation at point-of-sale' feature. This means your card balance will be updated the second a transaction is finalised. You will be able to check your live balance at any ANZ ATM, via ANZ Salary Packaging phone banking or the ANZ Salary Packaging online tool.

✓ A simple online tool

The ANZ Salary Packaging online tool will help you take more control of your spending. It allows you to access balance updates, view transaction details, raise transaction disputes, view FBT details and more. Accessing and using the online tool is easy. To get started, visit www.anz.com/salarypackaging and follow the simple instructions in the accompanying brochure.

✓ Free SMS alerts

You can choose to receive free SMS alerts which inform you of your card balance upon each salary payment.

We're here to help

We've worked hard to make the switch as smooth as possible. If you have any questions, you can contact your salary packaging provider or call us on 1800 614 741.