



Salary Packaging Card



Meal Entertainment Card

Choose a Card and save **tax & time!**



Advantage offers the convenience of salary packaging your expenses using a **Visa** (debit) card issued through ANZ. Most employees will find this option very useful. It is paperless option (no receipts), saving you time.

COMPLETE Q5. 100 POINTS ID CHECK. Money will NOT be available until ANZ confirm your ID.

How do I order ? Send the completed form to Advantage	Complete the form. Complete parts 1, 2, 3, 5 and 6 . Part 4 is if you require a 2 nd card (partner) only. (Incomplete forms will be <i>delayed</i>). Q5 instructions attached. Read carefully. You must complete. Fax (03) 9822 7455 . 100 Point ID Check is done at ANZ Branch.
How long will it take ?	About 5 days from when we <i>receive</i> your application. The Card will be sent to your home address.
What day is the money paid ?	The next business day after Advantage processes payment. Note, if Advantage process Friday , funds will arrive on Monday . Payments will NOT be made if a public holiday (eg. Easter, Christmas)
What time is the money paid ? Have you done 100 Point check ?	Before 5.00 pm . You will receive a TXT when the payment is made if you provide a mobile number. Your money will NOT be available until your 100 point ID check is <i>confirmed</i> by ANZ. Visit an ANZ branch the <i>same day</i> you apply.
Security Code – Important	You MUST nominate a security code (password). This may be letters, numbers, or a combination.
Where can I use it ? Overseas ?	Anywhere that takes Visa . Yes , Visa is accepted overseas. You MUST use your PIN .
Will I get a PIN ?	Yes . You must use a PIN . Press 'credit' for purchases.
ATM access	Yes , but only to get an account balance. NO cash withdrawals.
Registration – You MUST register with ANZ when you get your card.	Visit www.anz.com.au/salarypackaging . Click on 'Cardholder Log on' and follow prompts.
Card Balances – phone, internet, ATM's	Phone ANZ 1800 614 741 . Press 1 . (You must have registered with ANZ). Refer above.
Statements – internet only	www.anz.com.au/salarypackaging (You must have registered with ANZ).
Ordering Both Cards ?	Complete the form twice (2). One for the Meal Card and one for the Salary Packaging Card.
What is the cost ?	\$25/year. Payable in May. Fee applies to <i>each</i> card.
What if I leave ?	Your funds will be returned to you. You will have 30 days to spend your balance.
Need Help ? Contact Advantage	Email info@salary.com.au Ph (03) 9822 3455

Salary Packaging Cardholder Application Form



Please complete Parts 1 - 6 and then return this form to your Salary Packaging Provider.

1. CARD TYPE & AMOUNT

Please select Primary and/or Additional Card.

Primary Card Additional Card Both Primary and Additional Cards

Please select the type of Salary Packaging Card you require. If a Primary Card, nominate the amount you wish to salary package per pay cycle*:

A. Salary Packaging Card If Primary, the amount to be deducted per salary cycle \$

B. Meal Entertainment Card If Primary, the amount to be deducted per salary cycle \$

*Your pay cycle is determined by your employer. The nominated amount will be deducted from your pre-tax salary by your employer and will be made available on your Salary Packaging Card. If you wish to change the nominated amount you will need to arrange this change with your employer. ANZ is not responsible for and accepts no liability for, your salary deduction arrangements with your employer. Any questions or concerns regarding your salary deductions or the nominated amount must be referred to your employer.

2. PRIMARY CARDHOLDER EMPLOYER DETAILS

Employer Site/Campus

If applying for an Additional Card

Primary Cardholder full name

3. PRIMARY CARDHOLDER DETAILS

*All fields mandatory

Title First Name Middle Name (if any) Surname

Employee ID Salary Packaging Provider Reference/ID (if different)

Date of Birth (DD/MM/YYYY)

Security Code - You need to choose an identification password to be used to identify yourself over the **phone** or for **online set up**. This can be a combination of numbers or letters.

Phone Number Mobile Email Address

Residential Address Suburb/town State Postcode

Postal Address (if different from above) Suburb/town State Postcode

If you are an existing ANZ customer your account details **must match the above**. If you need to update ANZ for your existing account details, please do so via:

- Log on to ANZ Internet Banking and select 'Update Details'
- Call 13 13 14; or
- Visit an ANZ Branch

4. ADDITIONAL CARDHOLDER DETAILS

Title First Name Middle Name (if any) Surname

Primary Cardholder's Employee ID Salary Packaging Provider Reference/ID (if different)

Date of Birth (DD/MM/YYYY) Phone Number Mobile

Security Code - For over the **phone** identification only. This can be a combination of numbers or letters.

Residential Address Suburb/town State Postcode



5. IDENTIFICATION (KNOW YOUR CUSTOMER) VERIFICATION

It is a legislative requirement that cardholders complete an identity verification check before the card is activated. If you do not currently hold a valid identification record with ANZ, you will need to complete identification and verification (NB: cardholders who hold other ANZ products and have been identified previously may not be required to be identified again. The address you were previously identified with ANZ must be the same as your current address that you have detailed on this form).

You must have a valid identification record with ANZ before your card will be activated.

The easiest way to do this is by visiting an ANZ Branch with the identification documentation outlined in the accompanying flyer.

PLEASE ENSURE YOU HAVE COMPLETED IDENTIFICATION PRIOR TO SUBMITTING THIS APPLICATION. YOUR CARD WILL NOT BE ACTIVATED UNTIL YOUR IDENTITY HAS BEEN SUCCESSFULLY VERIFIED BY ANZ.

ALL CARDHOLDERS (BOTH PRIMARY AND SECONDARY) WILL NEED TO COMPLETE IDENTIFICATION.

Please advise which of the following is applicable:

Primary Cardholder Additional Cardholder

I am an existing ANZ customer for a product other than Salary Packaging. (NB: By ticking this box you may still be required to be re-identified by ANZ, subject to existing account and identification status. Account details with ANZ must be the same as the details listed on this form)

I have been to an ANZ Branch for the purposes of an identity verification check

I have been identified by ANZ through other means (E.g. certified documents)

6. ACCOUNT AUTHORITY

If a Primary Card, by use of the Card, I accept that I will be liable to ANZ for any credit extended arising out of the use of the Card, including the use of the Card by an Additional Cardholder, and agree to all applicable terms and conditions included within ANZ Commercial Card Terms and Conditions for the ANZ Salary Packaging Card or ANZ Meal Entertainment Card which can be viewed at anz.com/aus/ratefee/default.asp?section=SBS

I declare that the details contained on this application form are true and correct and request that ANZ issue the card to me. I acknowledge that additional rules may be imposed by my salary packaging provider regarding the use of this card and a copy of these rules have been made available to me. I hereby declare to abide by such rules and variations which are made by salary packaging provider from time to time. Also, I have read and understood (and agree to) the declaration below.

Primary Cardholder Signature (Mandatory)

Date (DD/MM/YYYY)

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Print Name

If an Additional Card, by use of the Card, I agree to all applicable terms and conditions included within ANZ Commercial Card Terms and Conditions for the ANZ Salary Packaging Card or ANZ Meal Entertainment Card which can be viewed at anz.com/aus/ratefee/default.asp?section=SBS

I declare that the details contained on this application form are true and correct and request that ANZ issue the card to me. I acknowledge that additional rules may be imposed by my salary packaging provider regarding the use of this card and a copy of these rules have been made available to me. I hereby declare to abide by such rules and variations which are made by salary packaging provider from time to time. Also, I have read and understood (and agree to) the declaration below.

Additional Cardholder Signature

Date (DD/MM/YYYY)

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Print Name

7. DECLARATION

ANZ's collection, use and disclosure of personal information

Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ) is collecting the Cardholder's information in order to provide the Cardholder with the ANZ Salary Packaging Card and for the purposes described in the product terms and conditions. Without this information, ANZ will not be able to provide the Cardholder with the Card.

By signing this Salary Packaging Cardholder Application Form, the Cardholder acknowledges and agrees that ANZ may disclose your information (which may include information about your credit history and credit worthiness obtained from a credit reporting body) to:

- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities, including the salary packaging service provider;
- an organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- any related entity of ANZ;
- any third party providing you with a product or service in relation to the ANZ product; and
- the Cardholder's Employer

ANZ may disclose information to recipients (including service providers and related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at www.anz.com/privacy.

Privacy Policy

ANZ's Privacy Policy (www.anz.com/privacy) also contains information about:

- any laws that require or authorise ANZ to collect certain information from you;
- how to access your information and seek correction of your information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters

Further information

Your product terms and conditions booklet and our ANZ Privacy Policy contain further information about our handling of the information we collect during the course of your relationship with ANZ. If you have provided information about someone else, please show them a copy of this clause so that they may understand how ANZ may use and disclose their information.

ANZ is the issuer of the Salary Packaging Card

Your employer or salary packaging provider has entered into an arrangement with ANZ for ANZ to issue Salary Packaging Cards to eligible and approved cardholders. By signing this form, you acknowledge that ANZ is not responsible for the deduction of the nominated amount listed in section 1 or for making any changes to this amount. Any questions, concerns or request for changes to this amount must be referred to your employer. ANZ accepts no liability in connection with your salary deduction arrangements.

ANZ will make your salary deduction available for use on your selected Salary Packaging Card once your application is approved and ANZ has processed your salary deduction from your employer or salary packaging provider.

You are only eligible to use the Salary Packaging Card while you are employed by your employer listed in section 2. Upon termination of your employment (either by you or your employer), your eligibility ceases and ANZ may in its discretion immediately cancel your Salary Packaging Card and return any available funds to your employer or salary packaging provider. Your employer may then deal with any returned funds in accordance with your employment contract or arrangement. You must immediately notify ANZ (either directly or indirectly via your salary packaging provider) if your employment is terminated.


You acknowledge that ANZ's responsibility is to make salary deductions from approved cardholders available for use on their Salary Packaging Cards once ANZ has processed them. ANZ is not responsible for, and accepts no liability for, salary deductions until such time as they are received and processed by ANZ.

ANZ accepts no liability for acts or omissions of your employer or any salary packaging provider in any way connected with your Salary Packaging Card that in any way causes loss or damage to you.

Q5. 100 POINTS ID CHECK - COMPULSORY

You need to complete the Identification question. If ordering an additional (partner) card, they must also complete Q5. Choose one of three choices. Any questions, call **ANZ** on **1800 614 741**.

Warning. If you do NOT complete the 100 Point check, you will **NOT** be able to access your money on the Card (it will remain inactive). Complete 100 Point check *immediately* after completing the Card application.

Options	Instructions
<p>1. Existing ANZ customers only.</p>	<p>Tick the first box if you hold a current bank account, loan or credit card with ANZ. {Note. ANZ MUST have your current address. Advise ANZ if your address has changed}</p>
<p>2. Visit an ANZ Branch with 100 Points.</p> <p style="text-align: center;">Take original documents</p> <p>ANZ branch locator is at www.anz.com</p>  <p style="text-align: center;">My KYC Number is (provided by branch)</p> <p>_____</p>	<p>Visit any ANZ branch and advise the teller you are there for an identity verification check (ie. 100 point check).</p> <p>70 Points (Photo ID – up to two).</p> <ul style="list-style-type: none"> • Passport (current or expired within 2 years) • Drivers Licence (address MUST agree to address on form. Do not use otherwise). • Proof of Age Card (Govt. issued) <p>70 Points (non Photo ID – one only).</p> <ul style="list-style-type: none"> • Birth Certificate (or extract). (Marriage Certificate also if different name) • Citizenship Certificate • Centrelink Pension Card <p>30 Points (you can use several of these documents)</p> <ul style="list-style-type: none"> • Medicare Card • Bank credit / debit card, bank statement or passbook • Utility bill (water, gas, phone, electricity. < 3 months old) • Tertiary student ID card • Council rates (in your name. < 12 months old) <p><i>Example.</i> Most people carry a driver's licence (70), bank account card (30) and a Medicare Card (30). This is more than sufficient to verify your identification.</p> <p>For your records. I visited _____ branch on ___ / ___ / ___. (Advantage may ask you these details, so please complete).</p>
<p>3. If you <i>cannot</i> visit an ANZ Branch:</p> <p>Complete ID form - attached (with 100 points) and</p> <p>Take original and copies to an Authorised Person</p> <p style="text-align: center;">Post to ANZ</p> <p>Remember. Card application form is sent to Advantage. 100 points is checked by ANZ.</p>	<ul style="list-style-type: none"> • Collect your 100 points ID (as per above). Photocopy original documents. • Photocopies to be certified by an 'Authorised Person' (see below) • Complete the ANZ Certification form - attached ('Authorised Person' must sign). <p>Who can sign (authorise) the documents ? Authorised Person's include:</p> <ul style="list-style-type: none"> • Australia Post employee (2 or more years of service) • Lawyer or JP (Justice of the Peace) • CPA or Chartered Accountant • Pharmacist • Bank employee (2 or more years of service) <p>The person MUST also sign Part C of the form. You must complete parts A, B.</p> <p>Post completed forms (with 100 points of certified ID) to</p> <p style="text-align: center;">ANZ – Salary Packaging Cards Locked Bag 10 Collins St West MELBOURNE VIC 8007</p> <p style="text-align: right;">Allow 5-7 working days for processing.</p>

Identification by Certified Copy for Individuals (including Signatories and Agents) Form



ALL FIELDS ON THIS FORM ARE MANDATORY

This form must be signed by an Authorised Person as listed overleaf.
To complete this form, complete Part A, Part B and Part C and attach the certified copies.

PART A: INDIVIDUAL'S DETAILS

Full Name of Individual (no initials)

First name(s)

Last name(s)

Residential address (PO Box is not acceptable)

Suburb

State

Signature

Middle name(s) - if any

Date of birth

Occupation

Postcode

Country

PART B: DOCUMENTS CERTIFIED – ENSURE CERTIFIED COPIES ARE ATTACHED TO THIS FORM

First Identification Document

Type of Document

Secondary Identification Document

Type of Document

Linking Document

(If either or both identification documents are in a different name to Individual's details)

Type of Document

Acceptable Documents for Individuals and Acceptable Linking Documents are listed overleaf.

Warning: It is an offence under Part 12 of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) to produce false or misleading information, produce a false or misleading document or forge a document for use in an applicable customer identification procedure.

Guidance Notes for Certified Copies

Certified copy means a document that has been certified as a true copy of an original document by one of the authorised persons.

To produce a certified copy, you should make a photocopy of the original document and take the original and the copy to an authorised person.

PART C: DETAILS OF AUTHORISED PERSON

Full Name of Authorised Person (no initials)

Title

First name(s)

Last name(s)

Phone Number

Professional Membership Number (if applicable)

Signature

Name of Organisation

Address of Organisation

Suburb

State

Postcode

Country

Date



Salary Packaging Card



Meal Entertainment Card

The Salary Packaging Card – You can buy anything !



This is a very convenient alternative to salary packaging your bills. The Card is ideal if you live at home or if you are looking for a paperless option.

Why should I use the Card ?	If you don't have mortgage, rent or credit card, the Card allows you to salary package <i>without</i> providing any paperwork.
How Much ?	You can do all (or part) of your salary package. That is, \$611 a fortnight (\$346 for hospitals / ambulance service).
What can I buy ?	You can purchase anything, anywhere, provided they take Visa .
Direct Debits	No . This is not permitted.
Can I pay bills at the Post Office	No . The Post Office does not accept any cards to pay bills.
How do I pay phone, electricity, gas, rates, etc ?	You need to select the " Pay by Card " option on the invoice. This may include Pay by Phone or at www.postbillpay.com.au .
Spend by 31 March	You must spend the funds by 31 March each year.
Can I take out cash ?	No , this is a Tax Office restriction.
Insufficient Funds	Your transaction will decline. There is no credit.

Meal Entertainment Card – For Dine-in Meals Only

This is a great *paperless* option. Your card is 'topped up' each pay from your pre-tax income by the nominated amount (eg. \$100 / pay). You then use the Card to pay for your **dine-in meal** at a restaurant, café, pub, club or bistro provided they accept **Visa**.

What can I buy on the Meal Entertainment Card?

Expenses Allowed (> \$20) 😊	Expenses <u>NOT</u> Allowed ☹ STOP!
<p>Meal when you dine-in at a café, restaurant, pub, bistro, club (the meal is a social outing for the purpose of enjoyment). The meal may include drinks.</p> 	<p>Coffee, coffee & cake, take-away meals, snacks, sandwiches. Food and drink at the football, concerts, movies, theatre. All non dine-in meal.</p> 

How Does it Work ?

The Card recognises the 'merchant code' of the vendor. Only certain merchant codes are accepted by the card (restaurants, cafés etc). You may spend up to your available balance. The Card will not work if :

- Insufficient funds; or
- Vendor has the **wrong** merchant code. This is most likely at nurseries, bookshops and retailers (DJs, Myer). The Card will *decline* to prevent you buying a *non meal* expense at these businesses.