

# Your Salary Packaging Visa card

## How to apply



To receive your card as soon as possible, follow our two step process.

### STEP 1 Verify your identity – using the ANZ Know Your Customer (KYC) identification process

If you are already an ANZ banking customer – and/or have an existing Maxxia card – you do not need to verify your identity. Simply indicate that you are an existing customer on your application form and also ensure that the name, address and birth date you provide exactly match your details currently held with ANZ.

If you are a first-time ANZ customer, you will need to verify your identity. This is most efficient by attending an ANZ branch.



#### In-person at any ANZ branch

- **Review** the accepted combinations of ID in the attached ANZ KYC Flyer.
- **Visit** your local ANZ branch with two forms of identification, at least one government-issued photographic ID, such as a current Passport or Australian Drivers Licence.
- **Ask** your ANZ Branch Officer for a KYC reference number. (Note this reference at the top of your Salary Packaging Cardholder Application form.)

### STEP 2 Complete and return your application form

Complete the Salary Packaging Cardholder Application Form ensuring the name, address and birth date you provide exactly match that supplied to ANZ. Then return your form to Maxxia by:



**Email:** [info@maxxia.com.au](mailto:info@maxxia.com.au)



**Fax:** 1300 733 444 or



**Post:** Maxxia Pty Ltd, Locked Bag 18, Collins Street East, Melbourne VIC 8003



#### Important notes

- **The name, address and birth date provided on your identification, or held with ANZ if you're an existing ANZ customer, must exactly match those provided on your form or your application will not be approved.**
- Complete your ID process and your application as soon as possible; otherwise you may not receive your full tax savings in the current Fringe Benefits Tax year for benefits payable to your salary packaging card.
- Your pre-tax deductions will be held in your salary packaging account until the application process is complete.
- **If ANZ has provided you with a KYC reference number as a part of your identity verification process, please ensure you include this on your Salary Packaging Cardholder Application Form.**
- **Remember, your salary packaging Visa card application cannot be processed by Maxxia until ANZ has verified your identity.**



This form must be signed by the Cardholder and the Authorised Person listed overleaf.  
To complete the form, please complete Parts 1-6.

## 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 and you need to update your account details with ANZ, there are three fast and easy ways to do this:

- 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)

**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

## 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](http://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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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](http://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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## 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. 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:

- (a) ANZ may also use this information and disclose this information for internal administration and operations; and
- (b) ANZ may also disclose this information to third parties, including but not limited to the Cardholder's Employer and any salary packaging service providers, for the purposes of the administration and operation of the ANZ Salary Packaging Card

The Cardholder may request access to this information by calling 1800 614 741. Access will be granted in accordance with the Privacy Act (1988) for ANZ's usual fee. If any of the Cardholder's information is inaccurate, the Cardholder may request that it be corrected.

### Other Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

By signing this form, you acknowledge that the Consumer Credit Code does not govern the Salary Packaging card.

### 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.

# Don't forget to identify yourself with ANZ prior to submitting your application.



Visit an ANZ branch and provide two forms of identification before applying for your card.

For example, in your wallet you may currently be carrying:

- An Australian Drivers Licence
- A Proof of Age Card
- A Medicare Card

All primary and secondary cardholders will need to be identified by ANZ.



For your nearest ANZ branch visit [www.locate.anz.com/anz/australia](http://www.locate.anz.com/anz/australia)

Once you have been identified by ANZ, you should submit your Salary Packaging or Meal Entertainment card application form to your provider for processing.

Below is a list of documents that you can provide when visiting an ANZ branch.



You can provide any of the following combination of documents:

The Customer Identification Process requires only two identification documents, but in a limited number of combinations. If an identification document is in a different name to that recorded in the Key Details, a linking document will also be required, eg: a marriage certificate that links the married name in the Key Details to the maiden name on a driver licence.

- Two category A
- One category A and one category B
- One category A and one category C

- One category A and one category D
- One category B and one category C

Category A	Category B	Category C	Category D
<b>Government-issued photographic ID</b> <ul style="list-style-type: none"> <li>• Australian Passport (current or expired less than 2 years) or Foreign Passport</li> <li>• Australian Drivers Licence or Learner Permit</li> <li>• One of the following other photo ID:                             <ul style="list-style-type: none"> <li>- Proof of Age Card</li> <li>- Army, Navy or Air Force ID</li> <li>- Department of Defence ID</li> <li>- Police ID</li> <li>- Government issued Foreign ID</li> <li>- Firearms / Shooting Licence</li> <li>- Explosives Licence</li> <li>- Waterways / Boat Licence</li> </ul> </li> </ul> <p>It is not acceptable to produce two forms of the same ID type eg: an Australian passport and a British passport, or drivers licence and a learners permit or foreign drivers licence</p>	<b>Government-issued non-photographic ID</b> <ul style="list-style-type: none"> <li>• Birth Certificate</li> <li>• Australian Citizenship Certificate</li> <li>• Foreign Citizenship Certificate (translated into English if required, by a translator accredited by the National Accreditation Authority for Translators and Interpreters (NAATI))</li> <li>• One of the following Centrelink Pension Cards:                             <ul style="list-style-type: none"> <li>- Health Care Card</li> <li>- Commonwealth Seniors Health Card</li> <li>- Pensioner Concession Card</li> <li>- Interim Concession Card</li> </ul> </li> <li>• Foreign Drivers Licence (must not be expired)</li> </ul>	<b>Evidence of Address</b> <ul style="list-style-type: none"> <li>• Tax Assessment Notice issued by ATO (less than 12 months old)</li> <li>• Utility Bill (less than 3 months old)</li> <li>• Government Benefits Notice (less than 12 months old)</li> <li>• School Attendance Letter (less than 3 months old)</li> <li>• Registered Aged Care Facility Letter (less than 3 months old)</li> <li>• Rates Notice (less than 3 months old)</li> </ul>	<b>Other ID</b> <ul style="list-style-type: none"> <li>• Other Australian Bank Passbook</li> <li>• Medicare Card</li> <li>• Financial Institution Bank Statements (less than 3 months) – this must be a bank statement issued by:                             <ul style="list-style-type: none"> <li>- Members of the Australian Bankers Association</li> <li>- Australian-owned banks that are regulated by APRA</li> </ul> </li> <li>• Australian Tertiary Institution Student Card</li> </ul>

Acceptable linking documents (if identification document is in a different name to that recorded in Customer key details)

- Marriage Certificate
- Certificate of Divorce (must show married name as maiden name)
- Court Order
- Adoption Papers
- Birth Certificate with Endorsement
- Change of Name Certificate (Deed Poll)

Any Questions? Call ANZ Salary Packaging on 1800 614 741. M-F 8am-8pm AEDST.

