

Passionate About Sustainability



ANZ and Moss Capital have teamed up to help you turn your passion for sustainability into action. By installing a solar hot water system in your home, you can contribute to a more sustainable future.

Using your ANZ First Visa you can finance up to \$6000 (subject to credit limit) of your solar hot water system at an interest rate of 2.99%pa for 6 months¹, giving you time to apply for your government rebates.

Check out these great features of [ANZ First Visa](#):

Rates, fees and features

- 2.99%pa for the first 6 months¹ up to \$6000 (subject to credit limit) on your purchase and installation of a solar hot water system, then an interest rate of 18.24% p.a.²
- No annual account fee in the first year³
- Up to 44 days interest free credit on purchases⁴
- Visa acceptance at over 29 million locations worldwide
- Minimum credit limit of \$1,000

You will also enjoy:

- Worldwide emergency [credit card replacement](#)
- [ANZ Falcon™](#) provides advanced around the clock monitoring for suspicious transactions. So you can feel secure about purchases with your ANZ First Visa online, overseas or over the phone
- The flexibility to add up to [3 additional card holders](#) to your account at no extra cost
- [90-day Purchase Security Insurance](#) covers most credit card purchases of personal items against loss, theft or accidental damage for 90 days from the item purchase date⁵
- [Extended Warranty](#) covers most credit card purchases made with your ANZ First Visa for up to 12 months from the expiry of the original manufacturer's Australian warranty⁵
- [Online Guarantee](#) so you won't be liable for unauthorized or fraudulent internet purchases provided you did not contribute to the loss and have notified ANZ within a reasonable period of time of any suspected fraud or misuse of your ANZ First Visa
- [Manage your credit card online or over the phone](#) with our 24/7 Internet and Phone Banking services. It's never been easier to manage your ANZ First Visa

This offer is not available in conjunction with any other offers. Terms and Conditions available on application. Fees and charges apply.

1 The 2.99% interest rate on the transferred purchase will apply for 6 months from the date on which the cost up to \$6000 (subject to credit limit) of your purchase of a solar hot water unit is transferred by ANZ (at the request of the customer) to the special rate offer. The transferred amount will form part of your minimum monthly credit card repayments until the amount transferred to the special rate offer is paid in full or the 6 month period expires (whichever occurs earlier). Any interest accrued between the date of purchase of the solar hot water unit and the date the amount is transferred to the special rate offer will be at the standard variable interest rate applicable to purchases on your card subject to any standard available interest free days credit on the card. The special rate offer is only available to primary cardholders. You must make the minimum monthly payment shown on each statement of account by the due date. If you fail to make the minimum monthly payment, or are otherwise in default of your ANZ Credit Card Conditions of Use your special rate offer may be cancelled. To the extent permitted by law, ANZ will not be liable for any loss or damage whatsoever resulting from a delay in requesting or transfer to the special rate offer.

2 The standard variable interest rate for purchases is 18.24% p.a. on purchases and 19.99%p.a. on cash advances as at Wednesday, 9 December 2009 and is subject to change.

3 \$0 annual account fee for the primary cardholder in the first year applies only once. The annual account fee will apply to your account for the second and subsequent years. To be eligible for this offer you must activate your card.

4 If you pay your account in full by the due date each month.

5 Extended Warranty and 90-day Purchase Security Insurance are underwritten by Zurich Australian Insurance Limited. Terms and conditions apply. For more information please call **13 22 73**.

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ANZ recommends you read the [Product Disclosure Statement](#) and the [Financial Services Guide](#) before acquiring the product.