

**Australia and New Zealand Banking Group Limited**

**Response to Questions in Writing following 5 October 2016 House of  
Representatives Economics Committee Hearing**

**Question asked by**

Mr Kelly

**Question**

Can a customer pay this fee by putting it on their credit card?

**Answer**

The late payment fee is charged to the customer's account and forms part of their outstanding balance. Customers then make payments against the outstanding balance.

ANZ has a number of options available for customers to pay their credit card balance, including:

- Transferring funds from a linked account using ANZ Internet Banking, ANZ Phone Banking or ANZ Mobile Banking
- Making payments using BPAY®
- Depositing funds, or transferring funds from a linked account, at selected ANZ ATMs
- Sending a cheque drawn on an Australian financial institution or money order to the payment address shown on the statement (ANZ will not accept cheques drawn on a foreign financial institution)
- Depositing funds at any ANZ branch within Australia.