strayaloans.com

ANZ Rewards Black card

Loan fact sheet – generated 19 Nov 2026

AMOUNT
$1,000 – $40,000

INTEREST FROM
20.24%

RATING
5.0/5

Apply for ANZ Rewards Black card loan

Credit card up to $40 000

Key details

Minimum amount	$1,000
Maximum amount	$40,000
Interest from	20.24%
Term	1 – 12 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Earns ANZ Rewards points on everyday purchases
- Introductory offers often available for new cardholders
- Complimentary insurances on some tiers (e.g. travel or purchase protection)
- Backed by a major bank with 24/7 fraud monitoring

Cons:

- Annual fee applies and rises with premium tiers
- Interest rate on purchases/cash advances is high if the balance isn't paid in full
- Points schemes can change value or expire if the account is inactive

Requirements

- 18 years or older
- Australian resident for tax purposes
- Regular income

- Satisfactory credit check
- No current default or bankruptcy in some cases

Features

- Credit card up to $40 000
- Term 1 - 12 months

Company information

Company	ANZ Bank New Zealand Limited
Address	833 Collins St, Docklands VIC 3008
Website	https://www.anz.com.au

Non-contractual information. Data updated 19 Nov 2026. For binding information contact ANZ Rewards Black card directly. Source: https://www.strayaloans.com/loan/anz-rewards-black-card