



Credit Limit Review Terms and Conditions

The permanent credit limit increase application and the preferred credit limit indicated is subject to the approval of Australia and New Zealand Banking Group Limited ("the Bank") at its reasonable discretion. The Bank will assign a credit limit based on the Bank's discretion and in accordance with regulatory guidelines, if you do not indicate a preferred credit limit. The overall credit limit of your ANZ Credit Card(s) and ANZ MoneyLine account(s) is up to a) four times of your monthly income, b) or higher multiplier of your monthly income as may be permitted according to regulatory guidelines and is applicable to all your Credit Card account(s) and/or MoneyLine account and/or supplementary card account(s). Please note that should your income documents reflect a higher or lower earned income, we will adjust your current credit limit according to your prevailing earned income. For customers who do not complete Section B: Credit Limit Review, the Bank will only update your income record. The Bank reserves the right to request for any additional documents at any time.

#Income Update and Credit Limit Increase Promotion Terms and Conditions

This Income Update and Credit Limit Increase Promotion ("**Promotion**") is available to existing principal cardmembers of ANZ Credit Cards who submit an Income Update Form with their latest income documents to Australia and New Zealand Banking Group Limited (the "**Bank**") and successfully apply for an increase of (a) their overall credit limit and (b) the credit limit applicable to their ANZ Credit Card accounts, from 1 October to 31 March 2017 (both dates inclusive, the "**Promotion Period**"). Unless the context otherwise requires, terms used in these terms and conditions but which are not defined in these terms and conditions shall have the same meanings as ascribed to such terms in the Cardmember's Agreement. This Promotion cannot be enjoyed in conjunction with the Income Update and Credit Limit Increase (MoneyLine Customers) Promotion.

Eligible cardmembers will be awarded one set of (a) 1,040 Rewards Points, (b) 20 Optimum\$, or (c) 1,100 Travel\$ ("**Bonus Rewards**") by 31 May 2017. Each cardmember is only entitled to one set of Bonus Rewards, regardless of the number of Income Update Forms submitted and credit limit increases approved during the Promotion Period. Cardmembers holding more than one ANZ Credit Card will have their Bonus Rewards credited into one Card Account only.

Please note that if your Income Update Form reflects a lower income than was previously notified to the Bank, the Bank will adjust your current credit limit accordingly and you will not be eligible for the Bonus Rewards.

In order to participate in this Promotion, the Cardmember's Card Accounts must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion. In the event that any Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before any Bonus Rewards are credited, all Bonus Awards accrued shall automatically be cancelled and forfeited, without further notice from the Bank.

Terms and conditions of the Cardmember's Agreement, the ANZ Credit Card Rewards Programme Terms and Conditions, ANZ Optimum Rebate Programme Terms and Conditions, and ANZ Travel Card Rewards Programme Terms and Conditions apply.

The decisions of the Bank on all matters relating to this Promotion are final, conclusive and binding and no correspondence in relation to this Promotion will be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or materials relating to this Promotion, these terms and conditions shall prevail.

The Bank reserves the right to cancel, terminate or suspend this Promotion at any time in its reasonable discretion.

Notwithstanding anything in these terms and conditions, the Bank reserves the right at any time in its reasonable discretion to determine and/or amend, by addition to, subtraction from or variation of, these terms and conditions, including but not limited to the eligibility terms and conditions criteria and the timing of any act to be done, and all participants in this Promotion shall be bound by these amendments with effect from such date as the Bank may determine.

These terms and conditions shall be governed by the laws of Singapore, and all cardmembers who participate in this Promotion irrevocably submit to the non-exclusive jurisdiction of the Singapore Courts. A person who is not a party to these terms and conditions shall have no right under the Contract (rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any of these terms and conditions.