

Declaration and Authorisation for ANZ Credit Card and MoneyLine application

1. I/We ask that the ANZ Credit Card and/or MoneyLine account(s) be opened for me/us and that an ANZ Credit Card and/or MoneyLine account(s) be issued to me/us with the same credit limit for all my accounts and supplementary account(s) if applicable until I/we/the Bank terminate(s) the same.
2. I/We hereby declare that the information given in this application and all the documents submitted to the Bank are complete, true and accurate and belong to the Bank absolutely and that I/we have not wilfully withheld any material fact. I/We undertake to notify the Bank immediately of any change in such information.
3. I/We hereby authorise and give the Bank consent to conduct credit checks on me/us (including but not limited to checks with any credit bureau recognised as such by the Monetary Authority of Singapore) and to obtain and verify and/or to disclose or release any information relating to me/us and/or any of my/our account(s) from or to any other party or source as the Bank may from time to time deem fit at the Bank's discretion for the purpose of this application and without any liability or notice to me/us.
4. I/We confirm that at the time of the application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceeding has been served on or commenced against me/us.
5. I/We agree to be bound by the terms of the Mandate, the Cardmember's Agreement, the Terms and Conditions governing MoneyLine account, and MoneyLine Term Loan, the Terms and Conditions for 24-hour Banking, Terms and Conditions of the ATM / Debit card and Internet Banking and such other terms and conditions, including the applicable Product Highlight Sheet and Information Guide, as the Bank may prescribe from time to time, copies of which are available for my/our perusal at the Bank's website, upon request at any of the Bank's branches and/or which will be extended to me/us upon the Bank's approval of my/our application herein together with my ATM Card / Debit card and/or Customer Identification Number.
6. I/We agree that the Bank, its agents and service providers (in Singapore or otherwise) may collect, use, disclose and/or process my/our personal data and any information relating to me/us (including but not limited to my/our Card Account and/or Card Transactions) in accordance with the Cardmember's Agreement and Terms and Conditions governing MoneyLine Accounts, and for the purposes stipulated therein. Where personal data is to be transferred out of Singapore, I/we acknowledge and agree that the Bank will comply with the Personal Data Protection Act in doing so and take appropriate steps to ensure that the recipient of the personal data is bound by legally enforceable obligations to provide to the transferred personal data a standard of protection that is at least comparable to the protection under the Act, such that the personal data is kept secure and confidential.
7. I/We hereby agree and consent that the Bank may collect, use and disclose my/our personal data for the purposes of security and/or verification and in this regard the Bank may put in place measures to achieve the aforesaid such as making audio recordings of my/our instructions or conversations over the telephone or during face to face communications with the Bank.
8. If, for any reason whatsoever, the Card Account and/or MoneyLine Account is closed (whether by me/us, the Bank or otherwise) within the period of nine (9) months from the date of opening of the Card Account and/or MoneyLine Account, I/we agree that the Bank shall be entitled to claim from me/us full reimbursement of the cost of any welcome gift which the Bank may have given to me/us upon approval of my/our application and/or activation of my/our Card Account and/or MoneyLine Account. I/We hereby authorise the Bank to debit the Card Account and/or MoneyLine Account for the cost of such gift (as determined by the Bank) prior to closure of the Card Account.

9. The preferred credit limit indicated is subject to the approval of the Bank at its reasonable discretion. The Bank will assign a credit limit based on its discretion and in accordance with regulatory guidelines when you select the option to allow the Bank to assign such credit limit for you. The overall credit limit of your ANZ Card(s) and ANZ MoneyLine 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 account(s). The Bank reserves the right to request for any additional documents at any time.
10. If I have applied for MoneyLine Term Loan, I agree to be bound by the MoneyLine Term Loan Terms and Conditions.
11. If I have applied for MoneyLine Balance Transfer, I agree to be bound by the MoneyLine Balance Transfer Terms and Conditions.
12. If I/we have applied for Credit Card FlexiLoan, I/we agree to be bound by the Credit Card FlexiLoan Terms and Conditions.
13. If I/we have applied for Credit Card Balance Transfer, I/we agree to be bound by the Credit Card Balance Transfer Terms and Conditions.
14. I/We agree that the approval of this application is subject to the Bank's discretion and that the Bank reserves the right to decline the application without giving any reason.