



ANZ MoneyLine Term Loan Cash Back Promotion Terms and Conditions for new ANZ MoneyLine customers (1 April to 30 April 2017)

1. The ANZ MoneyLine Term Loan Cash Back Promotion ("Promotion") is open to new MoneyLine customers who are granted an ANZ MoneyLine account by Australia and New Zealand Banking Group Limited, Singapore branch ("ANZ") and successfully draw down a ANZ MoneyLine Term Loan from their ANZ MoneyLine account via promotional application forms submitted via the internet ("Customers"). This Promotion cannot be enjoyed in conjunction with any other ANZ MoneyLine promotions and/or offers unless otherwise stated.
2. The ANZ MoneyLine Term Loan Cash Back Promotion is available from 1 April 2017 to 30 April 2017 (both dates inclusive) (the "Promotion Period").
3. To participate in this Promotion, ANZ MoneyLine with ANZ MoneyLine Term Loan applications must be submitted between 1 April and 30 April 2017 (both dates inclusive) or such other dates as determined by ANZ at its discretion (the "Promotion Period").
4. Each Customer's participation in this Promotion is subject to the Terms and Conditions Governing ANZ MoneyLine Accounts. 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 Terms and Conditions Governing ANZ MoneyLine Accounts.
5. The \$80 processing fee will be charged upfront to Customer's ANZ MoneyLine account. The waiver of the processing fee will be subsequently credited into the Customer's ANZ MoneyLine account and reflected on either his/her 3rd or 4th Statement of Account, depending on his/her statement cycle.
6. Subject to these terms and conditions, each eligible Customer will receive a one-time Cash Back of up to 2.5% of his/her approved Loan Amount, subject to a cap of \$1,388 ("Cash Back") (inclusive of the \$80 processing fee waiver). The Cash Back amount awarded will be determined by the approved Loan Amount specified in the table below;

Approved Loan Amount	Cash Back Amount	Cash Back Cap
< \$30,000	2% of approved loan amount	Capped at \$1,388 (inclusive of the \$80 processing fee waiver)
>= \$30,000	2.5% of approved loan amount	

7. The Cash Back will be credited into the Customer's ANZ MoneyLine account and reflected on either his/her 3rd or 4th Statement of Account, depending on his/her statement cycle. The Cash Back will be rounded down to the nearest cent.
8. The Cash Back is non-redeemable for cash, non-transferrable, non-assignable and non-exchangeable for any other item.
9. If, for any reason whatsoever, the ANZ MoneyLine Term Loan or ANZ MoneyLine account is terminated (whether by the Customer, ANZ, or otherwise) within (9) months from the date of granting of the loan, the Cash Back will be automatically cancelled and forfeited and ANZ shall be entitled to clawback any Cash Back which may have been credited to the Customer.



10. In order to be eligible to receive the Cash Back under this Promotion, the Customer's ANZ MoneyLine account must be in good standing and conducted in a proper and satisfactory manner as determined by ANZ in its sole discretion.
11. The interest rate for this Promotion is subject to the approved Loan Amount and the loan tenure as set out in the table below. A processing fee of S\$80 applies on the Loan Amount and will be debited from your ANZ MoneyLine account. An early pay-off fee of \$150 applies if the ANZ MoneyLine Term Loan is terminated (whether arising from the termination of the ANZ MoneyLine account or otherwise) or if the Customer makes early prepayment of any amount under his/her ANZ MoneyLine Term Loan. Upon such termination or prepayment, all unpaid Instalments will then be debited from the ANZ MoneyLine account and become immediately due and payable. The early pay-off fee will be payable regardless of subsequent revocation of any prepayment or the Customer's failure to make full repayment.

Tenure	Flat Interest Rate per annum (EIR* p.a.)		
	(i) Loan amount below \$15,000	(ii) Loan amount of \$15,000 to below \$30,000	(iii) Loan amount of \$30,000 and above
12 months	7.2% (14.29%)	6.8% (12.93%)	6.6% (12.22%)
24 months	7.2% (13.94%)	6.8% (12.88%)	6.6% (12.33%)
36 months	7.8% (14.67%)	7.2% (13.40%)	6.6% (12.22%)
48 months	7.8% (14.37%)	7.2% (13.18%)	6.6% (12.07%)
60 months	7.8% (14.10%)	7.2% (12.97%)	6.6% (11.90%)

*The effective interest rate is calculated taking into consideration the PF and based on an approved loan amount of S\$12,000 under loan category (i); an approved loan amount of S\$25,000 under loan category (ii); and an approved loan amount of S\$60,000 under loan category (iii).

12. Terms and Conditions Governing ANZ MoneyLine Accounts apply.
13. All terms and conditions are accurate at the time of publishing or posting online.