



## **ANZ Private Bank Rewards Programme Terms and Conditions**

### **Eligible Persons**

1. The ANZ Private Bank Rewards Programme (“Programme”) is available to selected ANZ Private Bank clients (“Members”) of Australia and New Zealand Banking Group Limited, Singapore Branch (“Bank”). The Bank reserves the right to select eligible ANZ Private Bank clients to participate in this Programme in the Bank’s sole discretion without providing any reason for its decision.
2. To be eligible for the Programme, ANZ Private Bank clients must fulfil at least one of the following sets of criteria:
  - (a) Maintained a Private Bank relationship with the Bank for at least 12 months; and
  - (b) Maintained an average monthly balance of at least SGD 1,500,000 (or equivalent in foreign currency) of assets under administration of deposits, insurance and/or investments (“AUA”) with the Bank in the immediately preceding 12 months.
3. Members agree and consent to the Bank disclosing his/her personal data to participating merchants and/or service providers in connection with this Programme.

### **Rewards**

4. Eligible Members may redeem rewards (“Rewards”) under the Programme. All Rewards offered under the Programme are at the sole discretion and selection of the Bank.
5. Unless otherwise specified, Rewards cannot be used in conjunction with any other offer, promotion, discount, voucher or loyalty programme. Rewards cannot be exchanged for cash or other items of equivalent value and are non-transferable.
6. Private Bank Birthday Reward – Dining
  - 6.1 A complimentary dining reward (“Dining Birthday Reward”) can be redeemed by Members who receive a birthday card or letter from the Bank which specifies the Dining Birthday Reward redeemable by the respective Member. If the

account held with the Bank is a joint account, the Dining Birthday Reward will be awarded to the primary joint account holder.

6.2 The Dining Birthday Reward must be redeemed during the month of the Member's birthday, or during the months immediately preceding or subsequent to that birthday month. No extensions are allowed.

6.3 The Dining Birthday Reward is subject to blackout dates as follows:

- Public holidays and eve of Public Holidays in Singapore, including 15 days of Chinese New Year at Jade Restaurant
- Valentine's Day
- Easter Weekend
- Mother's Day
- Father's Day
- F1 Weekend
- Thanksgiving Day

and may include others determined by the hotel.

6.4 Reservations at least 5 days in advance are required and are subject to availability. Members must make reservations in such manner and via such reservation channel as the Bank may from time to time inform the Members.

## 7. Private Bank Birthday Reward - Golf

7.1 A complimentary golf reward ("Golf Birthday Reward") can be redeemed by Members who receive a birthday card or letter from the Bank which specifies the Golf Birthday Reward redeemable by the respective Member. If the account held with the Bank is a joint account, the Golf Birthday Reward will be awarded to the primary joint account holder.

7.2 The Golf Birthday Reward must be redeemed during the month of the Member's birthday, or during the months immediately preceding or subsequent to that birthday month. The Golf Birthday Reward may not be used to participate in group games or tournaments.

- 7.3 Members may redeem the Golf Birthday Reward at participating golf clubs (“Participating Golf Clubs”). The birthday card or letter will set out the prevailing list of Participating Golf Clubs, which may change from time to time. Participating Golf Clubs will not entertain any enquiry or booking directly from ANZ customers, please refer to clause 7.11 below for further details on making reservations.
- 7.4 Members may bring a maximum of three guests per Golf Birthday Reward, subject to the Participating Golf Club’s availability.
- 7.5 The minimum number of players per flight is as per the respective Participating Golf Club’s policy and its sole discretion. The maximum number of players per flight is 4.
- 7.6 Terms and conditions, bylaws, and rules of the Participating Golf Clubs apply. Members and their guests must comply with golfing etiquette and any terms and conditions, bylaws and/or rules of the Participating Golf Clubs.
- 7.7 Members and their guests must have a valid handicap. However at Participating Golf Clubs where a handicap is not compulsory on weekdays, Members and their guests may be provided assistance at the Participating Golf Club on a best effort basis.
- 7.8 The Golf Birthday Reward is not a membership to any of the Participating Golf Clubs.
- 7.9 The Golf Birthday Reward is valid for golf course access only. Members and their guests will not have access to other members’ only facilities at the Participating Golf Clubs.
- 7.10 Fees payable by Members:
- (a) The Golf Birthday Reward includes hosting of green fees, buggy fee and/or caddy, golf insurance charges (where it is deemed as “compulsory golf fee” by Participating Golf Clubs).

- (b) Additional weekend fees will be payable by the Member if the Golf Birthday Reward is redeemed and used on a Saturday / Sunday / Public Holiday (or a Friday where it is stipulated by Participating Golf Clubs that weekend fees apply).
- (c) Golf rates quoted may not include taxes and are subject to change without notice.
- (d) All fees payable by Members and their guest(s) must be made upon reservation and charged to a MasterCard or Visa credit card in the name of the Member or their guest. The Member or their guest must provide all necessary information about his/her MasterCard or Visa credit card to effect the charge.

#### 7.11 Reservations:

- (a) Reservations are required at least 5 days in advance and up to a maximum of 14 days in advance and are subject to availability. Members must make reservations in such manner and via such reservation channel as the Bank may from time to time inform the Members. For avoidance of doubt, it is not permitted for a club member of a Participating Golf Club to make a reservation directly at a Participating Golf Club and subsequently transfer the reservation to the Member.
- (b) Members can hold only 1 confirmed reservation at a time.
- (c) Acceptance of all reservations and changes to tee times will be at the discretion of the Participating Golf Clubs and subject to availability. There will be an administration fee of S\$10 plus applicable GST for any changes made after confirmation of reservation.
- (d) There will be no rain check - i.e. there will be no carry forward of golf reservations due to any inclement weather or for any other reason nor refund of any other charges paid.

7.12 Any cancellation of a reservation must be made at least 3 complete working days in advance prior to tee-off date. Any cancellations which are not made at least 3 complete working days in advance, late arrivals or no-shows will result in the forfeiture of the Golf Birthday Reward.

7.13 The Bank shall not have any liability for any deficiency, delay or imperfection in services or for any loss or damage that may be suffered, or for any personal



injury to any person directly or indirectly by use or non-use of the services provided by the Participating Gold Clubs.

## 8. Airport Limousine Reward

- 8.1 A complimentary one-way airport transfer (“Airport Limousine Reward”) may be redeemed by eligible Members who receive a redemption letter from the Bank. The redemption letter may be sent by physical or electronic means. Airport Limousine Rewards must be redeemed by 31 December 2017 unless otherwise stated.
- 8.2 Reservations are required at least 5 days in advance and are subject to availability. Members must make reservations in such manner and via such reservation channel as the Bank may from time to time inform the Members.
- 8.3 Any cancellations and/or amendments to reservations must be made at least 24 hours prior to pick-up time. Any cancellations and/or amendments not made at least 24 hours prior to pick-up time will result in the forfeiture of the Airport Limousine Reward.
- 8.4 Any surcharges incurred will be borne by the Member and he/she must pay such surcharges. These surcharges are imposed by the service provider and all rates are inclusive of GST:

<b>Description</b>	<b>Surcharge Payable by Member (SGD)</b>
Midnight surcharge from 2300hrs to 0700hrs	10.70
Extra or Additional Stop - less than 10km	21.40
Extra or Additional Stop - 10km or more	48.15
Extended Waiting Time - Arrival No surcharge payable for first 60 minutes.	10.70 per 15 minute block after first 60 minutes.
Extended Waiting Time - Departure	10.70 per 15 minute block after first 20 minutes.

No surcharge payable for first 20 minutes.	
Pick-ups and Drop-offs on Sentosa Island	7.49
Baby/Booster Seat No surcharge payable for first baby/booster seat. Baby/Booster seats are subject to availability.	10.70 for each additional subsequent baby/booster seat.

## 9. JetQuay CIP Terminal Reward

9.1 Airport concierge services provided through the JetQuay CIP Terminal (“Airport Concierge Reward”) can be redeemed by Members who receive a redemption letter from the Bank. The redemption letter may be sent by physical or electronic means. The Airport Concierge Reward must be redeemed by 30 June 2017. Travel must be completed by 30 June 2017.

9.2 The Airport Concierge Reward can be utilised for passengers travelling through Changi Airport Terminals 1, 2 and 3. The Airport Concierge Reward cannot be utilised for passengers travelling on low cost carriers, American- based Airlines and Swiss Air. Restrictions may apply for other airlines from time to time.

9.3 The Airport Concierge Reward is subject to blackout dates as follows:

- Public Holidays and eve of Public Holidays in Singapore
- IMDEX 2017: 13-19 May 2017

9.4 Reservations:

- (a) Reservations at least 5 days in advance are required and are subject to availability. Members must make reservations in such manner and via such reservation channel as the Bank may from time to time inform the Members.
- (b) Reservations must be made at least 3 working days in advance.
- (c) Any amounts due and payable by the Member are to be made with a credit card upon confirmation of the reservation.

9.5 Any cancellations and/or amendments to reservations must be made at least 48 hours prior to pick-up time. Any cancellations and/or amendments not made at least 48 hours prior to pick-up time will result in the forfeiture of the Airport Concierge Reward.

9.6 Purchase of Airport Concierge Reward by Members for Accompanying Passengers:

(a) Members may purchase the Airport Concierge Reward for their accompanying passengers, subject to a maximum of 3 passengers travelling on the same flight and at the following rates:

<b>Description</b>	<b>Amount Payable by Member (exclusive of GST)</b>
Non-Blackout Dates	S\$250 per event (Up to 3 pax on the same flight)
Blackout Dates	S\$400 per passenger
Midnight Surcharge Applicable from 2200 hours – 0700 hours	10%
Infants below 2 years old	No charge

(b) Late cancellations, amendments (less than 6 hours before flight departure/arrival time) and "no-shows" of any accompanying passengers will be charged at S\$250 per event (subject to GST) and is payable by the Member.

(c) Any amounts due and payable by the Member are to be made with a credit card upon confirmation of the reservation.

9.7 Baggage Restrictions:

(a) Members and all accompanying passengers are subject to respective airlines' conditions of carriage for passengers and baggage.

(b) In addition, in relation to the use of the service provider's services, each passenger is only entitled to 2 standard sized checked-in baggage. Any additional bags will incur a service fee of S\$15/bag (subject to GST) which is payable by the Member.

- (c) Any amounts due and payable by the Member are to be made with a credit card upon confirmation of the reservation.

9.8 Complimentary Parking:

- (a) Complimentary parking in the service provider's parking space is available to eligible Members who have made reservations for both arrival and departure services, subject to availability and up to a maximum of 5 days.
- (b) Parking from the 6th day onwards will incur a parking fee of S\$20/day (subject to GST) which is payable by the Member and subject to availability.
- (c) Any amounts due and payable by the Member are to be made with a credit card upon confirmation of the reservation.

9.9 Non-Travelling Persons:

- (a) A maximum of 2 non-travelling persons per flight are allowed to send-off or receive passengers at no cost.

*Illustration*

If there are four travelling passengers on the same flight (e.g. father, mother, and two children), a maximum of two non-travelling persons (e.g. grandfather and grandmother) will be allowed to send-off or receive them at no cost.

- (b) The 3rd non-travelling person onwards will incur a service fee of S\$20 per person (subject to GST) which is payable by the Member and subject to the service provider's discretion whether they will accommodate such additional non-travelling persons.
- (c) Any amounts due and payable by the Member are to be made with a credit card upon confirmation of the reservation.

## **General**

- 10. The decisions of the Bank on all matters relating to the Programme and the Rewards are final, conclusive and binding and no correspondence will be entertained.
- 11. Notwithstanding anything in these terms and conditions, the Bank and all participating merchants reserve the right at any time in their 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 criteria, and the





timing of any act to be done, and all clients shall be bound by these amendments with effect from such date as the Bank may determine.

12. The Bank is not an agent of any participating merchant, agent or service provider and is not liable for the quality, merchantability, the fitness for any purpose or any other aspect of any products or services provided by third parties. Any dispute between a client and any of such third parties, in respect of any products or services shall be resolved directly between such client and that party. The Bank shall not be liable to any client for any loss, cost of damages of any kind resulting from the use of any products or services.
13. ANZ General Terms and Conditions and ANZ Dining Programme General Terms and Conditions apply. Terms and conditions of participating merchants, agents, and service providers apply to respective Rewards.
14. The Bank reserves the right to cancel, terminate or suspend this Programme at any time in its reasonable discretion.
15. In the event of any inconsistency between these terms and conditions and any brochure, marketing or materials relating to this Programme, these terms and conditions shall prevail.
16. These terms and conditions shall be governed by the laws of Singapore, and all eligible clients who participate in the Programme 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.