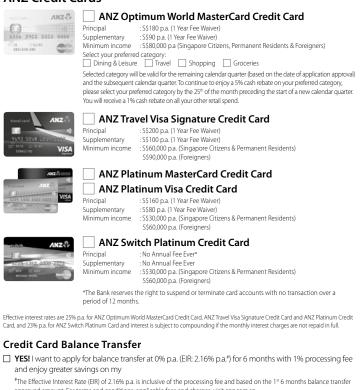
ANZ Credit Card and MoneyLine Application Form



1800 269 2269 or +65 6269 2269 (if overseas)

6637 6970 anz.com.sg

ANZ Credit Cards



approved amount. For terms and conditions, applicable fees and charges, visit anz.com.sg.

- ANZ Optimum World MasterCard Credit Card ANZ Travel Visa Signature Credit Card ANZ Platinum MasterCard/Visa Credit Card Note: A monthly minimum payment is required from you
 - ANZ Switch Platinum Credit Card

(Minimum S\$1,000, rounded to the nearest hundred. Up to (Minimum \$\$1,000, rounded to the nearest hundred. up to 95% of available credit limit or \$\$30,000 whichever is lower.) Transfer amount SS

Your designated credit card/line of credit account to transfer to

Receiving Bank/Branch

DOCUMENTS REQUIRED (Mandatory for New ANZ Principal Cardmembers)

A copy of your Identification Card (front and back), with the following documents:

Salaried Employee – Latest computerised payslip or latest Income Tax Notice of Assessment or CPF Statement for the last 6 months.

Self-employed – Income Tax Notice of Assessment for the last 2 years.

Commission-based Earner – CPF Statement for the last 6 months or Income Tax Notice of Assessment for the last 2 years or commission statement from company for the last 6 months.

Proof of billing address if residential address is different from your address in Identification Card.

Application for Foreigners: Please also include a copy of your valid Employment Pass (valid for at least 9 months), Passport and proof of residence, with the above documents.

Supplementary Credit Card Application: A copy of Supplementary Cardmember's Identification Card (front and back)/Passport.

Note: The Bank reserves the right to request for additional information and supporting documents (e.g. utility bill) from time to time as may be required. Incomplete or unclear application will delay processing. Approval of the Credit Limit is subject to the Bank's discretion and the Bank may grant the Credit Limit in whatever manner it deems appropriate without giving any reason. For more information on qualifying criteria, credit card charges and fees, please refer to anz.com.sg.

Are you submitting your CPF Statement online? TYes TNo

I confirm that I am between 21 and 65 years of age.

NAME TO APPEAR ON MY CARD (Please include surname)									
	Maximum 18 characters)								
MY RELAT	IONSHIP WITH YOU ing Customer ANZ Signature Priority Banking Customer								
Existing Principal Cardmember Existing MoneyLine Customer Others									
MY PERSONAL DETAILS Name in NRIC/Passport (Underline surname) Mr Mrs Mdm Ms Dr Gender Male Female									
NRIC/Passport	Number Date of Birth								
Nationality Singapore Citizen Foreigner (Nationality) Singapore Permanent Resident (Nationality)									
Marital Status	Single Married Divorced Widowed								
Education	University/Post Grad Diploma Pre-University Secondary								

ANZ MoneyLine

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S\$70 p.a. (2 Years Fee Waiver) Prevailing interest rate+ : 17.88% p.a. : \$\$30,000 p.a. (Singapore Citizens & Permanent Residents) Minimum income \$\$60,000 p.a. (Foreigners)

ANZ MoneyLine Express

Section 2012 I want to apply for ANZ MoneyLine Express.

An express processing fee of \$550 for each approved application applies. Applications that reach the bank before 10.45am on a working day will be processed on that day.

Annual Fee

- Applications received after 10.45am will be processed on the next
- . orking day Applicants opting for disbursement over the bank's counter will receive
- Date D D M M Y Y Y Y e disbursement on the same day their ANZ MoneyLine account is approved, whereas disbursements via fund transfer will be ected on the next working day.
- The Bank reserves the right without giving any reason to decline any ANZ MoneyLine Express application and vary/add any conditions

ANZ MoneyLine Term Loan

YES! I want to apply for ANZ Moneyl ine Term I gan.

A processing fee of SS80 applies for each approved loan. An early repayment fee of SS150 applies for full repayment made within the first 12 months of the tenure. In the event that the loan amount is returned within 30 days from approval of the loan, the early repayment fee and processing fee will be waived.

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

"The effective interest rate is calculated taking into consideration the \$580 processing fee and based on an approved loan amount of \$512,000 under loan category (ii); an approved loan amount of \$555,000 under loan category (iii). The interest is calculated on a reducing balance basis.

oan S\$				(Minimum S\$1,000, rounded to the nearest
				hundred. Up to 95% of available credit limit.)

Please select loan tenure 12 months 24 months 36 months 48 months 60 months

You	ur d	lesig	nate	ed sa	iving	gs/cu	urrer	nt/cr	edit	card	d/lin	e of	cred	it ac	cou	nt to	o disb	urse to
	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
Reg	ceiv	rina	Bank	/Bra	nch													_

Cash Withdrawal At Branch

Residential Address Block

Section 2014 State Content and State Content and

_ (At ANZ MoneyLine EIR of 17.88% p.a.) Withdrawal amount S\$ Note: A minimum interest of \$\$12 will apply. Total amount requested under ANZ MoneyLine Term Loan and cash withdrawal at branch should not exceed 95% of the ANZ MoneyLine available Credit Limit.

Street ____ Postal Code 1 1 1 (Please do not give a P. O. Box or Foreign Address.) Length of Stay at Address Y Y Years M M Months Billing Address Residential Office Residential Status Self-owned Mortgaged Rented Parents' Employer's Others Residential Type THDB Condominium/Apartment □ I anded Others Please provide at least 2 contact numbers. Mobile Number (For overseas mobile, please include your country code) Home Telephone Number Office Telephone Number 6 6 | | | | Email (Compulsory) Overseas Permanent Address (For non-Singaporeans)

*Prevailing interest rate is the effective interest rate. A minimum interest amount of S\$12 will apply

Signature of Principal Applicant

Unit#

1 1

MY EMPLOYMENT DETAILS

		Postal Co	de
Industry	Banking/Finance	Building/Construction	Government
	□ IT/Communications	Manufacturing	Retail/F&B
	Travel/Hospitality	Others:	
Job Status	Employee Self-empl	oyed Sales/Commission-based	
	On Contract (years remaining) 🛛 Others	
Job Title			
Length of Em	ployment Y Years M	Months	
Basic Income	e (Monthly) S\$		
Other Incom	e (Monthly) S\$		
Bonus/Other	Income (Annual) S\$		
	6.4		
Please indicat	e source of other income		
	vious Employer (If your current em		

MY DECLARATION AND AUTHORISATION (Please read before signing)

By signing this form, I/we hereby agree and represent to the Bank that:-

- 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 ccount(s) if applicable until I/we/the Bank terminate(s) the same.
- I/We hereby declare that the information given in this application and all the documents submitted to the Bank are 2 complete, true and accurate and belong to the Bank absolutely and that *U* we have not wilfully withheld any material fact. I/We undertake to notify the Bank immediately of any change in such information. I/We hereby authorise and give the Bank consent to conduct credit checks on me/us (including but not limited to
- 3. 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 f it at the Bank's discretion for the purpose of this application and without any liability or notice to me/us. 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. I/We agree to be bound by the terms of the Mandate, the Cardmember's Agreement, the Terms and Conditions Governing ANZ MoneyLine Account, the Terms and Conditions for 24-hour Banking, the Terms and Conditions for Governing ANZ MoneyLine Account, the Terms and Conditions for 24-hour Banking, the Terms and Conditions for ANZ Debit Card, the Terms and Conditions for Personal Internet Banking - Digital 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 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. 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 ANZ MoneyLine Accounts, and for the purposes stipulated therein. Where personal data is to be transferred out of Sinapore I/we acknowlede and agree that the Bank will comply with the Personal Data Protection Acri to rigo and and or Card Card Internation termation relating to me/us plane to the purpose stipulated therein. Where personal data is to be transferred out of Sinapore I/we acknowlede and agree that the Bank will comply with the Personal Data Protection Acri to rigo and sinapore I/we acknowlede and agree that the Bank will comply with the Personal Data Protection Acri in choin so
- 6 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. I/We hereby agree and consent that the Bank may collect, use and disclose my/our personal data for the purpose 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.
- If, for any reason whatsoever, the Card Account and/or MonevLine Account is closed (whether by me/us, the Bank 8 a 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.
- Account of the cost of such gin (as observing the solid) in the ank you have a new provide the solid vector of the card vector. The Bank will assign a credit limit loased 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

MY PREFERRED CREDIT LIMIT

Please indicate your preferred credit limit for ANZ Credit Cards and/or ANZ MoneyLine in the boxes below. You may choose to request for your overall preferred credit limit** up to four times of your monthly income, or higher multiplier if your annual income is \$\$120,000 and above. Existing ANZ Credit Card and/or ANZ MoneyLine account holders who are applying for an additional card will enjoy their existing credit limit if they do not submit latest income documents

My preferred credit limit^{##} (Minimum S\$500, rounded to the nearest hundred)

For Credit Card S\$							For MoneyLine S\$					
Please tick here if you would like the Bank to assign a credit limit**												

**Overall credit limit defines as the combined credit limit that is assigned to your ANZ Credit Card and ANZ MoneyLine account(s). **Please note that the credit limit assigned to you is subject to the Bank's approval and discretion. The final approved credit limit may be lower than what you have indicated. They be lower than what you have indicated. *Please note that 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.

MY FAMILY DETAILS

Mother's Maiden Name (For security verification)

MY SUPPLEMENTARY CARD APPLICANT'S DETAILS (If applicable)

Supplementary Cardmember must be 18 years old and above Name in NRIC/Passport (Underline surname) Gender

	Male Female
Name to appear on Card	
	(Maximum 18 characters)
NRIC/Passport Number	Date of Birth
Residential Address Block	Unit #
Street	Postal Code
Mobile or Home Telephone Number (For overseas mobile, p	lease include your country code)

Disclaimer: No product or service referred to herein may be offered or sold within the United States or to or for the benefit of US Persons. Neither this document, nor any copy thereof may be sent to or taken into the United States or distributed in the United States or to a US person. The full disclaimers at our website at anz.com.sg are deemed to be incorporated herein.

CONSENT TO MARKETING INFORMATION AND PERSONAL DATA USAGE

I would like to receive marketing information and materials on products, services or events, provided by Australia and New Zealand Banking Group Limited, Singapore Branch ("ANZ") and its authorised merchants and agents, via (you may tick one or both options)

Principal Applicant Phone call SMS/MMS, fax, email and postal mail Supplementary Applicant (Credit Card) Phone call SMS/MMS, fax, email and postal mail

By ticking this form, I consent to the chosen mode(s) of communication and agree to the Terms and Conditions stated below

Terms and conditions for consent to marketing information and personal data usage

- My consent given here will override my registration on the Do Not Call Registry, if applicable.
- I consent to ANZ, its agents and service providers (in Singapore or otherwise) collecting, using, disclosing 2 and processing my personal data, to provide me with marketing information and materials on products, services or events, provided by ANZ and its authorised merchants and agents.
- My consent here applies to Singapore telephone numbers under my name in ANZ's records including 3.
- new telephone numbers that I may provide or update ANZ with from time to time

My consent given here shall be valid regardless of the success of my application. 4

I/We have read and understood the declaration and authorisation section set out in this form. I/We affirm the said declaration and agree and represent to the bank to abide and be bound by the matters stated therein. By signing on this form, I/we consent to an ANZ representative contacting me via phone/SMS relating to my application notwithstanding any registration on the Do Not Call Registry. In this regard, I/we agree that ANZ, its agents or service providers (whether in Singapore or otherwise) may record the conversations, whether over the telephone or otherwise, for service-related purposes.

Signature of Supplementary Applican

Signature of Principal Applicant	(For Supplementary Credit Card Application)
Date D D M M Y Y Y Y	
Promotion	
ANZ Credit Card \$100 Cash Credit/0% Balance ANZ MoneyLine Term Loan Philips 5.1 Home T	
Promotion Details and Terms and Conditions	Promotion Period
anz.com.sg	23 July 2015 to 30 September 2015 1 March 2015 to 30 September 2015 (Balance Transfer) 1 June 2015 to 30 September 2015 (Term Loan)

EXPRESS ML SOURCE CODE	BT LPC CODE
GENERAL ML SOURCE CODE	BT SOURCE CODE
CC SOURCE CODE	SUPP SOURCE CODE

BANK USE ONLY

Input	Check	WC Y/N	EV Y/N/W	
SA		WC Y/N		
EX	ML	CO1	AL	CO2
EX	CC			
AM		Input By/Date		Check By/Date
EBC				

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Reminder!

Have you:

enclosed your income documents?

enclosed a CLEAR photocopy of your NRIC/Passport?

signed on your application form (under "My Declaration & Authorisation")?

sealed all sides of this Business Reply Service for your privacy?

Postage will be paid by addressee. For posting in Singapore only.

BUSINESS REPLY SERVICE PERMIT Number 07738

fold here

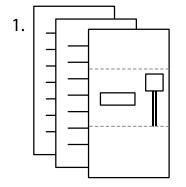
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AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD ROBINSON ROAD POST OFFICE P.O.BOX 2031 SINGAPORE 904031

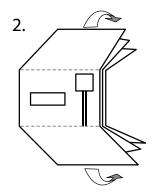
(Offline Applications)

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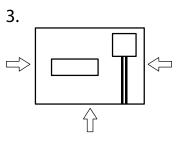
How to use the Business Reply Service



Place all required documents together, with the BRE on top.



Fold inwards along the dotted lines as indicated.



Seal along edges with clear tape.