



ANZ Signature Priority Banking Visa Infinite Credit Card Accelerated Rewards Points Programme Terms and Conditions (Effective 1 April 2017)

1. For every S\$5 local retail spend made on the ANZ Signature Priority Banking Visa Infinite Credit Card, the Cardmember will be awarded 2 Rewards Points in the following manner:
 - i. 1 Rewards Point will be awarded immediately and will be reflected in that month's monthly statement.
 - ii. 1 bonus Rewards Point will be awarded in the following calendar month and will be reflected in that particular month's statement.
2. For every S\$5 equivalent of foreign retail spend made in a single foreign currency on the ANZ Signature Priority Banking Visa Infinite Credit Card within one calendar month, the Cardmember will earn 8 Rewards Points in the following manner:
 - i. 1 Rewards Point will be awarded immediately and will be reflected in that month's monthly statement.
 - ii. 7 bonus Rewards Points will be awarded in the following calendar month.
3. For every S\$5 equivalent of foreign retail spend made in more than one foreign currency on the ANZ Signature Priority Banking Visa Infinite Credit Card within one calendar month, the Cardmember will earn Accelerated Rewards Points in the following manner:
 - i. 1 Rewards Point will be awarded immediately and will be reflected in that month's monthly statement.
 - ii. 7 bonus Rewards Points will be awarded in the following calendar month, based on the foreign currency with the highest accumulated Singapore Dollar equivalent retail spend in the current calendar month.
 - iii. For retail spend in all other foreign currencies, 1 bonus Rewards Point will be awarded in the following calendar month.
4. Charges not eligible for Rewards Points include, but are not limited to, cash advances, loan on card, finance charges, late payment charges, balance transfer, interest-free instalment payment plan, insurance plan payment(s), EZ-Link/TransitLink transactions, brokerage/securities transactions, online gaming transactions and other unauthorised charges which the Bank may add to, or remove from, the above list of eligible charges and transactions from time to time at its reasonable discretion without prior notice to Cardmembers. The Bank's decision as to what constitutes an eligible charge shall be final and conclusive.
5. The amount of Rewards Points awarded per calendar month will be capped at 20,000 Rewards Points.
6. The Rewards Points can be redeemed for KrisFlyer Miles or Asia Miles at a conversion rate of 1 Rewards Point for 2 Air Miles. A fee of S\$15 will apply for each conversion.
7. These terms and conditions must be read together with the ANZ Credit Card Rewards Programme Terms and Conditions, which form an integral part of these terms and conditions.