

ANZ Progress Saver Account Application Form



To: Australia and New Zealand Banking Group Limited, Singapore Branch (the "Bank")

MAIN ACCOUNT HOLDER

A. Personal Information

US Person Declaration Yes* No#

Salutation and Full Name (As in NRIC/Passport)

NRIC/Passport Number

Singapore PR

Yes No

ACCOUNT HOLDER 2

US Person Declaration Yes* No#

Salutation and Full Name (As in NRIC/Passport)

NRIC/Passport Number

Singapore PR

Yes No

B. Account Application and Placement Instruction

This Application Form for Progress Saver Account forms a part of, and is to be construed together with, the Account Application Form.

I/We wish to apply for the following Progress Saver Account(s):

Currency SGD USD AUD Others

Please link the following Progress Saver Account(s) to my Debit card:

Currency SGD USD AUD Others

Please debit my/our existing ANZ account to transfer the initial deposit to the Progress Saver Account(s):

Progress Saver Account	Debiting Account Number	Debiting Account Name	Debiting Account Currency	Amount
<input type="checkbox"/> SGD				
<input type="checkbox"/> USD				
<input type="checkbox"/> AUD				
<input type="checkbox"/> Others _____				

C. Signing Conditions (For joint account only)

The Bank is authorised to execute any written instructions concerning the Progress Saver Account(s) if such instructions are signed by (Please select one)

Any One Account Holder Any Two Account Holders All Account Holders Others (Please specify)

Any change to the above signing condition must be notified in writing to the Bank by all Account Holders.

D. Declaration

By signing this Progress Saver Account Application Form, I/we acknowledge and agree that:

- I/We am/are applying to the Bank to open the Progress Saver Account(s) indicated above;
- I/We represent and warrant to the Bank that I/we am/are, and will be at all times, the sole beneficial owner(s) of all Progress Saver Account(s) opened with the Bank, from time to time;
- I/We represent and warrant to the Bank that the information provided in this Progress Saver Account Application Form, and in any other documents provided by me/us to the Bank, is true, accurate and complete in all respects. I/We authorise the Bank to confirm the same from any source it deems appropriate;
- If this Application is approved by the Bank, I/we agree that my/our Progress Saver Account(s) shall be governed by the Bank's Terms and Conditions for ANZ Bank Account, as supplemented by the Progress Saver Account Terms and Conditions, both as amended and in effect from time to time ("Terms and Conditions for Progress Saver Account"). A copy of the Progress Saver Account Terms and Conditions is available on the Bank's website (www.anz.com.sg). A printed copy of the Progress Saver Account Terms and Conditions is available upon request at any of the Bank's branches;
- I/We have read, understood and agreed to the contents of this Progress Saver Account Application Form, the Account Application Form, Terms and Conditions for Progress Saver Account;
- The Bank may disclose any information about me/us (including but not limited to my/our Progress Saver Account(s), financial condition, and/or transaction(s)) in accordance with the Terms and Conditions for Progress Saver Account and;
- The Bank relies on my/our declarations made in this Progress Saver Account Application form, including all representations, warranties, acknowledgements and undertakings contained herein, in its provision of Progress Saver Account(s) and services to me/us.

Signature of Main Account Holder

[Signature Line]

Date

Signature of Account Holder 2

[Signature Line]

Date

*I am a U.S. citizen, resident, permanent resident, green card holder or U.S. tax payer by reason of having substantial physical presence in the U.S. or for any reason.

#I acknowledge that I am aware that I need to notify the Bank within 30 days of any change to my status.

BANK USE ONLY

Bank Staff Confirmation

Customer signature is witnessed by/confirmed by:

Name of Bank Staff

[Name Line]

RM/BDM/RO Code

[Code Line]

Signature of Bank Staff

[Signature Line]

CIF Number of Main Account Holder

[CIF Line]

CIF Number of Account Holder 2

[CIF Line]

Source of Account

- 0 – Self Solicitation
 2 – Phone Banker Referral
 5 – Credit Card Referral
 N – Mortgage Referral
 1 – Client Referral (MGM)
 3 – Overseas Branches Referral
 6 – Commercial Banking Referral
 S – Staff Referral

CIF Number for Client Referral

[CIF Line]

Others (Please specify)

[Others Line]

ANZ Progress Saver Account Terms and Conditions

1. The Bank will pay a base interest at the prevailing base rate (the "Base Rate") on the balances in all Progress Saver Accounts and, provided that if minimum thresholds of the Top Up (as defined below) specified from time to time by the Bank are satisfied by you, the Bank will pay Bonus interest at the prevailing Bonus rate (the "Bonus Rate"). The total interest payable for the Progress Saver Account will be the aggregate of the amounts payable pursuant to the Base and Bonus Rates as applicable. The Bank reserves the right to reduce or terminate any payments of Base or Bonus interest at any time after the Progress Saver Account is opened with the Bank.
2. "Top Up" shall mean the increment of the balance in the Progress Saver Account at the end of any given month from that of the balance at the start of that month.
3. The Base Rate will be computed on a daily balance basis and payable at the end of the month.
4. The Bonus Rate will be determined by the Top Up on your Progress Saver Account every month, and such rate will be applied to the average daily cash balance in the Progress Saver Account in the following month and credited on the last day of that following month. The Bank shall be entitled to specify minimum thresholds and tiers for the Top Up interest amounts.
5. You understand and agree that you are responsible for ensuring requisite Top Up amount is available in your Progress Saver Account(s) to satisfy the minimum threshold for Bonus Interest.
6. The Bank reserves the right to place an upper or lower limit on Base or Bonus Rates, interest payable or balances in the Progress Saver Account.
7. Maximum amount eligible for Bonus Interest in any month is S\$1,000,000 or its eligible equivalent.
8. The Bank reserves the right to introduce or amend the fees or charges for minimum balance requirements for Progress Saver Account.
9. The Bank is entitled, at any time and from time to time, in its reasonable discretion to amend, vary or modify the prevailing interest rate (including but not limited to the Base or Bonus Rates), the minimum thresholds and tiers for identifying the eligible Bonus interest amounts, the basis of calculation and/or any amount of any interest, charges or fees payable by you or to you, and any other terms and conditions pertaining to the Progress Saver Account with effect from such date as the Bank may determine.
10. These Terms and Conditions shall be governed by the laws of Singapore and customers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
11. In the event that the document is translated into different languages and there are inconsistencies between the English language and any translation, the English language shall prevail.
12. The Bank reserves the right to vary, add or delete to any of these Terms and Conditions and charges at its reasonable discretion.

Disclaimer

Please note that the above is published for information and general circulation purposes only and does not constitute nor purport to constitute any form of advice, recommendation or offer to sell or issue, or invitation, to offer, or solicitation, to buy, invest in or subscribe for any product or service, and any representation or warranty in respect of any product or service. This product may not 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 or taken into the United States or distributed in the United States or to a US person. Fluctuations in foreign currency rates will have an impact on your profit and loss where a transaction involves a foreign currency element. For foreign currency deposits, fluctuations in the exchange rates could adversely impact the amount of interest earned (if any) on such deposits. You may experience a loss when you convert your foreign currency deposit back to your home currency. Foreign currency deposit is also subject to exchange control risk where restrictions may be imposed on its convertibility and/or transferability. You should therefore determine whether any foreign currency deposit is suitable for you in light of your investment objectives, financial means and risk profile. The full disclaimers at our website at anz.com/singapore are deemed to be incorporated herein.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.