

ANZ Signature Priority Banking Investment and Insurance Rewards Terms and Conditions

Overview

1. This Promotion is valid from 1 June 2014 to 31 August 2014, both dates inclusive ("Promotion Period") and cannot be used in conjunction with any other promotions and/or offers unless otherwise stated.
2. This Promotion is open to new and existing ANZ Signature Priority Banking ("SPB") clients of Australia and New Zealand Banking Group Limited, Singapore branch (the "Bank").

Definitions

3. "**Fresh Funds**" refers to funds that are not transferred from any existing ANZ Savings/Current/Fixed Deposit account and exclude redemption proceeds from any investments with the Bank as well as transfers from ANZ SPB accounts, Personal Banking accounts and Private Bank accounts.
4. "**Reward**" refers to the shopping voucher or any other incentive being offered as part of the Promotion. In the event that the shopping voucher is issued as the reward, such voucher cannot be issued in the form of cashier order or withdrawn in cash. The Bank has the absolute discretion to determine the type of incentive it wishes to offer as part of this Promotion.
5. "**AUA**" refers to Asset Under Administration which is the total relationship balance of a client portfolio with the Bank.
6. "**Incremental AUA**" refers to the net increase of AUA over the Promotion Period in comparison to the AUA in the base month of May 2014.

ANZ Signature Priority Banking Investment and Insurance Rewards

7. Only selected investment and insurance products qualify for the Reward under the Promotion. All investment and insurance products must be purchased using fresh funds.

Investment using Fresh Fund	Reward Value
>= SGD100,000	SGD100
>= SGD300,000	SGD350
>= SGD500,000	SGD600

Insurance Premium (Universal Life Plan)	Insurance Premium (Regular Premium Plan)	Reward Value
>= SGD100,000	>= SGD6,000 per annum	SGD100
>= SGD300,000	>= SGD12,000 per annum	SGD350

8. There is to be no aggregation of AUA across investment and insurance products to earn higher rewards.

9. The computation of Fresh Funds is derived using the AUA on 31 May 2014 as a base month for tabulation of Incremental AUA over the Promotion Period. Only fresh funds used to invest in the selected investment and insurance products will qualify for the Promotion.
10. The client must maintain his/her AUA (including the Incremental AUA) for a minimum of 3 consecutive months from the end of the Promotion Period, failing which; the Bank reserves the right to deduct the cost of the Reward from the client's ANZ savings/current account.

Qualifying Investment Products

11. Applicable to all investment products using fresh funds except the following:
 - Dual Currency Investment with less than 1 month tenure
 - Dual Currency Investment rollover
 - Foreign Exchange
 - Shares
 - Premium Financing
 - Portfolio Financing
 - Investments using CPF Funds
 - Investments in which sales charge discounts have been offered
 - Transfer In of Unit Trust investments
12. Please refer to the Bank for the list of products eligible for this Promotion and the minimum amounts applicable for each respective product.
13. The Bank will use its foreign exchange conversion rate to convert the value of transaction to ascertain its SGD equivalent. Such foreign exchange rates will be used at the sole discretion of the Bank.
14. Investments using Fresh Funds done on different days can be accumulated over the Promotion Period to redeem rewards of higher tier.
15. Each eligible client is only entitled to redeem one Reward of a maximum of SGD600 for investment using Fresh Funds.

Qualifying Insurance Products

16. Applicable to selected regular premium and universal life plans distributed by the Bank except top-ups in premiums for existing insurance plan with the Bank.
17. Please refer to the Bank for the list of products eligible for this Promotion and the minimum amounts applicable for each respective product.
18. Rewards are only valid for insurance plans incepted during the Promotion Period.
19. Insurance plans purchased using Fresh Funds done on different days cannot be accumulated over the Promotion Period. Each eligible client is only entitled to redeem one Reward of a maximum of SGD350
20. If the insurance policy that is purchased under this Promotion is terminated within the cancellation period (inclusive of 14 days free look cancellation) or insurance premium is reduced within the first 18 months of the policy from the policy inception date, the Bank reserves the right to deduct the cost of the Reward from the client's ANZ savings or current account.

Reward Crediting

21. The Reward will be processed and redemption letter will be issued to the client as set out in the table below:

Base month for incremental AUA comparison for existing client	Investment and/or Insurance inception month	Issuance of Reward Redemption Letter
30 May 2014	June, July and August 2014	By September 2014

22. The Reward cannot be transferred and cannot be exchanged for other items or value.
23. The client agrees that his/her decision to purchase any insurance and/or investment is not influenced by the receipt of Rewards and his/her insurance and/or investment decisions are purely based on his/her financial objectives, needs and risk profile with the Bank.
24. The Bank reserves the right to cancel, terminate or suspend any part of the Promotion at any time in its reasonable discretion.
25. The Bank reserves the right at its reasonable discretion to vary, delete or add to any of these Terms and Conditions from time to time.
26. In the event of any inconsistency between the Terms and Conditions herein and any brochure, marketing or materials relating to the Promotion, these Terms and Conditions shall prevail.