

ANZ FLEXILOAN EXTRA CASH FOR ALL YOUR LIFESTYLE NEEDS.



YOUR WORLD
YOUR WAY



Australia and New Zealand Banking Group Limited
20 Pasir Panjang Road
Maple Tree Business City, #11-21 to #11-24
Singapore 117439
Attn: Card Operations - Retail & Wealth Operations



BUSINESS REPLY SERVICE
PERMIT NO. 06580

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

ANZ FlexiLoan Promotion Terms and Conditions

By submitting the ANZ FlexiLoan Draw Down Request Form, you agree to abide by these terms and conditions and the Cardmember's Agreement. Unless the context otherwise requires, terms used in these terms and conditions but which are not defined in these terms and conditions shall have the same meanings as ascribed to such terms in the Cardmember's Agreement.

- Your draw down of a FlexiLoan is subject to the following:
 - the loan amount shall be in Singapore dollars, in multiples of S\$100 and must not be less than the minimum amount determined by us from time to time ("Loan Amount");
 - the Loan Amount can be transferred to your bank account, credit card, or line of credit held with other banks or financial institutions in Singapore. For avoidance of doubt, the Loan Amount cannot be transferred into any ANZ account; the Loan Amount must not exceed 95% of the available Credit Limit on your Card Account at the time of your request to draw down. Overlimit charges are applicable if the Loan Amount plus any other Outstanding Balance exceeds your Credit Limit;
 - the Credit Limit on your Card Account (excluding any temporary Credit Limit increase) is sufficient to block out the Loan Amount, interest amount and processing fee;
 - you are obliged to continue to make payments to your designated credit card or line of credit until you have received our written confirmation that your account with such other bank or financial institution has been credited with the Loan Amount. We shall not be responsible for any overdue payment, charges, fees, or interest incurred thereby;
 - you are not in breach of the Cardmember's Agreement; and
 - our approval in our reasonable discretion, without the need to furnish any reason.
- Upon your draw down of a FlexiLoan:
 - you shall pay the approved Loan Amount and interest amount over such tenure and in such amounts as we may from time to time determine and approve ("FlexiLoan Instalments");
 - the interest amount for your FlexiLoan, at such rate as may be determined by us, will be calculated based on a reducing balance basis, which means that the interest amount is calculated on the unbilled principal balance (and not on the original loan amount) that reduces with repayment of each FlexiLoan Instalment. The monthly instalment amount is fixed but the principal and interest component varies;
 - a non-refundable processing fee of such amount as we may determine from time to time shall be debited to your Card Account in full together with the first FlexiLoan Instalment;
 - your available Credit Limit will be reduced by an amount equivalent to the Loan Amount, interest amount and processing fee, but will be progressively restored by the amount of each FlexiLoan Instalment as each monthly FlexiLoan Instalment is paid and received;
 - you may not change the tenure of your FlexiLoan; and
 - you will not receive any Rewards Points, Optimum\$ or Travel\$ in respect of any amount relating to FlexiLoan.
- Offer is valid till 31 May 2017.
- A non-refundable early redemption fee of S\$150 may be imposed if your FlexiLoan is terminated (whether arising from the termination of your Card Account or otherwise) or if you make a prepayment of any amount under your FlexiLoan. Upon such termination or prepayment, all unpaid FlexiLoan Instalments will then be debited from your Card Account and become immediately due and payable. The early redemption fee will be payable regardless of subsequent revocation of any repayment or your failure to make full repayment.
- If you wish to make a prepayment before the expiry of your FlexiLoan tenure, please inform us in writing. Otherwise, FlexiLoan Instalments will continue to be effected and you will continue to be liable for the amount due and payable.
- Each FlexiLoan Instalment shall be charged to the Card Account and will be treated in the same way as any other Card Transaction charged to your Card Account. The amount due and payable by the Payment Due Date will be reflected in your Billing Statement. If any Plan Instalment is not paid in full by its Payment Due Date, you must pay us the finance charges, interest and fees on the outstanding amounts at our prevailing rates.
- If any FlexiLoan Instalment is not paid in full by its Payment Date, interest will be charged on the remaining FlexiLoan Instalment amount at the Bank's prevailing interest rate. Interest is subject to compounding if the interest charges are not repaid in full.
- For avoidance of doubt, if you request a draw down of a FlexiLoan, you must continue to make all due and payable payments on your Card Account by the relevant Payment Date. Payments made to your Card Account will not be refunded after you have drawn down your FlexiLoan.
- We reserve the right and discretion to determine and vary the FlexiLoan Instalment amount, processing and early redemption fee, tenure and all other payment details and terms of your FlexiLoan from time to time and without prior notice. Subject to the preceding sentence, you understand that you are bound by such payment details then prevailing at the time of your FlexiLoan draw down request.
- All terms and conditions are accurate at the time of publishing or posting online.
- We reserve the right at any time in our reasonable discretion to determine and/or amend, by addition to, subtraction from or variation of, these terms and conditions, and you shall be bound by these amendments with effect from such date as we may determine.
- A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions. Notwithstanding any term of this Agreement, the consent of any third party is not required to vary, release or compromise any liability or terminate any of these terms and conditions.
- These terms and conditions are subject to Singapore law and you hereby submit to the non-exclusive jurisdiction of the courts of Singapore.
- For full terms and conditions, please refer to the Cardmember's Agreement.


ANZ FlexiLoan brings you closer to your goals.

Sometimes, having a little extra cash on hand could be what you need to live life to the fullest. ANZ FlexiLoan, a personal loan drawn on your ANZ Credit Card, lets you enjoy promotional rates **as low as 5.8% p.a.** (EIR*: 10.91% p.a.).


Tenure (months)	Promotional Flat Interest Rate per annum (EIR p.a.)*		
	(i) Approved loan amount less than S\$15,000	(ii) Approved loan amount S\$15,000 – S\$29,999	(iii) Approved loan amount S\$30,000 & above
12	5.8% (11.79%)	5.8% (11.29%)	5.8% (10.91%)
24	6.8% (13.22%)	6.5% (12.42%)	6.5% (12.22%)
36	7.2% (13.64%)	6.8% (12.76%)	6.6% (12.27%)
48	7.8% (14.37%)	7.2% (13.23%)	6.6% (12.11%)
60	7.8% (14.10%)	7.2% (13.01%)	6.6% (11.93%)


A one-time processing fee of S\$80 is applicable for all loan tenures. An early redemption fee of \$150 is payable if FlexiLoan is terminated or if a prepayment of any amount is made before expiry of FlexiLoan tenure. *The Effective Interest Rate (EIR) is calculated taking into consideration the S\$80 processing fee and based on an approved loan amount of S\$12,000 under loan category (i), an approved loan amount of S\$20,000 under loan category (ii) and an approved loan amount of S\$40,000 under loan category (iii). The interest is calculated on a reducing balance basis. Terms and conditions apply. Please refer to the details overleaf.

Request a draw down through any of the following ways below:

 Complete and mail us the attached form

 anz.com.sg

 1800 269 2269

 Complete and fax the attached form to 6637 6968

ANZ Credit Card FlexiLoan Draw Down Request Form

Yes! I wish to draw down an ANZ FlexiLoan from my ANZ Credit Card Account and enjoy greater savings.

MY PERSONAL DETAILS

Name in NRIC/Passport (underline surname) Mr Mrs Mdm Ms Dr

NRIC/Passport Number

Credit Card Account Number

Contact Number

MY LOAN REQUEST

Loan Amount S\$.00

(Please round off to the nearest hundred. Minimum S\$1,000)

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

Please credit the approved loan amount to:
My Bank/Credit Card/Line of Credit Account Number

My Receiving Bank/Branch

By submitting this form, I consent to an ANZ representative contacting me via phone/SMS relating to my draw down request notwithstanding any registration on the Do Not Call Registry.

Principal Cardmember's Signature

Date

SOURCE CODE 1 7 C C F L M A R I T

BANK USE ONLY

CRP			
AL		RL	
IC		CO1	
CS		CO2	
COP			
BT		CP	
Input By Date		Verified By Date	
Remarks			