



ANZ Credit Card and MoneyLine Application Form

1800 269 2269 or 65 6269 2269 (if overseas) 6637 6970 anz.com.sg

Note: From 1 April 2016, if you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via Credit Bureau (Singapore) Pte Ltd at www.creditbureau.com.sg. Alternatively, you may bring the approval or rejection letter and your NRIC to credit bureau's registered office at 2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804 to obtain a free credit report.

ANZ Credit Cards



ANZ Optimum World MasterCard Credit Card
Principal : \$180 p.a. (1 Year Fee Waiver)
Supplementary : \$590 p.a. (1 Year Fee Waiver)
Minimum income : \$580,000 p.a. (Singapore Citizens, Permanent Residents & Foreigners)

Select your preferred category:
Dining & Leisure Travel Shopping Groceries
Selected category will be valid for the remaining calendar quarter (based on the date of application approval) and the subsequent calendar quarter. To continue to enjoy a 5% cash rebate on your preferred category, please select your preferred category by the 25th of the month preceding the start of a new calendar quarter. You will receive a 1% cash rebate on all your other retail spend.



ANZ Travel Visa Signature Credit Card
Principal : \$200 p.a. (1 Year Fee Waiver)
Supplementary : \$190 p.a. (1 Year Fee Waiver)
Minimum income : \$560,000 p.a. (Singapore Citizens & Permanent Residents)
\$590,000 p.a. (Foreigners)



ANZ Platinum MasterCard Credit Card
ANZ Platinum Visa Credit Card
Principal : \$160 p.a. (1 Year Fee Waiver)
Supplementary : \$80 p.a. (1 Year Fee Waiver)
Minimum income : \$530,000 p.a. (Singapore Citizens & Permanent Residents)
\$560,000 p.a. (Foreigners)



ANZ Switch Platinum Credit Card
Principal : No Annual Fee Ever*
Supplementary : No Annual Fee Ever
Minimum income : \$530,000 p.a. (Singapore Citizens & Permanent Residents)
\$560,000 p.a. (Foreigners)

*The Bank reserves the right to suspend or terminate card accounts with no transaction over a period of 12 months.

Effective interest rates are 25% p.a. for ANZ Optimum World MasterCard Credit Card, ANZ Travel Visa Signature Credit Card and ANZ Platinum Credit Card, and 23% p.a. for ANZ Switch Platinum Card and interest is subject to compounding if the monthly interest charges are not repaid in full.

Credit Card Balance Transfer

YES! I want to utilise the balance transfer facility at 0% p.a. for 6 months with 0% processing fee* and enjoy greater savings on my

*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 ANZ Switch Platinum Credit Card

Note: A monthly minimum payment is required from you

Transfer amount \$ (Minimum \$1,000, rounded to the nearest hundred. Up to 95% of available credit limit or \$530,000 whichever is lower)

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

Receiving Bank/Branch

ANZ MoneyLine



Annual Fee : \$570 p.a. (1 Year Fee Waiver)
Prevailing interest rate : 19.88% p.a.
Minimum income : \$530,000 p.a. (Singapore Citizens & Permanent Residents)
\$560,000 p.a. (Foreigners)

*Prevailing interest rate is the effective interest rate. A minimum interest amount of \$512 will apply.

ANZ MoneyLine Express

YES! 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.
Applications received after 10.45am will be processed on the next working day.
Applicants opting for disbursement over the Bank's counter will receive the disbursement on the same day their ANZ MoneyLine account is approved, whereas disbursements via fund transfer will be effected 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.

Signature of Principal Applicant

Signature box

Date DD MM YYYY

ANZ MoneyLine Term Loan

YES! I would like to draw down an ANZ MoneyLine Term Loan from my ANZ MoneyLine account.

A processing fee of \$580 applies for each approved draw down (loan amount). An early pay-off fee of \$5150 applies for prepayment of any amount 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 pay-off fee and processing fee will be waived.

Table with columns: Tenure, Flat Interest Rate per annum (EIR** p.a.), (i) Loan amount below \$15,000, (ii) Loan amount of \$15,000 to below \$30,000, (iii) Loan amount of \$30,000 and above. Rows include 12, 24, 36, 48, and 60 months.

**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 (i); an approved loan amount of \$525,000 under loan category (ii); and an approved loan amount of \$560,000 under loan category (iii). The interest is calculated on a reducing balance basis.

Loan \$ (Minimum \$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

Your designated savings/current/credit card/line of credit account to disburse to

Account number input field

Receiving Bank/Branch

Cash Withdrawal At Branch

YES! I want same-day cash withdrawal at branch. (Not applicable to ANZ MoneyLine Term Loan)

Withdrawal amount \$ (At ANZ MoneyLine EIR of 19.88% p.a.)

Note: A minimum interest of \$512 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.

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 CPF Statement* for the last 6 months or latest Income Tax Notice of Assessment (within 3 months from date of application).
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.

*Please note that CPF contributions are capped at the salary ceiling of \$6,000 per month. If you are earning more than \$6,000 per month, submitting your computerised payslip will allow us to review your credit limit in accordance with your actual income.

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 RELATIONSHIP WITH YOU

- Private Banking 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 DD MM YYYY

Nationality Singapore Citizen Foreigner (Nationality)
Singapore Permanent Resident (Nationality)

Marital Status Single Married Separated Divorced Widowed

Education University/Post Grad Diploma Pre-University Secondary

Others

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 additional information and supporting documents (e.g. utility bill) from time to time as may be required. Incomplete or unclear application will result in a delay in 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, charges and fees, please refer to anz.com.sg.

Are you submitting your CPF Statement online? Yes No

Residential Address Block Unit# -

Street

Postal Code

(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 HDB Condominium/Apartment

Landed Others

Please provide at least 2 contact numbers.

Mobile Number (For overseas mobile, please include your country code)

Mobile number input field

Home Telephone Number

Home telephone number input field

Office Telephone Number

Office telephone number input field

Email (Compulsory)

Overseas Permanent Address (For non-Singaporeans)

MY EMPLOYMENT DETAILS

Name of Company _____

Address Block Unit# -

Street _____

Postal Code

(Please do not give a P.O. Box or Foreign Address.)

Industry Banking/Finance Building/Construction Government
 IT/Communications Manufacturing Retail/F&B
 Travel/Hospitality Others: _____

Job Status Employee Self-employed Sales/Commission-based
 On Contract (months remaining)

Job Title _____

Length of Employment Years Months

Basic Income (Monthly) S\$

Other Income (Monthly) S\$

Bonus/Other Income (Annual) S\$

Please indicate source of other income _____

Name of Previous Employer (if your current employment is less than one year) _____

Previous Position _____

Length of Previous Employment Years Months

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 an overall preferred credit limit* of up to four times of your monthly income, or a higher multiplier if your annual income is S\$120,000 and above. If you are an existing ANZ Credit Card and/or ANZ MoneyLine account holder, your existing credit limit will continue to apply to your account(s) if you do not submit your latest income documents to the Bank.

My preferred credit limit** (Minimum S\$500, rounded to the nearest hundred)

For Credit Card S\$

For MoneyLine S\$

If you do not indicate any preferred credit limit above, you agree and consent to the Bank assigning a credit limit based on the Bank's discretion and in accordance with regulatory guidelines.

*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 as your preferred credit limit.

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) Mr Mrs Mdm Ms Dr Gender Male Female

Name to appear on Card _____ (Maximum 18 characters)

NRIC/Passport Number

Date of Birth

Relationship to Principal Card Applicant _____

Residential Address Block Unit # -

Street _____ Postal Code

(Please do not give P.O. Box or Foreign Address)

Mobile or Home Telephone Number (For overseas mobile, please include your country code)

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 overall credit limit to be assigned to all my/our ANZ Credit Card, MoneyLine and supplementary account(s) (if applicable) until I/we/Australia and New Zealand Banking Group Limited, Singapore Branch (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 complete, true and accurate and belong to the Bank absolutely and that I/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 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 fit 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 confirm and agree that billing statements may be provided by the Bank in paper form and/or in an electronic format and/or medium, through an electronic and/or technological system ("Electronic Statements"). I/we acknowledge and accept that if the Bank provides me/us with Electronic Statements, I/we will register for the Bank's internet banking services, I/we will view the Electronic Statements in a timely manner, and the availability of the Electronic Statement on statement date as determined by the Bank shall be deemed the date of delivery of my/our billing statement to 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 Accounts, 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 at 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 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 purposes 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, any ANZ Credit Card and/or MoneyLine account is closed (whether by me/us, the Bank or otherwise) within the period of nine (9) months from the date of opening of the ANZ Credit Card 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 ANZ Credit Card and/or MoneyLine account. I/we hereby authorise the Bank to debit the ANZ Credit Card and/or MoneyLine account for the cost of such gift (as determined by the Bank) prior to closure of the ANZ Credit Card or MoneyLine account.
- The preferred credit limit indicated is subject to the approval of the Bank at its reasonable discretion. For avoidance of doubt, I agree and consent to the Bank assigning a credit limit based on the Bank's discretion and in accordance with regulatory guidelines if I do not indicate any preferred credit limit. I agree and acknowledge that the overall credit limit of my ANZ Credit Card and/or MoneyLine account(s) is up to a) four times of my monthly income, b) or higher multiplier of my monthly income as may be permitted according to regulatory guidelines and is applicable to all my ANZ Credit Card, MoneyLine and/or supplementary account(s). The Bank reserves the right to request any additional documents at any time.
- 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.

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 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 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.

I/We have read, understood and agree to be bound by the declaration and authorisation section set out in this form. By signing on this form, I/we consent to an ANZ representative contacting me via phone/SMS relating to my application for the account(s) and related product features 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 Principal Applicant _____

Signature of Supplementary Applicant (For Supplementary Credit Card Application) _____

Date

Date

Promotion

ANZ Credit Card \$100 Cash Rebate / 0% Balance Transfer (6months) with 0% processing fee.
 ANZ MoneyLine Term Loan Non-Promo

Promotion Details and Terms and Conditions

Promotion Period

Effective 15 March 2016 (Credit Card and Balance Transfer)
 Effective 19 March 2016 (Moneyline)

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				

EXPRESS ML SOURCE CODE

BT LPC CODE

GENERAL ML SOURCE CODE

BT SOURCE CODE

CC SOURCE CODE

SUPP SOURCE CODE

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?

fold here

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

BUSINESS REPLY SERVICE
PERMIT Number 07738

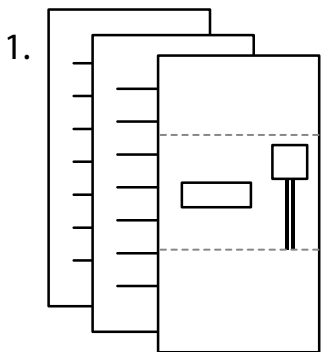


AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD
ROBINSON ROAD POST OFFICE
P.O.BOX 2031
SINGAPORE 904031

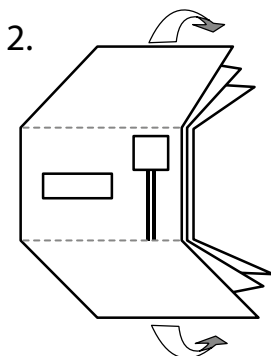
(Offline Applications)

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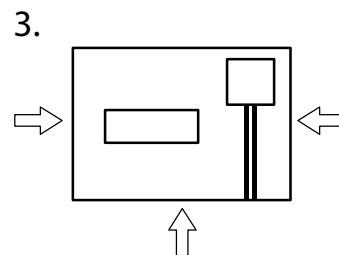
How to use the Business Reply Service



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



Fold inwards along the dotted lines as indicated.



Seal along edges with clear tape.