

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 product(s) as indicated/requested by me/us above be provided to me/us and relevant account(s) be opened for me/us until I/we/Australia and New Zealand Banking Group Limited (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 an change in such information.
- If this application is or is purported to be given or sent by me/us to the Bank by facsimile transmission, the Bank is hereby authorised by me/us, but is not obliged to accept, rely upon and act in accordance with the faxed copy of the application without waiting for the original application.
- 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 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 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.
- I/We agree that the principal applicant for the Credit Card is responsible for all liabilities (including annual fees and other charges) which may be incurred in respect of his/her Credit Card and all Supplementary Card(s) issued at his/her request and that each supplementary applicant is responsible only for all liabilities which may be incurred in respect of his/her Supplementary Card.
- I/We consent and authorise the Bank to communicate with me/us with respect to this application by electronic mail or any other means the Bank may deem appropriate using the particulars set out in this application. Without prejudice to the aforesaid, I/we authorise the Bank to send the Card, personal identification number, all statements of account, and other communications to me/us by ordinary mail.
- I/We agree to be bound by the terms of the Mandate, the Cardmember's Agreement, the Terms and Conditions Governing ANZ MoneyLine Account, the Terms and Conditions for 24-hour Banking, the Terms and Conditions for ANZ Debit card, the Terms and Conditions for 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 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 would like to have the convenience of an ATM Card and/or Phone Banking.
- 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, regardless of whether I have selected the option to allow the Bank to assign such credit limit for me. The maximum credit limit of your credit card(s) is up to the amount of your fixed deposit collateral in your personal account as may be permitted according to MAS guidelines and is applicable to all your Credit Card account (s). The Bank reserves the right to request for any additional documents at any time.
- I/We as Supplementary Credit Card holder(s) agree to the credit limit that is assigned to me/us to be the same as the Principal Cardmember.
- I/We understand that my/our Credit Card and all Supplementary Card(s) will be issued in a deactivated state and that the Principal Cardmember will need to call the 24-Hour Customer Service Hotline for activation of the Card(s) before first usage.

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's ("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 and understood the declaration and authorisation section set out in this form. I/We affirm the said declaration and agree and represent to the bank to abide and be bound by the matters stated therein. By signing on this form, I consent to an ANZ representative contacting me via phone/SMS relating to my application notwithstanding any registration on the Do Not Call Registry.

Principal Applicant's Signature

D	D	M	M	Y	Y	Y	Y
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**Supplementary Applicant's Signature
(For Supplementary Credit Card Application)**

D	D	M	M	Y	Y	Y	Y
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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				

CC SOURCE CODE

1	5	7	1	4	5	1	0	P	M	Y	C	T	E				
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ANZ Secured Credit Card Memorandum of Charge



Please complete this Memorandum of Charge form, which is supplemental to your ANZ Secured Credit Card application form.

Name of Principal Applicant/Joint Account Holder

1

Name of Joint Account Holders

2

3

4

5

Deposit Account Number

Deposit Amount (SGD/USD/GBP/EUR/AUD)

DECLARATION

- By signing this form, I/we agree to be bound by the following provisions. These provisions and the security created herein shall also be binding on my/our personal representatives.
- I/We agree to place and maintain a minimum deposit (in the amount indicated by me/us in this form) with Australia and New Zealand Banking Group Limited (the "Bank"), which I/we warrant to be free from any encumbrance, to be used as security for all outstandings, fees and charges which the Principal applicant may be liable for in respect of the Principal and the Supplementary applicant's Card Account(s) (the "Liabilities").
- I/We hereby charge for the settlement of the Liabilities all sums which have been or may from time to time hereafter be deposited by me/us with the Bank whether in Singapore Dollars or other permitted currency under the deposit indicated by me/us in this form including any renewals thereof whether by way of extension or replacement (and even if bearing a different account number/currency type/amount) together with interest accrued or to be accrued thereon and all additions thereto (the "Deposit"). I/We understand that the Credit Limit to be granted will be subject to the Bank's discretion as well as the amount deposited and will be fully secured against the Deposit.
- I/We irrevocably authorise the Bank to, at any time and from time to time in its sole and absolute discretion and without notice to me/us, appropriate and apply the Deposit (whether it has matured or not) or any part thereof in or towards the satisfaction and settlement of all or any of the Liabilities whether the same is due or contingent and whether there has been a default or not. Any currency conversion that may be necessary will be effected at the Bank's prevailing exchange rate.
- I/We agree that the Deposit is to be held by the Bank as a continuing security notwithstanding my/our bankruptcy, insanity or death, any intermediate payment or settlement of account or any other matter whatsoever until such time as the Liabilities may be fully paid and discharged and the Card Account closed. The Deposit is in addition to and shall not prejudice any other security created now or hereafter held by the Bank or any right or remedy the Bank might have in respect of the same. Nothing herein shall restrict the operation of any other rights or remedies whatsoever which the Bank may have under law or otherwise.
- I/We hereby agree and undertake that, for so long as any part of the Liabilities remains outstanding or the Card Account is not terminated, I/we shall not close the Deposit account and shall not withdraw any sum from the Deposit, or assign, mortgage, charge, pledge, transfer, or create any security interest or encumbrance or otherwise deal with the Deposit in any manner whatsoever nor attempt or purport so to do and I/we shall not do or omit any act which may in any way delay or prejudice the Bank's right to the Deposits. I/We acknowledge that the Card Account will be terminated if the Deposit account is closed or if the value of the Deposit falls below the pledged amount for any reason whatsoever without the Bank's prior written consent. I/We understand that any balance from the Deposit will only be returned 45 business days after closure of the Card Account.
- Any notice or demand for payment by you hereunder shall, without prejudice to any effective mode of making the same, be deemed to have been sufficiently made hereunder on me/us if sent by post to the Principal Applicant's address stated below and shall be assumed to have reached the Principal Applicant within 24 hours of posting, and in proving such service it shall be sufficient to prove that the notice demand was properly addressed and posted.
- The Principal Applicant acknowledges that these provisions shall not prejudice but be in addition to the terms of the Cardmember's Agreement and the card application declaration.
- This memorandum shall be construed in accordance with the laws of the Republic of Singapore and I/we submit to the non-exclusive jurisdiction of the Singapore Courts.

Witness

Name

Signature

Address

NRIC/Passport No. Occupation

Principal Applicant/Joint Account Holder 1

Name

Signature

Address

NRIC/Passport No. Occupation

Principal Applicant/Joint Account Holder 2

Name

Signature

Address

NRIC/Passport No. Occupation

Principal Applicant/Joint Account Holder 3

Name

Signature

Address

NRIC/Passport No. Occupation

Principal Applicant/Joint Account Holder 4

Name

Signature

Address

NRIC/Passport No. Occupation

Principal Applicant/Joint Account Holder 5

Name

Signature

Address

NRIC/Passport No. Occupation

If there are more than 5 Joint Account Holders, please attach Annex 1 to this page BEFORE commencement of signing by any Joint Account Holder.