

## **ANZ Signature Priority Banking New Singapore Client Welcome Reward Promotion Terms and Conditions**

### **Overview**

1. This promotion ("Promotion") is only valid from 1 June to 31 August 2014, both dates inclusive and cannot be used in conjunction with any other promotions and/or offers unless otherwise stated.
2. This Promotion only applies to the clients who open a new ANZ Signature Priority Banking account with fresh funds of at least SGD150,000 (or equivalent) ("Client") and qualify for this Promotion during the Promotion period.
3. To qualify for this Promotion, the Client must not be an existing ANZ Signature Priority Banking account holder either in his/her own name or jointly with another person or have closed an ANZ Signature Priority Banking account in the past 12 months prior to the date of opening the new ANZ Signature Priority Banking account.

### **Definitions**

4. "**Fresh Funds**" refers to funds that are not transferred from any existing ANZ Savings/Current/Fixed Deposit account as well as transfers from ANZ Signature Priority Banking accounts, Personal Banking accounts and Private Bank accounts.
5. "**Reward**" refers to the shopping vouchers offered as part of the Promotion.
6. "**AUA**" refers to Asset Under Administration which is the total relationship balance of a Client portfolio with the Bank.

### **ANZ Signature Priority Banking Welcome Rewards**

7. The Client must start an ANZ Signature Priority Banking relationship with a minimum qualifying account balance with Fresh Funds of SGD150,000 or equivalent in deposits, investment and/or insurance ("Qualifying Account Balance").
8. To qualify for the Reward under this Promotion, the Client's Qualifying Account Balance including the deposits, investment and/or insurance placement criteria must be met by the end of the account opening month and the total Qualifying Account Balance must be maintained for the period of 6 months from the month the account is funded.
9. To qualify for the Reward, Client must fulfil both of the following criteria:
  - 9.1 Be amongst the first 600 Clients to successfully establish a new ANZ Signature Priority Banking relationship with the required qualifying Fresh Funds.
  - 9.2 Complete an A-Z Review® including Get-To-Know-You (GTKY) Review with the Relationship Manager by the end of the following month after account opening.

10. Client is entitled to only one Reward during the Promotion. To qualify for the Reward, Client must fulfil the criteria outlined in clause 10 and start a relationship with eligible Deposits, Investment and/or Insurance products with the applicable minimum amounts. Please refer to the table below for the respective Reward tiers, and the eligible products and applicable minimum amounts.

### Summary

<b>Start a SPB relationship with fresh funds</b>	<b>Reward - Shopping Vouchers</b>
>=SGD150,000	SGD100
>=SGD300,000	SGD350
>=SGD500,000	SGD600

<b>Investment Amount (Fresh Funds)</b>	<b>Additional Reward - Shopping Vouchers</b>
>= SGD100,000	SGD100
>= SGD300,000	SGD350
>= SGD500,000	SGD600

<b>Insurance Premium - Universal Life Plan</b>	<b>Insurance Premium - Regular Premium Plan</b>	<b>Additional Reward - Shopping Vouchers</b>
>= SGD100,000	>= SGD6,000 per annum	SGD100
>= SGD300,000	>= SGD12,000 per annum	SGD350

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

12. 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.

### Qualifying Investment Products

13. 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

14. Please refer to the Bank for the list of products eligible for this Promotion and the minimum amounts applicable for each respective product.
15. 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.
16. Investments using Fresh Funds done on different days can be accumulated over the Promotion Period to redeem rewards of higher tier.
17. Each eligible client is only entitled to redeem one Reward of a maximum of SGD600 for investment using Fresh Funds.

### **Qualifying Insurance Products**

18. 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.
19. Please refer to the Bank for the list of products eligible for this Promotion and the minimum amounts applicable for each respective product.
20. Rewards are only valid for insurance plans incepted during the Promotion Period.
21. 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.
22. 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 Issuance

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

Account opening month	Account funding month	A-Z Review® completion including GTKY Review	Issuance of Reward Redemption Letter	Investments or Insurance take up	Issuance of Additional Reward Redemption Letter	Date to maintain minimum qualifying AUA
June 2014	By 31 July 2014	By 31 July 2014	By 31 August 2014	By 31 August 2014	By 30 September 2014	31 December 2014
July 2014	By 31 August 2014	By 31 August 2014	By 30 September 2014	By 31 August 2014	By 30 September 2014	31 January 2015
August 2014	By 30 September 2014	By 30 September 2014	By 31 October 2014	By 31 August 2014	By 30 September 2014	28 February 2015

24. The Reward cannot be transferred and cannot be exchanged for other items or value.

25. 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.

26. If the Client's deposits, investment and/or insurance fall below the Qualifying Account Balance within the first 6 months after the account funding month, the Reward will be withdrawn, and (if applicable) the full retail value of the Reward redeemed will be deducted from the Client's account.

27. The Bank reserves the right to terminate or replace any Reward with other item(s) of similar value without prior notice.

28. The Bank reserves the right to vary, delete or add to any of these Terms and Conditions from time to time at its reasonable discretion without prior notice.

29. The Bank reserves the right to cancel, terminate or suspend the Promotion at any time at its reasonable discretion.

30. These Terms and Conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

31. A person who is not party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.