

ANZ Personal Card

Information Sheet

This section is intended as a quick consumer guide. It contains an outline of the principal Terms and Conditions governing the Cardmember's Agreement. For full details, please read the Cardmember's Agreement which prevails at all times.

Payment Modes

1. Cash Payment

Cash payments can be made at the following Banking Centres:

- Raffles Branch: 50 Raffles Place #01-03 Singapore Land Tower
- Marine Parade Branch: Blk 87 Marine Parade Central #01-500, 2nd Storey
- Thomson Branch: 301 Upper Thomson Road #01-38/41 Thomson Plaza
- Orchard Branch: 360 Orchard Road #02-01 International Building

2. Cheque Payment

You can mail your cheque to Australia and New Zealand Banking Group Limited. Cheques should be crossed and payment made to Australia and New Zealand Banking Group Limited.

3. Interbank Giro

Use Interbank GIRO and arrange to have the full or minimum amount deducted from your bank account each month. We have enclosed an Interbank GIRO application form inside the folder.

4. AXS Stations

For greater convenience, you can make payment at any of the AXS Stations found islandwide.

5. SingPost Self-Service Automated Machines (S.A.M™)

Payments may be made at over 250 S.A.M™ situated island-wide with NETS ATM card.

Minimum Payment

For accounts not over the credit limit, the minimum payment is S\$50 or 3% of the total principal outstanding balance, whichever is higher, plus any outstanding minimum payment from previous billing statement, interest and fees.

For accounts over the credit limit, the minimum payment is 3% of the total principal outstanding balance, amount in excess of credit limit, plus any outstanding minimum payment from previous billing statement, interest and fees.

Repayment Period

Enjoy an interest-free repayment period of up to 51 days on your purchases. No finance charges will be levied if payment is received in full by the Payment Due Date indicated on your statement of account and if there is no balance carried forward from the previous statement.

Credit Limit

The overall credit limit for your Credit Card account(s) and/or Personal Line of Credit (i.e. MoneyLine or PostLine) is up to four times your monthly income if your annual income is above S\$30,000. If you have a salary increment, simply furnish us with the relevant income documents so that we can revise your credit limit accordingly.

Card Cancellation

For Card Accounts that are not active through any Card Transactions over a period of 12 months (or such other period as we may determine from time to time), we reserve the right to suspend or terminate your Card Account(s).

Charges

1. Interest Charges For Card Transactions

- Effective interest rate: 2% per month or 24% per annum
- If payment is not made in full by the Payment Due Date, interest charges will be calculated on a daily basis on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is received.
- No interest charges will be levied if payment is received in full by the Payment Due Date and there is no balance carried forward from the previous statement of account.
- If we do not receive the minimum payment from you by the payment date, you are considered to be in default. If such payment is still not received by the date of the next billing statement, we may vary the interest rate applicable to your card account to 2.25% per month. The prevailing interest rate will be reinstated once you no longer have two or more defaults in the past 6 months and this will take effect from the first working day following the date of the next billing statement after the minimum payment is made in full.

2. Late payment charges

\$50 per month will be charged to your Account if the Minimum Payment is not received by Payment Due Date.

3. Cash advances

\$15 or 5% of the amount withdrawn, whichever is higher, plus finance charge of 2% per month on the amount withdrawn calculated on a daily basis from the date of withdrawal until the date payment is made in full.

4. Retrieval Fees

- Sales Draft
\$5 per copy
- Statement
 - current to 1 month Free
 - more than 1 month to 1 year \$5
 - more than 1 year \$20

5. Replacement Card Fees

- First Replacement: FREE
- Subsequent Replacement: \$10 per card

6. Service Charge For Insufficient Funds

\$40 per occasion for any Returned Cheque or Rejected GIRO Payment Authorisation.

7. Overlimit Charges

\$40 per occasion if you exceed your Credit Limit.

Cross-Border Transactions

Card Transactions effected in currencies other than Singapore dollars ("Cross-border Transactions") will be debited to your Card Account after conversion into Singapore dollars at an exchange rate determined by MasterCard or Visa. This exchange rate is applied on the date the Card Transaction is posted to the Card Account and may be different from the rate in effect on the date of the Card Transaction. Cross-border Transactions shall also include Card Transactions (in any currency) effected with merchants acquired outside of Singapore. All Cross-border Transactions are subject to (a) such applicable charges imposed by MasterCard or Visa and (b) an administrative fee of 1.5% (or such other rate determined by us from time to time and notified to you) levied by us for Card Transactions in currencies other than Singapore dollars.

Lost/Stolen Card

To report lost or stolen card, please call 1800 269 2269 (or +65 6269 2269 if overseas). If your card is lost or stolen or if your PIN is disclosed, please inform the Bank immediately.

If your Card is lost or stolen or if the PIN is disclosed, your liability for Card Transactions carried out following such loss/theft/disclosure until we have been notified of the same, shall be limited to \$100 provided:

- you immediately notify us;
- you assist in the recovery of any monies and/or goods any third party may have wrongfully been enriched by and/or acquired as a result of such loss/theft/disclosure and pay the same to us immediately;
- you furnish to us a statutory declaration in such form as we may specify or a police report and any other information or assistance we may require; and
- we are satisfied that such loss, theft or disclosure is not due to your negligence, fraud or default.

You shall not be liable for any Card Transactions carried out after we have been notified of the loss/theft/disclosure. However we shall debit the relevant Card Account for all Card Transactions (including Cash Advances) carried out before we are notified of the loss/theft/disclosure, but we will limit your liability to \$100 if conditions (a) to (d) above are satisfied.

Annual Fee

Your ANZ Personal Card will be renewed upon each anniversary of your membership and annual fees will be charged to your ANZ Personal Card Account accordingly. Alternatively, you can use your ANZ Rewards Points to waive the annual fees. Please visit anz.com.sg for more details.

ANZ Personal Card	Annual Fee
Principal	\$60 p.a.
Supplementary	\$30 p.a. each

24-Hour Customer Service

Our friendly customer service officers will take care of all your needs and queries. Simply call us anytime at 1800 269 2269 (or +65 6269 2269 if overseas), 24 hours a day, 7 days a week.

