





ANZ Credit Card and MoneyLine Application Form

Tel: 1800 269 2269 Fax: 6637 6970
anz.com.sg

ANZ Credit Cards

 **ANZ Travel Visa Signature Credit Card**
Principal : S\$200 p.a. (1 Year Fee Waiver)
Supplementary : S\$100 p.a. (1 Year Fee Waiver)
Minimum income : S\$60,000 p.a. (Singapore Citizens & Permanent Residents)
S\$90,000 p.a. (Foreigners)

 **ANZ Platinum Visa Credit Card**
Principal : S\$160 p.a. (1 Year Fee Waiver)
Supplementary : S\$80 p.a. (1 Year Fee Waiver)

 **ANZ Platinum MasterCard Credit Card**
Principal : S\$160 p.a. (1 Year Fee Waiver)
Supplementary : S\$80 p.a. (1 Year Fee Waiver)

 **ANZ Switch Platinum Credit Card**
Principal : No Annual Fee Ever*
Supplementary : No Annual Fee Ever*
*The Bank reserves the right to suspend or terminate card accounts with no transaction over a period of 12 months.

Minimum income for ANZ Platinum Visa, ANZ Platinum MasterCard and/or ANZ Switch Platinum Credit Card: Singapore Citizens/Permanent Residents: S\$30,000 p.a. Foreigners: S\$60,000 p.a.
Effective interest rates are 24% p.a. for ANZ Travel Visa Signature Credit Card and ANZ Platinum Credit Card, and 21.96% p.a. for ANZ Switch Platinum Card, subject to compounding if the payment due is not repaid in full.

Credit Card Balance Transfer

YES! I want to apply for balance transfer at 0% p.a. (EIR: 2.16% p.a.*) for 6 months with 1% processing fee and enjoy greater savings on my

*The Effective Interest Rate (EIR) of 2.16% p.a. is inclusive of the processing fee and based on the 1st 6 months balance transfer approved amount. For terms and conditions, applicable fees and charges, visit anz.com.sg.

- ANZ Travel Visa Signature Credit Card ANZ Platinum Visa Credit Card
 ANZ Platinum MasterCard Credit Card ANZ Switch Platinum Credit Card


Note: A monthly minimum payment is required from you

Transfer amount S\$ (Minimum S\$1,000, rounded to the nearest hundred. Up to 95% of available credit limit or S\$30,000 whichever is lower)

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

Receiving Bank/Branch

ANZ MoneyLine

 Annual Fee: S\$49 p.a. (2 Years Fee Waiver)
Prevailing interest rate: 17.88% p.a.
Minimum income: S\$30,000 p.a. (Singapore Citizens & Permanent Residents)
S\$60,000 p.a. (Foreigners)

*Prevailing interest rate is the effective interest rate. A minimum interest amount of S\$12 will apply.

ANZ MoneyLine Express

YES! I want to apply for ANZ MoneyLine Express.

- An express processing fee of S\$50 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.

Principal Applicant's Signature & Date

ANZ MoneyLine Term Loan

YES! I want to apply for ANZ MoneyLine Term Loan.

A processing fee of S\$80 applies for each approved loan. An early repayment fee of S\$150 applies for full repayment 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 repayment fee and processing fee will be waived.

Tenure	Flat Interest Rate per annum (EIR* p.a.)		
	(i) Loan amount below S\$15,000	(ii) Loan amount of S\$15,000 to below S\$30,000	(iii) Loan amount of S\$30,000 and above
12 months	7.2% (14.29%)	6.8% (12.93%)	6.6% (12.22%)
24 months	7.2% (13.94%)	6.8% (12.88%)	6.6% (12.33%)
36 months	7.8% (14.67%)	7.2% (13.40%)	6.6% (12.22%)
48 months	7.8% (14.37%)	7.2% (13.18%)	6.6% (12.07%)
60 months	7.8% (14.10%)	7.2% (12.97%)	6.6% (11.90%)

*The effective interest rate 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\$25,000 under loan category (ii); and an approved loan amount of S\$60,000 under loan category (iii). The interest is calculated on a reducing balance basis.

Loan S\$ (Minimum S\$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

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 S\$ (At ANZ MoneyLine EIR of 17.88% p.a.)

Note: A minimum interest of S\$12 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.

Internet Banking

Enjoy the convenience of transferring funds from your ANZ MoneyLine account online!

YES! I would like to apply for Internet Banking service for my ANZ MoneyLine account.

DOCUMENTS REQUIRED

A copy of your Identification Card (front and back), with the following documents:

- Salaried Employee - Latest computerised payslip or latest Income Tax Notice of Assessment or CPF Statement for the last 6 months.
 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.

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

Are you submitting your CPF Statement online? Yes No

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 Ms Dr

NRIC/Passport No.

Date of Birth

Nationality Singapore Citizen Foreigner (Nationality) _____

Singapore Permanent Resident (Nationality) _____

Marital Status Single Married Divorced Widowed

Education University/Post Grad Diploma Pre-University Secondary

Others _____

Residential Address Block

Unit # -

Street

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

Postal Code

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 No. (For overseas mobile, please include your country code)

Home Telephone No.

Office Telephone No.

Email (compulsory)

Overseas Permanent Address (For non-Singaporeans) _____

MY EMPLOYMENT DETAILS

Name of Company _____

Address _____

Postal Code

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 (years remaining) Others _____

Job Title _____

Length of Employment Years Months

Basic Income (Monthly) \$

Other Income (Monthly) \$

Bonus/Other Income (Annual) \$

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 for your overall preferred credit limit** up to four times of your monthly income, or higher multiplier if your annual income is \$5120,000 and above. Existing ANZ Credit Card and/or ANZ MoneyLine account holders who are applying for an additional card will enjoy their existing credit limit if they do not submit latest income documents.

My preferred credit limit* (Minimum \$5500, rounded to the nearest hundred)

For Credit Card \$ For MoneyLine \$

Please tick here if you would like the Bank to assign a credit limit**

**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.

**Please note that the Bank will assign a credit limit based on its discretion and in accordance with regulatory guidelines when you select the option to allow the Bank to assign such credit limit for you.

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 Ms Dr

Name to appear on Card

(Maximum 18 characters)

NRIC/Passport No.

Date of Birth

Residential Address Block

Unit #

-

Street

Postal Code

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

Mobile or Home Telephone No. (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 an ANZ Credit Card account and/or a Supplementary Credit Card(s) mentioned herein to be opened and issued to me/us and with the same credit limit as assigned for both Principal Cardmember and Supplementary Credit Card holder until I/we/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 agree to be bound by the terms of the Mandate, the Cardmember's Agreement, the Terms and Conditions governing MoneyLine account, the Terms and Conditions for 24-hour Banking, Terms and Conditions of the ATM/Debit card and Internet Banking and such other terms and conditions 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.
- If, for any reason whatsoever, the Card Account 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 Card Account 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 Card Account and/or MoneyLine Account. I/we hereby authorise the Bank to debit the Card Account and/or MoneyLine Account for the cost of such gift (as determined by the Bank) prior to closure of the Card Account.
- The preferred credit limit indicated is subject to the approval of the Bank at its reasonable discretion. The Bank will assign a credit limit based on its discretion and in accordance with regulatory guidelines when you select the option to allow the Bank to assign such credit limit for you. The overall credit limit of your ANZ Card(s) and ANZ MoneyLine is up to a) four times of your monthly income, b) or higher multiplier of your monthly income as may be permitted according to regulatory guidelines and is applicable to all your Credit Card account(s) and/or MoneyLine account and/or supplementary account(s). The Bank reserves the right to request for any additional documents at any time.
- If I have applied for MoneyLine Term Loan, I agree to be bound by the MoneyLine Term Loan Terms and Conditions.
- If I have applied for MoneyLine Balance Transfer, I agree to be bound by the MoneyLine Balance Transfer Terms and Conditions.
- If I/we have applied for Credit Card Balance Transfer, I/we agree to be bound by the Credit Card Balance Transfer Terms and Conditions.
- 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'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

Supplementary Applicant's Signature (For Supplementary Credit Card Application)

Promotion

ANZ Credit Card OTO eSole/0% Balance Transfer (6months) with 1% processing fee
ANZ MoneyLine Term Loan Philips SoundBar Speaker/RB

Promotion Details and Terms and Conditions

anz.com.sg

Promotion Period

14 January 2015 to 28 February 2015 (Credit Card)
1 September 2014 to 31 March 2015 (Balance Transfer)
1 February 2015 to 28 February 2015 (Term Loan)

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

GENERAL ML SOURCE CODE

CC SOURCE CODE

BT LPC CODE

BT SOURCE CODE

SUPP SOURCE CODE