



Terms and conditions:

1. Program period : 26 Nov 2012 - 28 Feb 2013
2. The promotion is valid for New Customers with minimum fresh fund placement IDR 500,000,000 (five hundred million Rupiah) in Deposit and minimum placement IDR 20,000,000 (twenty million Rupiah) in Golden Protector Regular Premium Bancassurance product.
3. This promo can not be bundled with other Time Deposit Program.
4. This promo is not valid for any fund coming from internal transfer among PT. Bank ANZ Indonesia ("ANZ") account, either from same branch or different branch.
5. Customer will receive rewards with fund placement in Deposit and in Regular Premium Bancassurance product as per table in this brochure.
6. Rewards will be given to customer 1 (one) month after free look period.
7. Customer in 3(three) until 7(seven) days after filing Surat Pengajuan Asuransi Jiwa ("SPAJ") will get confirmation from Relationship Manager ("RM") whether their SPAJ is approve or not to be required to have further underwriting process. And if it is approved, Customer must transfer the amount of money as per above condition and has a right to get Free Look period. Free Look period is a first 14 (fourteen) days period after SPAJ has been approved by Insurance provider where Customer can withdraw without any penalty. The decision of Customer approved or not is belong to Insurance provider and ANZ is not responsible for the unapproved insurance.
8. If within free look period Customers withdraw their participation to buy insurance product then Customers is failed to join ANZ Promo 909. And if at that time Customers has put fund in Deposit then Customer will only get normal interest rates that apply on termination date.
9. ANZ will hold Customer's deposit fund until commitment period ends.
10. Penalty for termination before maturity date:
 - a. If customer redeems the Deposit before maturity date and Rewards has been Given then, Customer is considered fail to follow this promotion and will be charged penalty fee as per Reward's amount that have been given before to Customers including Tax that have been paid. Penalty fee will be debited from Customer's Savings Account. Customer will not receive Deposit's interest rate.
 - b. If customer redeems Regular Premium Bancassurance product before the maturity date committed, then Customer will be charged penalty fee as per term and condition on Regular Premium Bancassurance product.
11. Bancassurance Product in this promo (Bancassurance Product) is insurance product issued by Insurance Provider. ANZ act as a selling agent for Bancassurance Product. Bancassurance Product is not a product of ANZ so ANZ is not responsible for any or all claims and risks that will be raised from this portfolio product. Bancassurance Product is not guaranteed by ANZ and its affiliates or by any government guarantee program of the Republic of Indonesia. ANZ is not responsible for the insurance policy issued by Insurance Provider. For Unit Link bancassurance product, the management of the investment fund will be performed by Insurance Provider and shall be responsibility of Insurance Provider. The performance of investment funds can be viewed on Insurance Provider Fund Fact sheet monthly report.



12. Details explanation on charges can be found on each Bancassurance Product General Conditions and Special Policy Provision.
13. ANZ, with its own discretion, entitle to change, delete or add these terms and conditions from time to time
14. I/We herewith acknowledge that the offered interest rate is interest before tax. I/We also acknowledge if the interest rate along with the prize/gift (if any) offered and/or amount of deposit are above Lembaga Penjaminan Simpanan (LPS), then My/Our deposit will not be included in LPS guarantee programme if the Bank business license revoked in accordance with the provisions of Article 19 paragraph (1) UU LPS.
15. These terms and conditions are additional terms and conditions which are applied in ANZ and all ANZ products.
16. Use of logo/other ANZ attributes in the brochure or other marketing documents only aims to indicate the cooperation between ANZ and Insurance provider.