



ANZ Instant Interest Time Deposit Terms and Conditions

1. Applicable only to new and existing customers of the Australia and New Zealand Banking Group Limited, Singapore branch (the "Bank").
2. Time deposit interest rates are subject to change without prior notice.
3. Valid with fresh funds placement and excludes transfer(s) from any existing ANZ Bank account including ANZ Signature Priority Banking accounts, Personal Banking accounts and Private Bank accounts.
4. The minimum and maximum amount, in the respective currency, to be placed in the ANZ Instant Interest Time Deposit is \$25,000 and \$3,000,000.
5. The Bank will pay you the interest at the applicable interest rate upfront ("Instant Interest") to a valid ANZ Savings/ Current Account that you have designated for the purposes of crediting such interest ("the Account"), other than the ANZ Instant Interest Time Deposit account. The Instant Interest will be credited to the Account on the same day as the successful placement of the Time Deposit or upon clearance of any cheque(s) deposited, whichever is later. You are required to maintain the Account throughout the tenure of the deposit.
6. No interest will be payable upon maturity of the ANZ Instant Interest Time Deposit.
7. In the event of any withdrawal made before the completion of the contracted tenure of the ANZ Instant Interest Time Deposit, the Bank may (in its reasonable discretion and on such terms as it thinks fit) allow or permit such withdrawal subject to a full clawback of the Instant Interest paid to you and you paying a fee of such amount as the Bank may deem fit. In addition, if such premature withdrawal occurred after 3 months of placement of the Instant Interest Time Deposit, interest will be paid on the lowest tier of prevailing board rates for the duration of placement up to the date of withdrawal.
8. Any communication sent by the Bank with details of your ANZ Instant Interest Time Deposit(s) including Interest Certificate, Portfolio Statements and Time Deposit advices for the relevant period will display the Instant Interest paid upon placement of the ANZ Instant Interest Time Deposit. The Bank is not liable for any further communication if such Instant Interest paid is clawed back due to premature withdrawal of the deposit(s).
9. Unless you have opted for rollover, the Bank will credit the principal upon maturity to the Account that you have designated for the purposes of crediting payment of such principal.
10. Partial withdrawal or topping up of the principal during the subsistence of the tenure is not allowed. Any request for topping up will be regarded as an application for fresh placement and is subject to the prevailing interest rates and conditions that the Bank may impose at that relevant point in time.
11. If your ANZ Instant Interest Time Deposit is provided as security for any facility granted by the Bank, the Bank may on maturity of the ANZ Instant Interest Time Deposit, at its discretion, place such ANZ Instant Interest Time Deposit for the same tenure as a (i) conventional time deposit on prevailing board rates or (ii) ANZ Instant Interest Time Deposit on prevailing board rates.
12. In the event that you have opted for rollover of your ANZ Instant Interest Time Deposit on maturity, the principal upon maturity will be placed as an ANZ Instant Interest Time Deposit on prevailing board rates for the same tenure. However, the Bank may at its discretion place such ANZ Instant Interest Time Deposit as a conventional time deposit on prevailing board rates instead and for the same tenure.
13. In the event that this document is translated into different languages and there are inconsistencies between the English language version and any translation, the English version shall prevail.
14. The Bank reserves the right at any time in its reasonable discretion and without prior notice to cancel, terminate or suspend the availability of ANZ Instant Interest Time Deposits.

15. The Bank reserves the right at any time in its reasonable discretion and without prior notice to vary, delete or add to any of these terms and conditions, and you shall be bound with effect from such date as the Bank shall determine.
16. Terms and Conditions for ANZ Bank Account apply.
17. In the event of any inconsistency between these terms and conditions and any brochure, marketing or materials relating to the ANZ Instant Interest Time Deposit, these terms and conditions shall prevail.
18. These terms shall be governed by the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to these terms shall have no right under the Contract (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms.

Disclaimer

Please note that the above is published for information and general circulation purposes only and does not constitute nor purport to constitute any form of advice, recommendation or offer to sell or issue, or invitation, to offer, or solicitation, to buy, invest in or subscribe for any product or service, and any representation or warranty in respect of any product or service. This product may not 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 or taken into the United States or distributed in the United States or to a US person. Fluctuations in foreign currency rates will have an impact on your profit and loss where a transaction involves a foreign currency element. For foreign currency deposits, fluctuations in the exchange rates could adversely impact the amount of interest earned (if any) on such deposits. You may experience a loss when you convert your foreign currency deposit back to your home currency. Foreign currency deposit is also subject to exchange control risk where restrictions may be imposed on its convertibility and/or transferability. You should therefore determine whether any foreign currency deposit is suitable for you in light of your investment objectives, financial means and risk profile. The full disclaimers at our website at anz.com/singapore are deemed to be incorporated herein.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.