

**SHARE YOUR ANZ PRIVILEGES
WITH YOUR LOVED ONES
WITH AN ANZ SUPPLEMENTARY CARD**

ANZ Supplementary Card Application Terms and Conditions

- To qualify, the application form for the Supplementary Credit Card must reach Australia and New Zealand Banking Group Limited (the "Bank") by 30 April 2017.
- ANZ Optimum Rebate Programme Terms and Conditions, ANZ Credit Card Rewards Programme Terms and Conditions and ANZ Travel Card Rewards Programme Terms and Conditions continue to apply on all transactions of the ANZ supplementary Card.
- The decision of the Bank on all matters relating to the application is final.
- The Bank reserves the right to vary the terms and conditions of the application and/or suspend, terminate the application at any time at its reasonable discretion.

Key Fees and Charges

Interest Charges for Card Transactions	Effective interest rate for: Signature Priority Banking Visa Infinite Credit Card, Optimum World MasterCard Credit Card, Travel Visa Signature Credit Card and Platinum Credit Card: 25% per annum Switch Platinum Card: 23% per annum Interest is subject to compounding if monthly interest charges are not repaid in full
Late Payment Charges	If the Minimum Payment is not received by the Payment Due Date, late payment charge of \$60 per month will be charged to your Account.
Cash Advances	\$15 or 5% of the amount withdrawn, whichever is higher, plus finance charge of 28% per annum on the amount withdrawn calculated on a daily basis from the date of withdrawal until the date payment is made in full
Overlimit Charges	The following charges will apply if you exceed your Credit Limit: Signature Priority Banking Visa Infinite Credit Card, Optimum World MasterCard Credit Card, Travel Visa Signature Credit Card and Platinum Credit Card: \$40 per occasion Switch Platinum Card: \$50 per occasion

Australia and New Zealand Banking Group Limited
Robinson Road Post Office
P.O. Box 2031
Singapore 904031



BUSINESS REPLY SERVICE
PERMIT No. 07738

Postage will be paid by addressee.
For posting in Singapore only.

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Important Notes:

- Supplementary Card Applicants must be at least 18 years old.
- Documents required
Singapore Citizens/Permanent Residents: A copy of supplementary applicant's NRIC (front and back)
Foreigners: A copy of supplementary applicant's passport (with at least 6 months validity)
The Bank may request for additional information and supporting documentations from time to time as required.
- The Bank will only issue supplementary credit cards of the same card type as the main Cardmember.
- Please duly complete all fields in this form.

MY PERSONAL DETAILS

Name in NRIC/Passport (Underline surname) Mr Mrs Mdm Ms Dr

Credit Card Account No.

NRIC/Passport No.

Contact No.

MY 1ST SUPPLEMENTARY CARD APPLICANT'S DETAILS

Name in NRIC/Passport (Underline surname) Mr Mrs Mdm Ms Dr

Name to appear on Card

NRIC/Passport No.

Date of Birth

Place of Birth

Nationality Male Female

Residential Address Block Unit # -

Street

Postal Code

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

Please provide at least 2 contact numbers.

Home Telephone No. Mobile Phone No.

Office Telephone No. Email

MY 2ND SUPPLEMENTARY CARD APPLICANT'S DETAILS

Name in NRIC/Passport (Underline surname) Mr Mrs Mdm Ms Dr

Name to appear on Card

NRIC/Passport No.

Relationship to Principal Cardmember

Date of Birth

Place of Birth

Nationality Male Female

Residential Address Block Unit # -

Street

Postal Code

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

Please provide at least 2 contact numbers.

Home Telephone No. Mobile Phone No.

Office Telephone No. Email

Annual Fee for Supplementary ANZ Credit Cards	Annual Fee	Fee Waiver
ANZ Signature Priority Banking Visa Infinite Credit Card	\$300 p.a.*	
ANZ Optimum World MasterCard Credit Card	\$90 p.a.	1 year
ANZ Travel Visa Signature Credit Card	\$100 p.a.	1 year
ANZ Platinum Credit Card (MasterCard/Visa)	\$80 p.a.	1 year
ANZ Switch Platinum Credit Card	No Annual Fee Ever	

*Waived for 1st and 2nd Supplementary card for Signature Priority Banking Clients

MY DECLARATION AND AUTHORISATION

1. By signing this form, I/we ask that a Supplementary Credit Card(s) mentioned herein be issued to me/us (including any renewal and replacement card) and a Supplementary Credit Card(s) Account and with the same credit limit as assigned to the Principal Cardmember be opened for me/us, until I/we/Australia and New Zealand Banking Group Limited (the "Bank") terminate the Card(s).
2. 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 willfully withheld any material fact. I/we undertake to notify the Bank immediately of any change in such information.
3. If this application is or is purported to be given or sent by us to the Bank by facsimile transmission, the Bank is hereby authorised by us, but is not obliged to accept, rely upon and act in accordance with the faxed copy of the application without waiting for the original application.
4. 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.
5. I/we confirm that at the time of the application, none of us is an undischarged bankrupt and no statutory demand or legal proceeding has been served on or commenced against any of us.

6. I/we agree that the principal applicant for the Credit Card is responsible for all liabilities (including annual fees and other charges) which may be incurred in respect of his/her Credit Card and all Supplementary Card(s) issued at his/her request and that each supplementary applicant is responsible only for all liabilities which may be incurred in respect of his/her Supplementary Card.
7. I/we agree to be bound by the terms of the Mandate, the Cardmember's Agreement, and such other terms and conditions, including the applicable Product Highlight Sheet, 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.
8. 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.
9. I/we consent and authorise the Bank to communicate with us with respect to this application by electronic mail or any other means the Bank may deem appropriate using the particulars set out in this application. Without prejudice to the aforesaid, I/we authorise the Bank to send the Card, personal identification number, all statements of account, and other communications to the Principal Card applicant by ordinary mail.
10. I/we irrevocably and unconditionally agree to be bound by the Terms and Conditions of the ATM and Internet Banking.
11. 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.
12. I/we acknowledge that the Bank will not use the particulars provided on this form to update existing particulars in the Bank's records.
13. I/we understand that my Supplementary Card(s) will be issued in a deactivated state and that the Cardmember will need to call the 24-hour Customer Service for activation of the Card(s) before first usage.
14. By submitting the form, I/we consent to the Bank contacting me/us via phone/SMS relating to my/our application notwithstanding any registration on the Do Not Call Registry.

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):

- 1st Supplementary Applicant (Credit Card) Phone call SMS/MMS, fax, email and postal mail
2nd Supplementary Applicant (Credit Card) Phone call SMS/MMS, fax, email and postal mail

By ticking the options on 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

1. My consent given here will override my registration on the Do Not Call Registry, if applicable.
2. 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.
3. 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.
4. 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/we consent to an ANZ representative contacting me/us via phone/SMS relating to my/our application notwithstanding any registration on the Do Not Call Registry.

Principal Cardmember's Signature 1st Supplementary Applicant's Signature 2nd Supplementary Applicant's Signature

Date Date Date

SOURCE CODE: G 7 7 0 4 M R T A 4 I T

Disclaimer: No product or service referred to herein 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 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.

BANK USE ONLY

SA1		WCY/N	WL	EBC	EIS
SA2		WCY/N	WL	EBC	EIS