



ANZ FlexiLoan Promotion Terms and Conditions (1 January 2016 - 31 March 2016)

1. Promotion ends 31 March 2016.
2. You are entitled to only one gift during the promotion period regardless of the number of loans you have applied for during this period. This includes loans applied for under MoneyLine as well as credit card accounts.
3. The complimentary gift ("Gift") redemption promotion is strictly for Principal Cardmembers who meet the following conditions:
 - i. The Polar A300 Fitness & Activity Tracker and \$20 Polar voucher will be awarded for a 36 month, 48-month or 60-month loan with an approved amount of S\$12,000 to S\$19,999 granted by 31 March 2016; or
 - ii. The ASUS PadFone S Smartphone will be awarded for a 36-month, 48-month or 60-month loan with an approved amount of S\$20,000 and above granted by 31 March 2016.
4. Value of advertised gifts may vary depending on various circumstances including but not limited to retailer and period of time.
5. The Gift is not exchangeable for cash, credit or other items or services and the Bank reserves the right at its reasonable discretion to replace any Gift with any item of similar value in the event of unavailable stocks. The Gift is on a while stocks lasts basis and colours are subject to availability.
6. A redemption letter will be sent to eligible customers within 8-10 weeks after the loan is granted provided your FlexiLoan is not terminated at the time of mailing out of such redemption letter.
7. If, for any reason whatsoever, the FlexiLoan is terminated (whether by you, the Bank or otherwise) within the period of nine (9) months from the date of granting of the loan, you agree that the Bank shall be entitled to claim from you full reimbursement of the cost of any complimentary gift which the Bank may have given to you upon approval of your application of your FlexiLoan. You hereby authorise the Bank to debit the Card Account for the cost of such gift (as determined by the Bank) upon termination of the FlexiLoan.
8. The Gift is provided solely by the relevant participating merchant, under such terms and conditions as determined by such merchant, and therefore, the Bank will not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the Gift listed above. The Bank is not an agent of any merchant. Any dispute with any merchant in respect of any Gift shall be resolved directly with the relevant merchant. The Bank shall not be liable for any loss, cost and/or damages of any kind resulting from the use of any Gift.
9. Terms and Conditions of the [ANZ Cardmember's Agreement](#) shall apply.
10. All terms and conditions are accurate at the time of publishing or posting online.