



ANZ Contactless 2X Rewards Promotion Terms and Conditions (23 July 2015 to 30 September 2015)

1. The ANZ Contactless 2X Rewards Promotion ("Contactless Promotion") is open to new-to-bank applicants of the ANZ Signature Priority Banking Visa Infinite Card, ANZ Travel Visa Signature Credit Card, ANZ Platinum Visa Credit Card and ANZ Switch Platinum Credit Card ("Participating Cards") issued by Australia and New Zealand Banking Group Limited, Singapore Branch (the "Bank") and cannot be used in conjunction with any other ANZ Credit Card promotions and/or offers unless otherwise stated. Unless the context otherwise requires, terms used in these terms and conditions but which are not defined in these terms and conditions shall have the same meanings as ascribed to such terms in the Cardmember's Agreement.
2. The promotion period is from 23 July 2015 to 30 September 2015, both dates inclusive ("Contactless Promotion Period").
3. Applications for the Participating Cards must be received and approved by 15 September 2015 in order for Cardmembers to be eligible to participate in this Contactless Promotion.
4. Eligible Cardmembers will be awarded with 2X Rewards Points and/or Travel\$ for retail spend made via Visa payWave or MasterCard PayPass in Singapore within thirty (30) days from the date of approval of the Credit Card ("Eligible Spend") during the Contactless Promotion Period.
5. Existing holders of ANZ Cards and applicants who had cancelled their ANZ Cards in the last six (6) months prior to the date of application are not eligible to participate in this Contactless Promotion.

Issuance of Rewards Points

6. For every S\$5 Eligible Spend made on the ANZ Signature Priority Banking Visa Infinite Card, an eligible Cardmember will be awarded 4 Rewards Points in the following manner:
 - (a) 1 Rewards Point will be awarded immediately and will be reflected in that month's monthly statement; and
 - (b) 3 bonus Rewards Points will be awarded within 45 days from the calendar month in which the Eligible Spend was made.



7. For every S\$5 Eligible Spend made on the ANZ Platinum Visa Credit Card and ANZ Switch Platinum Credit Card, an eligible Cardmember will be awarded 2 Rewards Points in the following manner:
 - (a) 1 Rewards Point will be awarded immediately and will be reflected in that month's monthly statement; and
 - (b) 1 bonus Rewards Point will be awarded within 45 days from the calendar month in which the Eligible Spend was made.
8. Bonus Rewards Points awarded under paragraphs 6(b) and 7(b) above will be capped at 500 Rewards Points per statement. Beyond the cap, eligible Cardmembers will continue to earn regular Rewards Points on Eligible Spend made on their Card(s). For the avoidance of doubt, ANZ Signature Priority Banking Cardmembers will continue to earn 1 regular Rewards Points and 1 bonus Rewards Points for every S\$5 Eligible Spend.
9. Spend made at the participating merchants in ANZ 6X Rewards Programme will not qualify for this Contactless Promotion.
10. ANZ Credit Card Rewards Programme Terms and Conditions shall apply.

Issuance of Travel\$

11. For every S\$1 Eligible Spend made on a ANZ Travel Visa Signature Credit Card, an eligible Cardmember will be awarded 2.8 Travel\$ in the following manner:
 - (a) 1.4 Travel\$ will be awarded immediately and will be reflected in that month's monthly statement; and
 - (b) 1.4 bonus Travel\$ will be awarded within 45 days from the calendar month in which the Eligible Spend was made.
12. Bonus Travel\$ awarded under paragraph 11(b) above will be capped at 500 Travel\$ per statement. Beyond the cap, eligible Cardmembers continue to earn 1.4 Travel\$ for every S\$1 Eligible Spend.
13. ANZ Travel Card Rewards Programme Terms and Conditions shall apply.

Other Conditions

14. All Rewards Points and/or Travel\$ will be credited to the Card Account of the Principal Cardmember. Eligible Spend debited and posted to the account of all Supplementary Cardmembers will be taken into consideration and attributed to the Principal Cardmember.
15. Pre-paid card top-ups (such as Ez-Link Fevo and Ez-Link Imagine), voucher purchases, refunded/disputed/unauthorised or fraudulent transactions, FlexiPlan, Instalment Payment Plan, fees, interest charges and/or any amount brought forward from the Principal Cardmember's last statement will not be considered as Eligible Spend.
16. In order to participate in the Contactless Promotion, the Cardmember's Card Account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Bonus Rewards Points, Travel\$ or Optimum\$ are credited, all Bonus Rewards Points, Travel\$ or Optimum\$ accrued shall automatically be cancelled and forfeited, without further notice from the Bank.
17. In the event that qualifying transactions used to calculate Qualifying Card Spend for participation in this Contactless Promotion are reversed, refunded and/or cancelled after the Cardmember has been issued with bonus Rewards Points, Travel\$ or Optimum\$ in respect of the Cash Credit, the Bank reserves the right to claw back the costs of such bonus Rewards Points, Travel\$ or Optimum\$ from the Cardmember.
18. The Bank shall not be liable to any Cardmember for any loss, cost of damages of any kind resulting from this Contactless Promotion.
19. ANZ Debit Cards, ANZ Optimum World MasterCard Credit Card and ANZ American Express® Corporate Card are not eligible to participate in this Contactless Promotion.
20. The decisions of the Bank on all matters relating to this Contactless Promotion are final, conclusive and binding and no correspondence in relation to this Contactless Promotion will be entertained.
21. In the event of any inconsistency between these terms and conditions and any brochure, marketing or materials relating to this Contactless Promotion, these terms and conditions shall prevail.



22. The Bank reserves the right to cancel, terminate or suspend this Contactless Promotion at any time in its reasonable discretion.
23. Notwithstanding anything in these terms and conditions, the Bank reserves the right at any time in its reasonable discretion to determine and/or amend, by addition to, subtraction from or variation of, these terms and conditions, including but not limited to the eligibility terms and criteria and the timing of any act to be done, and all participants in this Contactless Promotion shall be bound by these amendments with effect from such date as the Bank may determine.
24. The decision of the Bank on all matters relating to this Contactless Promotion is final and binding.
25. These terms and conditions shall be governed by the laws of Singapore, and all Cardmembers who participate in this Contactless Promotion irrevocably submit to the non-exclusive jurisdiction of the Singapore Courts. A person who is not a party to these terms and conditions shall have no right under the Contract (rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any of these terms and conditions.
26. All information is correct at the time of submission/posting.