## **Terms & Conditions**

This document has been prepared by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ("ANZ") or its affiliates. In certain jurisdictions ANZ is represented by its branch office, representative office or affiliate companies, in which case this document is distributed in the relevant jurisdiction by such representative.

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. The above does not take into account the specific investment objectives, financial situation or particular needs of any particular person. The products and services mentioned above may not be suitable for all investors and a person receiving or reading the information set out above should seek advice from a financial adviser regarding the suitability of such products and services, taking into account the specific investment objectives, financial situation or particular needs of such person, before making a commitment to purchase or subscribe for any of such products or services.

While the information set out above is based on sources believed to be reliable, Australia and New Zealand Banking Group Limited (together with its directors and employees) makes no representations or warranties expressed or implied as to the accuracy, completeness or timeliness of any of such information, and Australia and New Zealand Banking Group Limited accepts no liability for any loss whatsoever, direct or indirect, arising from the use of such information. Past performance is not indicative of future results. Products and services are available only in those jurisdictions where they may be legally offered. Changes may be made to products and services at any time without prior notice to you.

Any 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 anz.com/singapore are deemed to be incorporated herein.

© Copyright Australia and New Zealand Banking Group Limited 100 Queen Street, Melbourne 3000, ABN 11 005 357 522 All rights reserved