



ANZ Credit Cards Promotion Terms and Conditions (23 July 2015 to 30 September 2015)

1. The ANZ Credit Cards Promotion (the "Credit Cards Promotion") is open to new-to-bank customers who apply for the ANZ Optimum World MasterCard Credit Card, ANZ Travel Visa Signature Credit Card, ANZ Platinum Credit Card and/or ANZ Switch Platinum Credit Card (the "Credit Cards" and each, a "Credit Card") issued by Australia and New Zealand Banking Group Limited, Singapore Branch (the "Bank"), and have their credit card applications approved by 15 October 2015. This Credit Cards Promotion 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. Existing Cardmembers and applicants who had cancelled their ANZ Card(s) in the last six (6) months prior to the date of their application will not be eligible to participate in this Credit Cards Promotion. For the avoidance of doubt, this Credit Cards Promotion does not apply to ANZ Debit Cards or ANZ Corporate Cards.
3. The promotion period for this Credit Cards Promotion is from 23 July 2015 to 30 September 2015, both dates inclusive ("Credit Cards Promotion Period").
4. New-to-bank customers must apply for their Credit Card(s) via promotional application forms with CC Source Codes 21015710PCCCIT, 20915710PCCCIT, 20915710PCCCBH, 20915710PCCCAM, 20915710PCCCRT, 20915710PCCCOMI, 20915710PCCCHD, 20915710PCCCKE and 20915710PCCCHL, and such promotional application forms may be submitted via the internet, Phone Banking, or any of our ANZ branches or ATMs.
5. During the Credit Cards Promotion Period, eligible new-to-bank customers who meet the necessary criteria will receive one of the following gifts as set out below:
 - (a) Principal Cardmembers who successfully apply for the ANZ Optimum World MasterCard Credit Card, ANZ Platinum Credit Card, and/or ANZ Switch Platinum Credit Card and charge at least S\$600 of Qualifying Card Spend (as defined in paragraph 6 below) to their Credit Card(s) within 30 days of the date of approval of their Credit Card(s) will receive one set of either (i) 5,000 Rewards Points or (ii) 100 Optimum\$ ("Gift A"); and
 - (b) Principal Cardmembers who successfully apply for the ANZ Travel Visa Signature Credit Card and charge at least S\$500 of Qualifying Card Spend to their Credit Card within 30 days of the date of approval of their Credit Card will receive one set of 2,000 bonus Travel\$, subject to the ANZ Travel Visa Signature Credit Card Bonus 2,000 Travel\$ Terms and Conditions ("Gift B", and together with Gift A, the "Gifts").
6. Only retail transactions charged to the Credit Cards are qualifying card spend ("Qualifying Card Spend"). Ongoing instalment plans, cash advance, balance transfer, and any other fees howsoever called, including but not limited to, annual fees, cash advance fees, interest and late fees are excluded from the calculation of the Qualifying Card Spend. Retail charges debited and posted to the account of all Supplementary Cardmembers will be taken into consideration and awarded to the Principal Cardmember.
7. In addition to receiving either Gift A and/or Gift B set out in paragraph 5 above (if applicable), Principal Cardmembers who successfully apply for the ANZ Optimum World MasterCard Credit Card, ANZ Platinum Credit Card, and/or ANZ Switch Platinum Credit Card and share the Credit Cards Promotion on Facebook through the sharing link in the Promotion webpage will receive one set of either (i) 500 Rewards Points or (ii) 10 Optimum\$ (the "Bonus Gift").

8. Each Principal Cardmember is entitled to only one (1) Gift A and/or one (1) Gift B and one (1) Bonus Gift (if applicable), regardless of the number of transactions made or number of Credit Cards approved. In the event the Principal Cardmember has applied for more than one (1) Credit Card, the Bank will credit the Gift A and/or Gift B and the Bonus Gift (if applicable) to the Card Account which has the highest number of transactions made (as determined by the Bank in its sole discretion) within four (4) weeks from the date of notification letter issued to such Principal Cardmember (the "Notification Letter"). Please refer to the examples below:

Example 1

Principal Cardmember who successfully applies for the ANZ Optimum World MasterCard Credit Card and the ANZ Travel Visa Signature Credit Card and within 30 days of the date of the respective approval charges (a) at least S\$600 of Qualifying Card Spend to the ANZ Optimum World MasterCard Credit Card, and (b) at least S\$500 of Qualifying Card Spend to the ANZ Travel Visa Signature Credit Card, will receive one (1) Gift A and one (1) Gift B.

Example 2

Principal Cardmember who successfully applies for the ANZ Optimum World MasterCard Credit Card, the ANZ Platinum Credit Card and the ANZ Switch Platinum Credit Card and charges at least S\$500 of Qualifying Card Spend to each of his/her Credit Cards within 30 days of the date of the respective approval, will receive one (1) Gift A only.

Example 3:

Principal Cardmember who shares the Credit Cards Promotion display on Facebook, successfully applies for the ANZ Optimum World MasterCard Credit Card, the ANZ Travel Visa Signature Card, the ANZ Platinum Credit Card and ANZ Switch Platinum Credit Card and within 30 days of the date of the respective approval charges (a) at least S\$600 of Qualifying Card Spend to each of the ANZ Optimum World MasterCard Credit Card, the ANZ Platinum Credit Card and ANZ Switch Platinum Credit Card, and (b) at least S\$500 of Qualifying Card Spend to the ANZ Travel Visa Signature Card, will receive one (1) Gift A, one (1) Gift B, and one (1) Bonus Gift.

Example 4:

Principal Cardmember who shares the Credit Cards Promotion on Facebook through the sharing link in the Promotion webpage and successfully applies for the ANZ Travel Visa Signature Credit Card and charges at least S\$500 of Qualifying Card Spend to his/her Credit Cards within 30 days of the date of the respective approval, will receive one (1) Gift B only.

9. A Notification Letter will be sent to eligible Principal Cardmembers' mailing addresses (as per the Bank's records) within 8 weeks of the criteria set out in paragraph 5 and/or paragraph 7 (as applicable) above being met.
10. In relation to Gift A and the Bonus Gift, eligible Principal Cardmembers may choose to redeem the Rewards Points or Optimum\$ as cash by sending an SMS in the prescribed format set out in the Notification Letter, to instruct the Bank to credit the S\$100 cash credit and/or S\$10 cash credit into their Card Account Upon receipt of the Principal Cardmember's instructions by SMS, the Bank will credit the S\$100 cash credit and/or S\$10 cash credit into his/her Card Account within 4 weeks. In the event the eligible Principal Cardmember does not provide the Bank with such instructions via SMS within one month from the date of his/her Notification Letter, the Bank will, in its sole discretion, credit either Rewards Points or Optimum\$ to his/her Card Account.
11. The Gifts and Bonus Gift are strictly non-transferable, non-assignable and non-exchangeable.
12. Other General Terms and Conditions apply to the Credit Cards Promotion. Please refer to paragraphs 20 to 28 below. Please also note that the ANZ Optimum Rebate Programme, ANZ Travel Card Rewards Programme and ANZ Credit Card Rewards Programme Terms and Conditions shall apply.



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

13. The ANZ Contactless 2X Rewards Promotion ("Contactless Promotion") is open to new-to-bank customers who apply for the ANZ Signature Priority Banking Visa Infinite Card, ANZ Travel Visa Signature Credit Card, ANZ Platinum Visa Credit Card and/or ANZ Switch Platinum Credit Card ("Participating Cards") (issued by the Bank, and have their credit card applications approved by 15 October 2015. This Contactless Promotion 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.
14. Existing Cardmembers and applicants who had cancelled their ANZ Card(s) in the last six (6) months prior to the date of their application will not be eligible to participate in this Credit Cards Promotion. For the avoidance of doubt, this Contactless Promotion does not apply to ANZ Debit Cards, ANZ Corporate Cards or the ANZ Optimum World MasterCard Credit Card.
15. The promotion period for this Contactless Promotion is from 23 July 2015 to 30 September 2015, both dates inclusive ("Contactless Promotion Period").
16. 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.
17. 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.
18. Issuance of Rewards Points in the following manner:
 - a. For every S\$5 Eligible Spend made on the ANZ Signature Priority Banking Visa Infinite Card, an eligible Principal Cardmember will be awarded 4 Rewards Points in the following manner:
 - i. 1 Rewards Point will be awarded immediately and will be reflected in that month's monthly statement; and
 - ii. 3 bonus Rewards Points will be awarded within eight (8) weeks from the calendar month in which the Eligible Spend was made.
 - b. For every S\$5 Eligible Spend made on the ANZ Platinum Visa Credit Card and/or ANZ Switch Platinum Credit Card, an eligible Principal Cardmember will be awarded 2 Rewards Points in the following manner:
 - i. 1 Rewards Point will be awarded immediately and will be reflected in that month's monthly statement; and
 - ii. 1 bonus Rewards Point will be awarded within eight (8) weeks from the calendar month in which the Eligible Spend was made.
 - c. Bonus Rewards Points awarded under paragraphs 19(a)(ii) and 19(b)(ii) above will be capped at 500 Rewards Points per statement. Beyond the cap, eligible Principal 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.
 - d. Spend made at the participating merchants in ANZ 6X Rewards Programme will not qualify for this Contactless Promotion.
 - e. ANZ Credit Card Rewards Programme Terms and Conditions shall apply.



19. Issuance of Travel\$ in the following manners;
 - a. For every S\$1 Eligible Spend made on a ANZ Travel Visa Signature Credit Card, an eligible Principal Cardmember will be awarded 2.8 Travel\$ in the following manner:
 - i. 1.4 Travel\$ will be awarded immediately and will be reflected in that month's monthly statement; and
 - ii. 1.4 bonus Travel\$ will be awarded within eight (8) from the calendar month in which the Eligible Spend was made.
 - b. Bonus Travel\$ awarded under paragraph 19(a)(ii) above will be capped at 500 Travel\$ per statement. Beyond the cap, eligible Principal Cardmembers continue to earn 1.4 Travel\$ for every S\$1 Eligible Spend.
 - c. ANZ Travel Card Rewards Programme Terms and Conditions shall apply.

General Terms and Conditions applicable to the ANZ Credit Cards Promotion and the ANZ Contactless 2X Rewards Promotion

20. In order to participate in these promotions, 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 Card 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.
21. In the event that qualifying transactions used to calculate Qualifying Card Spend or Eligible Spend for participation in these promotions are reversed, refunded and/or cancelled after the Cardmember has been issued with bonus Rewards Points, Travel\$ or Optimum\$ the Bank reserves the right to claw back the costs of such bonus Rewards Points, Travel\$ or Optimum\$ from the Cardmember.
22. The Bank shall not be liable to any Cardmember for any loss, cost of damages of any kind resulting from these promotions.
23. The decisions of the Bank on all matters relating to these promotions are final, conclusive and binding and no correspondence in relation to these promotions will be entertained.
24. In the event of any inconsistency between these terms and conditions and any brochure, marketing or materials relating to these promotions, these terms and conditions shall prevail.
25. The Bank reserves the right to cancel, terminate or suspend these promotions at any time in its reasonable discretion.
26. 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 these promotions shall be bound by these amendments with effect from such date as the Bank may determine.
27. These terms and conditions shall be governed by the laws of Singapore, and all Cardmembers who participate in these promotions 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.
28. All information is correct at the time of submission/posting.