



## ANZ FlexiLoan General Terms and Conditions

If you have applied to participate in Australia and New Zealand Banking Group Limited (the “**Bank**”)s FlexiLoan, you agree to abide by these terms and conditions. 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.

1. Your participation in FlexiLoan is subject to the following:
  - a. FlexiLoan is applicable to transfers in Singapore dollars to your bank account/ credit cards/line of credit held with other banks or financial institutions in Singapore.
  - b. The loan amount shall be in multiples of S\$100 and must not be less than the minimum amount determined by the Bank from time to time (“**Loan Amount**”).
  - c. The Loan Amount shall not exceed 95% of the available Credit Limit on your Card Account at the time of application. Overlimit charges are applicable if the Loan Amount plus any other outstanding balances on your account exceed the available Credit Limit.
  - d. The Credit Limit on your Card Account (excluding any temporary Credit Limit increase) is sufficient to block out the Loan Amount, interest amount and processing fee.
  - e. You are obliged to continue to make payments to your designated credit cards/line of credit until you have received the Bank’s written confirmation that your account with such other bank or financial institution has been credited with the Loan Amount. The Bank shall not be responsible for any overdue payment, charges, fees, or interest incurred thereby.
  - f. The Loan Amount cannot be transferred into ANZ MoneyLine account.
  - g. You are not in breach of the Cardmember’s Agreement.
  - h. The Bank’s approval in its reasonable discretion, without the need to furnish any reason for rejecting a FlexiLoan application (“**Application**”).
2. Upon approval of your Application:
  - a. The interest amount for your FlexiLoan, at such rate as may be determined by the Bank, will be calculated based on a reducing balance basis, which means that the interest amount is calculated on the unbilled principal balance (and not on the original loan amount) that reduces with repayment of each loan instalment. The monthly instalment amount is fixed but the principal and interest component varies.
  - b. You shall pay the approved Loan Amount and interest amount over such tenure and in such amounts as the Bank may from time to time determine and approve (“**Instalments**”).
  - c. A processing fee of such amount or at such rate as determined by the Bank shall be debited to your Card Account in full together with the first Instalment and shall not be refundable in any event.
  - d. Your available Credit Limit will be reduced by blocking out an amount equivalent to the approved Loan Amount and processing fee, but will be progressively restored by the amount of each Instalment as each monthly Instalment is paid and received by the Bank.



- e. You may not change the tenure of your FlexiLoan.
  - f. You will not receive any Rewards Points, Optimum\$ or Travel\$ in respect of all amounts relating to FlexiLoan.
3. By submitting your Application, you consent to an ANZ representative contacting you via phone/SMS relating to your Application notwithstanding any registration on the Do Not Call Registry.
  4. The Bank may at its discretion impose a non-refundable early redemption fee of S\$150 or such amount as it may determine if the FlexiLoan is terminated (whether arising from the termination of your Card Account or otherwise) or if you make early prepayment of any amount under your FlexiLoan. All unpaid Instalments will then be debited to your Card Account and become immediately due and payable. Such early redemption fee will be payable regardless of subsequent revocation of any repayment or your failure to make full repayment.
  5. To initiate early repayment before expiry of your FlexiLoan tenure, please inform the Bank in writing. Otherwise, Instalments will continue to be effected and you are liable for the payment.
  6. Each Instalment shall be charged to the Card Account and will be treated in the same way as any other Card Transaction charged to your Card Account. The Instalments payable will be reflected in your Billing Statement and shall be payable in accordance with these terms and the Cardmember's Agreement. In particular, interest and late charges will be levied on any overdue Instalment as well as other overdue amounts in the Card Account in accordance with the Cardmember's Agreement.
  7. If any Instalments is not paid in full by its due date, interest will be charged on the remaining Instalment amount at the Bank's prevailing interest rate. Interest is subject to compounding if the interest charges are not repaid in full.
  8. You shall make all payments on your Card Account by the relevant Payment Dates notwithstanding that you may have Applications pending processing. Payments made to your Card Account will not be refunded even after your Application is approved.
  9. The Bank reserves the right and discretion to determine and vary the Instalment amount, processing and early redemption fee, tenure and all other payment details and terms of your FlexiLoan from time to time and without prior notice. Subject to the preceding sentence, you understand that you are bound by such payment details then prevailing at the time of your Application.
  10. The Bank is entitled in its reasonable discretion to amend, vary or modify these terms at any time and such changes shall be binding on you with effect from such date as the Bank may determine.
  11. These terms shall be governed by the laws of Singapore and you hereby submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to these terms shall have no right under the Contract (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms.
  12. These terms apply in addition to the terms of the Cardmember's Agreement which continues to have full force and effect. In the event of any inconsistency between these terms and those in the Cardmember's Agreement or any brochures, marketing or promotional materials, these terms shall prevail in so far as they relate to FlexiLoan.



## ANZ FlexiLoan Promotion Terms & Conditions

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. All terms and conditions are accurate at the time of publishing or posting online.