



**ANZ MoneyLine Term Loan Promotion Terms and Conditions for New ANZ MoneyLine Customers
(1 June 2015 to 30 September 2015)**

1. The ANZ MoneyLine Term Loan Promotion ("Promotion") is open to new applicants of ANZ MoneyLine ("Customers") and cannot be enjoyed in conjunction with any other ANZ MoneyLine promotions and/or offers unless otherwise stated.
2. Interest for ANZ MoneyLine Term Loan is calculated 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. The interest rate for this Promotion is subject to approved loan amount and the loan tenure as set out in the table below. A processing fee of S\$80 ("PF") applies on the loan amount and will be charged upfront to your ANZ MoneyLine account.

| Tenure | Flat Interest Rates per annum (EIR* p.a.) | | |
|-----------|-------------------------------------------|----------------------------------------------------|---------------------------------------|
| | (i) Loan amount below S\$15,000 | (ii) Loan amount from S\$15,000 to below S\$30,000 | (iii) Loan amount S\$30,000 and above |
| 12 months | 7.2%(14.29%) | 6.8%(12.93%) | 6.6%(12.22%) |
| 24 months | 7.2%(13.94%) | 6.8%(12.88%) | 6.6%(12.33%) |
| 36 months | 7.8%(14.67%) | 7.2%(13.40%) | 6.6%(12.22%) |
| 48 months | 7.8%(14.37%) | 7.2%(13.18%) | 6.6%(12.07%) |
| 60 months | 7.8%(14.10%) | 7.2%(12.97%) | 6.6%(11.90%) |

*The effective interest rate is calculated taking into consideration the PF and based on approved loan amount of S\$12,000 under loan category (i); an approved loan amount of S\$25,000 under loan category (ii); and an approved loan amount of S\$60,000 under loan category (iii).

3. In the event that the loan amount is returned within 30 days from approval of the loan, the Early Repayment fee ("ERF") and PF will be waived ("Loan Return Option"). Loan Return Option is only applicable for customers who do not have an existing ANZ MoneyLine account and excludes those who have closed their ANZ MoneyLine account in the last 6 months.
4. Customers who exercise the Loan Return Option are not eligible for any gifts under this Promotion.
5. No ERF shall apply in the following two situations:
 - The loan amount is returned within 30 days of the date that they were approved under the Loan Return Option clause; or
 - Customer takes up a 24, 36, 48 or 60 months loan tenure and no early settlement is done during the first 12 months of the loan tenure.
6. This Promotion is applicable to promotional application forms through Internet, ATM and Branch channels with ML source codes 15MT7220PHPSIT, 15MT7220PHPSPB, 15MT7220PHPSBH, 15MT7220PHPSAM.. In addition, to participate in this Promotion, such forms must be approved by 15 October 2015.
7. Subject to these terms and conditions, Customers who successfully apply for ANZ MoneyLine Term Loan with loan tenure of 36 months & above ("Eligible Tenures") and with the following loan amount will be entitled to a gift as indicated below provided that they do not exercise the Loan Return Option:
 - A Philips 9000 Series Bluetooth® Headset with mic worth S\$249, for approved loan amount of S\$12,000 to below S\$20,000.
 - A Philips 5000 Series 3D Blu-ray SmartTV 5.1 Home Theater worth S\$549, for approved loan amount of S\$20,000 and above.
8. Entitlement to a gift is subject to the approved loan amount with Eligible Tenures and is nonnegotiable. Each Customer is entitled to one (1) gift only regardless of the number of loans applied for and approved.



9. A gift redemption letter will be mailed to the Customer's mailing address as per Australia and New Zealand Banking Group Limited (the "Bank")'s records within 8 to 10 weeks after the loan amount is granted provided your Term Loan is not terminated at the time of mailing out of such redemption letter.
10. The gifts are not exchangeable for cash or other items and the Bank reserves the right at its reasonable discretion to replace a gift with any other item of similar value.
11. The maximum loan amount granted is subject to the Bank's approval and up to 95% of the available credit limit on the ANZ MoneyLine account at the point of application. The Bank reserves the right to reject the application or approve the requested amount at its reasonable discretion.
12. Your available credit limit will be reduced by an amount equivalent to the approved Term Loan amount and processing fee, but will be progressively restored by the amount of instalment billed to your account and the payment is paid and received by the Bank.
13. ANZ MoneyLine Term Loan interest rate is applicable on approved Term Loan amount only.
14. If the monthly instalment is not paid in full by the due date, the remaining instalment outstanding amount will be charged at the Bank's prevailing interest rate.
15. You shall pay the approved loan amount and interest amount over such tenure and in such amounts according to the loan tenure chosen.
16. Disbursed loan amounts will be rounded to the nearest hundred.
17. An ERF of S\$150 applies for payments made within the first 12 months of the loan take up except for customers who exercise the Loan Return Option.
18. To initiate early repayment before expiry of the ANZ MoneyLine Term Loan tenure, Customer must inform the Bank in writing. Otherwise, monthly instalments will continue to be effected and you are liable for the payment.
19. You will continue to observe your payment obligations for your other bank accounts. The Bank is not liable for any interest, any overdue payment, any other finance charges or any other fees, costs, charges and damages incurred whatsoever as a result of your failure or delay in making such payments.
20. 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 the Customer's ANZ MoneyLine Term Loan from time to time and without prior notice. Notwithstanding the preceding sentence, the Customer agrees to be bound by such payment details then prevailing at the time of the Customer's Application.
21. The Bank reserves the right to vary/amend the offer and/or terms and conditions of this Promotion at any time without prior notice and such changes shall be binding on the Customer with effect from such date as the Bank may determine.
22. The Bank will not be responsible and liable to the Customers for any loss, cost and/or damages of any kind resulting from the application or participation of the Customer in this promotion.
23. The gifts are 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 gifts 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.
24. The Bank may vary the interest rate chargeable, the basic of calculation of interest rates, and charges at any time at ANZ's reasonable discretion.
25. General terms and conditions of ANZ MoneyLine and ANZ MoneyLine Term Loan apply.