

ANZ Instant Interest Time Deposit/Step-Up Time Deposit/ Time Deposit Application Form



To: Australia and New Zealand Banking Group Limited, Singapore Branch (the "Bank", which expression shall include its successors and assigns)

MAIN ACCOUNT HOLDER

A. Personal Information

US Person Declaration Yes* No#

Salutation and Full Name (As in NRIC/Passport)

NRIC/Passport Number

Singapore PR

Yes No

ACCOUNT HOLDER 2

US Person Declaration Yes* No#

Salutation and Full Name (As in NRIC/Passport)

NRIC/Passport Number

Singapore PR

Yes No

B. Account Application and Placement Instruction

This Application Form for ANZ Instant Interest Time Deposit/Step-Up Time Deposit/Time Deposit forms a part of, and is to be construed together with, the Account Application Form.

I/We wish to apply for (Please select one): ANZ Instant Interest Time Deposit ANZ Step-Up Time Deposit ANZ Time Deposit

Currency	Amount	Tenure	Debiting Account Number	Interest Crediting Account Number

Note: For ANZ Step-Up Time Deposit, the tenure comprises 4 cycles of 3 calendar months each for 12-month and 6 calendar months each for 24-month respectively.

Placement value date

C. Instruction Upon Maturity+ (Please select one)

For ANZ Instant Interest/Step-Up Time Deposit

- Rollover principal for the same period at prevailing interest rate
 Credit principal to the Account designated above for crediting interest

For ANZ Time Deposit

- Credit principal and interest to the Account designated above for crediting interest
 Rollover principal and interest for the same period at prevailing interest rate
 Rollover principal for the same period at prevailing interest rate and credit interest to the Account designated above for crediting interest

D. Customer Declaration

By signing this Application Form for ANZ Instant Interest Time Deposit/Step-Up Time Deposit/Time Deposit, I/we acknowledge and agree that:

- I/we am/are applying to the Bank to open the ANZ Instant Interest Time Deposit(s)/Step-Up Time Deposit(s)/Time Deposit(s) indicated above;
- I/We represent and warrant to the Bank that I/we am/are, and will be at all times, the sole beneficial owner(s) of all ANZ Instant Interest Time Deposit(s)/Step-Up Time Deposit(s)/Time Deposit(s) opened with the Bank, from time to time;
- I/We represent and warrant to the Bank that the information provided in this Application Form for ANZ Instant Interest Time Deposit/Step-Up Time Deposit/Time Deposit, and in any other documents provided by me/us to the Bank, is true, accurate and complete in all respects. I/We authorise the Bank to confirm the same from any source it deems appropriate;
- If this Application is approved by the Bank, I/we agree that my/our ANZ Instant Interest Time Deposit(s)/Step-Up Time Deposit(s)/Time Deposit(s) shall be governed by the Bank's Terms and Conditions for ANZ Bank Account, as supplemented by the ANZ Instant Interest Time Deposit Terms and Conditions or ANZ Step-Up Time Deposit Terms and Conditions or ANZ Time Deposit Terms and Conditions, as amended and in effect from time to time. ANZ Instant Interest Time Deposit Terms and Conditions and the ANZ Step-Up Time Deposit Terms and Conditions are available on the Bank's website (www.anz.com.sg). A printed copy of the ANZ Instant Interest Time Deposit Terms and Conditions and the ANZ Step-Up Time Deposit Terms and Conditions is available upon request at any of the Bank's branches;
- The Account Holder(s) and Signing Condition(s) of my/our existing account(s) shall also apply to my/our ANZ Instant Interest Time Deposit(s)/Step-Up Time Deposit(s)/Time Deposit(s);
- I/We have read, understood and agreed to the contents of this Application Form for ANZ Instant Interest Time Deposit/Step-Up Time Deposit/Time Deposit, the Application Form and Terms and Conditions for ANZ Instant Interest Time Deposit/Step-Up Time Deposit/Time Deposit;
- The Bank may disclose any information about me/us (including but not limited to my/our ANZ Instant Interest Time Deposit(s)/Step-Up Time Deposit(s)/Time Deposit(s), financial condition, and/or transaction(s)) in accordance with the Terms and Conditions for this ANZ Instant Interest Time Deposit(s)/Step-Up Time Deposit(s)/Time Deposit(s); and
- The Bank relies on my/our declarations made in this Application Form for ANZ Instant Interest Time Deposit/Step-Up Time Deposit/Time Deposit, including all representations, warranties, acknowledgements and undertakings contained herein, in its provision of ANZ Instant Interest Time Deposit(s)/Step-Up Time Deposit(s)/Time Deposit(s) and services to me/us.

Signature of Main Account Holder

Date

Signature of Account Holder 2

Date

*I am a U.S. citizen, resident, permanent resident, green card holder or U.S. tax payer by reason of having substantial physical presence in the U.S. or for any reason.

#I acknowledge that I am aware that I need to notify the Bank within 30 days of any change to my status.

+ This instruction will apply to all time deposits in Section B. If no instructions are given upon maturity, the principal for ANZ Instant Interest/Step-Up Time Deposit and the principal and interest for ANZ Time Deposit will be renewed for the same period at the prevailing interest rate. For foreign currency time deposit, instructions should be given two business days before maturity date.

BANK USE ONLY

Bank Staff Confirmation

Customer signature is witnessed by/confirmed by:

Name of Bank Staff

RM/BDM/RO Code

CIF Number of Main Account Holder

Signature of Bank Staff

CIF Number of Account Holder 2

Source of Account

- 0 – Self Solicitation 1 – Client Referral (MGM) 2 – Phone Banker Referral 3 – Overseas Branches Referral 5 – Credit Card Referral 6 – Commercial Banking Referral N – Mortgage Referral S – Staff Referral

CIF Number for Client Referral

Others (Please specify)

General Terms and Conditions

1. This promotion is open to new and existing customers of the Australia and New Zealand Banking Group Limited, Singapore branch (the "Bank").
2. The Time deposit interest rates are subject to change without prior notice. This promotion is applicable only to fresh funds placement and excludes transfer(s) from any existing ANZ Bank account including ANZ Signature Priority Banking accounts, Personal Banking accounts and Private Bank accounts.
3. The minimum and maximum amount, in the respective currency, to be placed in the ANZ Instant Interest Time Deposit/Step-Up Time Deposit/Time Deposit account is \$25,000 and \$3,000,000.
4. Partial withdrawal or topping up of the principal during the subsistence of the tenure is not allowed. Any request for topping up will be regarded as an application for fresh placement and is subject to the prevailing interest rates and conditions that the Bank may impose at that relevant point in time.
5. These terms and conditions shall be governed by the laws of Singapore and customers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
6. In the event that this document is translated into different languages and there are inconsistencies between the English language version and any translation, the English version shall prevail.
7. The Bank reserves the right to cancel, terminate or suspend the promotion at any time in its reasonable discretion.
8. The Bank reserves the right at its reasonable discretion to vary, delete or add to any of these terms and conditions from time to time.
9. This application is subject to the Bank's standard terms and conditions governing deposit products.

ANZ Instant Interest Time Deposit Terms and Conditions

1. The Bank will pay you the interest at the applicable interest rate upfront ("Instant Interest") to a valid ANZ Savings/Current Account that you have designated for the purposes of crediting such interest ("the Account"), other than the ANZ Instant Interest Time Deposit account. The Instant interest will be credited to the Account on the same day as the successful placement of the Time Deposit or upon clearance of any cheque(s) deposited, whichever is later. You are required to maintain the Account throughout the tenure of the deposit.
2. No interest will be payable upon maturity of the ANZ Instant Interest Time Deposit.
3. In the event of any withdrawal made before the completion of the contracted tenure of the ANZ Instant Interest Time Deposit, the Bank may (in its reasonable discretion and on such terms as it thinks fit) allow or permit such withdrawal subject to a full clawback of the Instant Interest paid to you and you paying a fee of such amount as the Bank may deem fit. In addition, if such premature withdrawal occurred after 3 months of placement of the ANZ Instant Interest Time Deposit, interest will be paid on the lowest tier of prevailing board rates for the duration of placement up to the date of withdrawal.
4. Any communication sent by the Bank with details of your ANZ Instant Interest Time Deposit(s) including Interest Certificate, Portfolio Statements and Time Deposit advices for the relevant period will display the Instant Interest paid upon placement of the ANZ Instant Interest Time Deposit. The Bank is not liable for any further communication if such Instant Interest paid is clawed back due to premature withdrawal of the deposit(s).
5. Unless you have opted for rollover, the Bank will credit the principal upon maturity to the Account that you have designated for the purposes of crediting payment of such principal.
6. If your ANZ Instant Interest Time Deposit is provided as security for any facility granted by the Bank, the Bank may on maturity of the ANZ Instant Interest Time Deposit, at its discretion, place such ANZ Instant Interest Time Deposit for the same tenure as a (i) conventional time deposit on prevailing board rates or (ii) ANZ Instant Interest Time Deposit on prevailing board rates.
7. In the event that you have opted for rollover of your ANZ Instant Interest Time Deposit on maturity, the principal upon maturity will be placed as an ANZ Instant Interest Time Deposit on prevailing board rates for the same tenure. However, the Bank may at its discretion place such ANZ Instant Interest Time Deposit as a conventional time deposit on prevailing board rates instead and for the same tenure.

ANZ Step-Up Time Deposit Terms and Conditions

1. The Step-Up Time Deposit shall bear interest from and including the start date of the Step-Up Time Deposit ("Start Date") and such interest will be payable on each date ("Cycle Maturity Date") which falls a fixed number of months as stipulated in the application form after the preceding Cycle Maturity Date or, in the case of the first Cycle Maturity Date, a fixed number of months as stipulated in the application form after the Start Date, until the expiry of the Contractual Tenure ("Account Maturity Date"). The period beginning on and including the Start Date and ending on but excluding the first Cycle Maturity Date and each successive period beginning on and including a Cycle Maturity Date and ending on but excluding the next succeeding Cycle Maturity Date is called a cycle ("Cycle").
2. Unless you have opted for rollover, the Bank will credit the principal upon maturity of the time deposit ("Account Maturity Date") to a valid ANZ Savings/Current Account (other than the ANZ Step-Up Time Deposit Account) that you have designated for the purposes of crediting such interest and payment of such principal.
3. The start date of each Cycle ("Cycle Start Date") will always be the same as the preceding Cycle Maturity Date. If a Cycle Maturity Date falls on a day other than a business day, such Cycle Maturity Date shall be on the next succeeding day which is a business day and the interest amount for that Cycle ("Cycle Interest Amount") may vary as a result thereof.
4. You are allowed to make a full withdrawal of the ANZ Step-Up Time Deposit on each Cycle Maturity Date without penalty. An administrative fee of \$200 in the respective currency or such other fee as may be notified to you by the Bank, will be charged if you make any withdrawal before the first Cycle Maturity Date. Any withdrawal done on a day other than a Cycle Maturity Date must be made in full and is subject to breakage charges levied by the Bank where applicable. In addition, no interest will be paid by the Bank for the uncompleted Cycle.
5. Upon account opening of the ANZ Step-Up Time Deposit, the Bank will issue you an ANZ Step-Up Time Deposit Account Confirmation Letter with details of your Account Opening Date, Account Maturity Date, Cycle interest rates (p.a.) and Cycle Interest Amount.
6. Upon the start date of each Cycle, the Bank will issue you ANZ Step-Up Time Deposit Advice with details of that particular Cycle Start Date, Cycle Maturity Date, Cycle Interest Rate, Cycle Interest payment.
7. If you have opted to receive portfolio statements from the Bank, the Bank will send you Portfolio statement every month with details of your ANZ Step-Up Time Deposit Account number, prevailing principal and interest accrued for a particular Cycle.
8. If your ANZ Step-Up Time Deposit is provided as security for any facility granted by the Bank, the Bank may on maturity of the ANZ Step-Up Time Deposit, at its discretion, place such ANZ Step-Up Time Deposit for the same Contractual Tenure as a (i) conventional Time Deposit on prevailing board rates or (ii) ANZ Step-Up Time Deposit on prevailing board rates.
9. In the event that you have opted for rollover of your ANZ Step-Up Time Deposit on maturity, the principal upon maturity will be placed as an ANZ Step-Up Time Deposit on prevailing board rates for the same Tenure. However, in some instances, the Bank may at its discretion place such ANZ Step-Up Time Deposit as a conventional Time Deposit on prevailing board rates instead and for the same Contractual Tenure.

ANZ Time Deposit Terms and Conditions

1. Should you request for the withdrawal of moneys in your Time Deposit before the maturity date, the Bank may (in its reasonable discretion and on such terms as it thinks fit) allow or permit such withdrawal subject to you paying a fee of such amount as the Bank may deem fit and the Bank being entitled to withhold any interest accrued on your Time Deposit. The Bank shall have the option to pay interest in respect of any Time Deposit withdrawn before the maturity date at such rate(s) and in respect of such period(s) as the Bank may determine in its reasonable discretion.

Disclaimer

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Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.