



ANZ Credit Card 0% Balance Transfer Promotion Terms and Conditions

1. Preferential rate (0%) is applicable for a period of 6 months from the date of approval of the balance transfer, and is only applicable to the approved balance transfer amount. The prevailing interest rate will apply thereafter.
2. The balance transfer amount granted is subject to the Australia and New Zealand Banking Group Limited's (the "Bank") approval. The Bank reserves the right to reject the application or approve the requested amount at its reasonable discretion.
3. Balance transfer is applicable for transfers in Singapore dollars to my Credit Card or Line of Credit account held with other banks or financial institutions in Singapore.
4. The Balance Transfer shall be charged to my ANZ Credit Card Account and will be treated in the same way as any other Card Transaction charged to this Card Account. The amount payable will be reflected in my 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 amount payable as well as other overdue amounts in the Card Account in accordance with the Cardmember's Agreement.
5. Balance Transfer from my existing ANZ Credit Card or ANZ MoneyLine account to any ANZ account with an overdraft facility is not permitted.
6. Existing holders of ANZ Credit Cards and/or MoneyLine account are not eligible to participate in the Promotion.
7. Promotion is not transferable and valid only until 31 October 2014.
8. The total transferred amount is limited to 95% of the Bank's Credit Card limit and subject to a maximum amount of S\$30,000 at the time of application. Should the total amount exceed 95% of the available credit limit and/or S\$30,000, the approved transferred amount will be limited to 95% of the available credit limit and/or S\$30,000 whichever is lower.
9. The Bank shall not accept any transfer if the Credit Card account, from which the balance transfer is to be made, is in overdue status or the outstanding balance on that Credit Card has reached or exceeded its credit limit.
10. I am obliged to continue making payments to the issuing bank or financial institution of the designated Credit Card or Line of Credit until I have received the Bank's written confirmation that my account with such bank or financial institution has been credited with the transfer amount. I will continue to make payments until the specific account has been credited. The Bank shall not be responsible for any overdue payment, charges, fees or interest incurred thereby.
11. Payments made to my Credit Card Account shall be used to settle my outstanding balances at the promotional interest rate first starting with the lowest promotional interest rate, before settling any other outstanding balances.
12. Interest shall be calculated on the amount transferred from the date that the Bank approves my Transfer request until the transferred amount is repaid in full.

13. The Bank may vary the interest rate chargeable, the basis of calculation of interest rates, fees and charges at any time at the Bank's reasonable discretion.
14. The Bank reserves the right to amend, add or vary any of these Terms and Conditions at any time.
15. No Reward Points will be accorded for balance transfer.
16. Please allow at least 14 working days for processing.
17. These terms apply in addition to the terms of the Cardmember's Agreement and if any conflict arises, the Cardmember's Agreement shall prevail and these terms shall be deemed to be modified to the extent necessary to give effect to the Cardmember's Agreement and those terms.