



ANZ Step-up Time Deposit and Bancassurance Bundle Promotion ("Promotion") Terms and Conditions

1. This Promotion is valid from 1 June 2013 to 31 July 2013 ("Promotion Period") and is open to new and existing customers of the Australia and New Zealand Banking Group Limited, Singapore branch (the "Bank").
2. This Promotion is not applicable with ANZ Signature Priority Banking Welcome Rewards promotion and other ANZ Investments and/or Insurance Rewards promotions.
3. This Promotion is applicable only to fresh funds for ANZ Step-Up Time Deposit placement and excludes transfer(s) from any existing ANZ Bank account. This includes ANZ Signature Priority Banking accounts, Personal Banking and Private Bank accounts.
4. ANZ Step-Up Time Deposit interest rates are subject to change without prior notice.
5. To qualify for this Promotion, you must place fresh funds in the Bancassurance products paired with corresponding ANZ Step-Up Time Deposit in any of the options outlined in Table 1 during the Promotion period. Each customer can only be entitled to one Bancassurance Regular Premium policy per bundle option.

Table 1: Bundle Pairing Options

Bundle Option	Bancassurance (Regular Premium Plan) placement	ANZ Step-Up Time Deposit placement amount
A	SGD24,000 per annum	Up to SGD100,000
B	SGD30,000 per annum	Up to SGD150,000
C	SGD42,000 per annum	Up to SGD250,000

Table 2: ANZ Step-Up Time Deposit Interest Rates for this Promotion

Months	SGD	Months	USD
1-3	1.00% p.a.	1-3	1.00% p.a.
4-6	1.50% p.a.	4-6	1.50% p.a.
7-9	2.00% p.a.	7-9	2.00% p.a.
10-12	3.50% p.a.	10-12	3.50% p.a.
Effective Interest Rate	2.00% p.a.	Effective Interest Rate	2.00% p.a.

6. The effective interest rates indicated in Table 2 accorded to the Step-Up Time Deposit(s) placed under this Promotion will vary if any cycle maturity date falls on a Saturday, Sunday or public holiday.
7. The minimum placement amount for the ANZ Step-up Time Deposit is S\$25,000 and maximum amount is S\$250,000.

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8. This Promotion is for selected Bancassurance Regular Premium Plan products (NTUC RevoSave, FPI Global Wealth Advance, ZIL Vista) distributed by the Bank and valid only for a limited period.
9. To be entitled to participate in this Promotion, the Bancassurance policies should be submitted during the Promotion Period and incepted before 15th August 2013.
10. The customer agrees that his/her decision to purchase any of the selected Bancassurance products is not influenced by receipt of the additional interest rate offered and his/her investment decisions are purely based on his/her financial objectives, needs and risk profile.
11. The Bank reserves the right to claw back the interest rate credits in the event of any free look cancellation, non-payment of premiums, lapses or other form of cancellation.
12. The Bank will use its foreign exchange conversion rate to convert the value of ANZ Step-Up Time Deposits eligible under the Promotion to ascertain its equivalent amount in SGD. Such foreign exchange rates will be used at the discretion of the Bank.
13. Step-Up Time Deposit placements using fresh funds effected on different days can be accumulated over the Promotion Period to qualify for the Promotion provided the aggregate amount placed in Step-Up Time Deposit(s) does not exceed the maximum placement amount as per the Bundle Option selected.
14. In the event that the Bancassurance products are not effected, cancelled or rejected, the Bank reserves the right to revise the interest rate on the Step-Up Time Deposit(s) to ANZ Step-Up Time Deposit Promotion interest rates for the same tenure prevailing at the time of original placement under the Promotion.
15. In the event that you have opted for rollover of your ANZ Step-Up Time Deposit under this Promotion, the principal and interest upon maturity will be placed as an ANZ Step-Up Time Deposit at prevailing board rates.
16. The Bank may, in its reasonable discretion, impose charges on premature withdrawals of the ANZ Step-Up Time Deposit.
17. These Terms and conditions are applicable in conjunction with Terms and Conditions for ANZ Step-Up Time Deposit.
18. The Promotion is not applicable to Bancassurance Regular Premiums bought using CPF funds.
19. The Bank reserves the right to alter any terms of the Promotion or suspend the Promotion at any time in its reasonable discretion, without prior notice.
20. 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.
21. 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.

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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 SGD 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.