



## **Member-Get-Member Programme (“Programme”) General Terms and Conditions**

1. In providing Australia and New Zealand Banking Group Limited, Singapore Branch (the “Bank”) with the details of the referee(s), the referrer agrees to the Bank disclosing his/her name to the referees and undertakes to obtain and/or warrants that he/she has obtained the referees’ consent for the Bank to contact them via email, phone and/or SMS. In addition, the referrer agrees to the Bank contacting him/her in relation to the Programme.
2. If more than one person refers the same referee, whether under this Programme or any other referral programme, only the first person to make the referral will be eligible for the referral reward under the relevant programme. In the event of any dispute, the Bank shall have discretion in deciding which person made the first referral.
3. The referrer must complete the referral form before submission to the Bank for his/her referrals to be eligible for any referral programme. Existing third party introducers who have entered into agreements with the Bank for the purposes of introducing/ referring clients to the Bank are not eligible to participate in this Programme.
4. Self-referrals are not valid in the Programme.
5. Determination of the eligibility of a successful referral by the Bank shall be final, conclusive and binding, and no appeal or correspondence will be entertained.
6. The Bank reserves the right to cancel, terminate or suspend the Programme at any time in its reasonable discretion.
7. The Bank reserves the right at any time in its reasonable discretion to determine and/or amend, by addition to, subtraction from or variation of, these terms and conditions, including but not limited to the eligibility terms and criteria, the selection of rewards, and the timing of any act to be done, and all participants in the Programme shall be bound by these amendments with effect from such date as the Bank may determine.
8. These terms and conditions shall be governed by the laws of Singapore, and all participants of Programme irrevocably submit to the non-exclusive jurisdiction of the Singapore Courts. A person who is not a party to these terms and conditions shall have no right under the Contract (rights of Third Parties) Act (Cap. 53B) of Singapore to enforce any of these terms and conditions.

## **ANZ Property Loans Referral Programme Terms and Conditions**

1. The ANZ Property Loans Referral Programme is available to all existing customers of ANZ.
2. The promotion period refers to the period from 1 October 2015 to 31 March 2016, both dates inclusive (“Promotion Period”).
3. The referee must not be an existing ANZ Property Loans customer.
4. A referral will be considered successful if (a) it is received by the Bank during the Promotion Period, (b) the referee accepts the Bank’s letter of offer for a housing loan of a minimum loan amount of SGD300,000 before 30 April 2016, and (c) the referee consents to his/her referrer being informed that such referee has taken up a home loan with the Bank.



5. The date of referral shall be determined as the date that the Bank receives the hardcopy referral form. Referrals must be submitted in the manner prescribed by the Bank.
6. Subject to these terms and conditions, the Bank will credit cash ("Reward") to the referrer's designated ANZ Credit Card account upon a successful referral, as further detailed below:

<b>Referral Rewards for every successful referral</b>	
<b>ANZ Property Loan Amount</b>	<b>Referral Rewards</b>
S\$300,000 to S\$500,000	S\$100
S\$500,001 to S\$1,000,000	S\$400
S\$1,000,001 to S\$1,500,000	S\$600
S\$1,500,001 & above	S\$800

7. In the event that successful referrers do not have an ANZ Credit Card, the Reward will be replaced with gifts of equivalent value at the Bank's discretion.
8. The Bank is not an agent of any participating merchant and is not liable for the quality, merchantability, the fitness for any purpose or any other aspect of the Reward. Any dispute between a customer and any merchant, in respect of the Reward shall be resolved directly between the customer and the merchant. The Bank shall not be liable for any loss, injury, damage or harm of any kind resulting, or relating to the products and/or services provided by the merchant.
9. Rewards earned by Supplementary Cardmembers will be credited to the Card Account of the Principal Cardmember and may also be used by the Principal Cardmember.
10. The Bank also reserves the right not to give the Reward if any information provided is incomplete or inaccurate.
11. The processing lead time for issuance of Rewards is thirty (30) working days from the month after the referee accepts the Bank's letter of offer for the housing loan.
12. Rewards are non-transferable and cannot be exchanged for cash, credit or kind.
13. Member-Get-Member Programme General Terms and Conditions apply.