

**Corporate Roadshow \$50 Rebate Terms & conditions:**

- 1) The ANZ Platinum Credit Card promotion ("Promotion") is open to new applicants applying for the ANZ Platinum Credit Card (excluding supplementary credit cards) ("Credit Card") only.
- 2) Applicant(s) who successfully apply for a Credit Card during the ANZ corporate roadshow ("Promotion Period"), using the application form that is produced for each specific roadshow and who charge a minimum amount of S\$100 in a single or multiple transaction(s) within one (1) month from the date the Credit Card is approved, shall receive a S\$50 cash rebate ("Cash Rebate").
- 3) Applicant(s) who submit their applications after the Promotion Period will not be eligible for the S\$50 cash rebate.
- 4) Only successful applicant(s) who sign up during the Promotion Period will be eligible for 5 year annual fee waiver.
- 5) Only Credit Cards approved 30 days from date of application during the Promotion Period are eligible for the Promotion.
- 6) Only retail spend charged on the same Credit Card will be taken into consideration. Ongoing instalment plans, cash advance, balance transfer, purchases via NETS and any other fees howsoever called, including but not limited to, annual fees, cash advance fees, interest and late fees are excluded from the calculation of the spend amount for this Promotion.
- 7) Retail charges debited and posted to the account of all Supplementary Cardmembers will be taken into consideration and awarded to the Principal Cardmember.
- 8) Upon meeting the spend criteria, each Principal Cardmember is entitled to receive the Cash Rebate once only, regardless of the number of new Credit Card(s) applied for and the number of transactions made. The Cash Rebate will be posted into the Principal Cardmembers' account within six (6) weeks after the spend criteria is met.
- 9) Existing holders of RBS Credit Cards and/or ANZ Credit Cards are not eligible to participate in the Promotion.
- 10) Applicants who had cancelled their Credit Cards in the last six (6) months prior to the commencement of the Promotion Period and who are reapplying will not be entitled to the Cash Rebate.
- 11) The decision of the Bank on all matters relating to the Promotion is final, conclusive and binding and no correspondence will be entertained.
- 12) The Bank reserves the right to vary the terms and conditions of the Promotion, suspend or terminate the Promotion and/or vary the Cash Rebate at any time at its absolute discretion without notice and without giving any reason.
- 13) These Terms and Conditions shall be governed by the laws of Singapore and the Applicant irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.

## **MoneyLine Term Loan iPod Shuffle Promotion Terms and Conditions**

1. Interest is calculated on a front end add-on method. MoneyLine Term Loan interest rate is at 5.8% p.a. for 12-month loans, 6.8% p.a. for 24-month loans, 7.8% p.a. for 36-month loans & 8.8% p.a. for 48-month loans. Effective interest rates are at 11.98% p.a. for 12-month loans, 13.27% p.a. for 24-month loans, 14.66% p.a. for 36-month loans and 15.99% p.a. for 48-month loans.
2. A processing fee of S\$80 applies on each approved loan amount.
3. Applications must be submitted by 22 September 2010.
4. A redemption letter will be sent to eligible applicants by 31 October 2010.
5. Upon completion of your MoneyLine Term Loan tenure, MoneyLine prevailing interest rate will apply.
6. MoneyLine Term Loan interest rate is applicable on approved Term Loan amount only.
7. Disbursed loan amount will be rounded to the nearest hundred. The total loan amount shall not exceed 95% of the available credit limit on the MoneyLine account at the time of application. Should the requested loan amount requested exceed the available credit limit, the approved loan amount will be 95% of the MoneyLine available credit limit as at that point.
8. An early repayment fee of S\$150 applies before expiry of your MoneyLine Term Loan tenure.
9. To initiate early repayment before expiry of your MoneyLine Term Loan tenure, please inform Australia and New Zealand Banking Group Limited (the "Bank") in writing. Otherwise, monthly instalments will continue to be effected.
10. The complimentary gift ("Gift") redemption promotion is strictly for new MoneyLine account holders with approved MoneyLine Term Loans of S\$8,000 and above and for loan tenure of 2 years and above only. Colours available for iPod shuffle are Black and Silver. Each applicant is entitled to one gift only and the offer is while stocks last. The Gift is not exchangeable for cash or other items and the Bank reserves the right at its sole and absolute discretion to replace the Gift with any other item of similar value.
11. The Bank may vary the interest rate chargeable, the basis of calculation of interest rates, fees, charges at any time at the Bank's sole discretion without any notice and without giving any reason therefor.
12. The Bank reserves the right to vary/amend the offer and/or terms and conditions of this promotion at any time without prior notice.
13. The Bank will not be responsible and liable to the MoneyLine customers for any loss, cost and/or damages of any kind resulting from the application or participation of the MoneyLine customer in this promotion.
14. 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.