



## ANZ Platinum Accelerated Rewards Programme Terms and Conditions

1. ANZ Platinum Accelerated Rewards Programme ("Promotion") is valid for Principal and Supplementary Cardmembers of ANZ Platinum Card ("Cardmember") issued by Australia and New Zealand Banking Group Limited, Singapore Branch (the "Bank")
2. The Promotion is valid until such time as the Bank may determine ("Promotional Period"). In the event that the Bank decides in its absolute discretion to discontinue the Promotion, the Bank shall give at least 7 days notice of such discontinuation to the Cardmembers.
3. Cardmembers will be issued with 2 Rewards Points for spend made online and for all currencies apart from Singapore Dollars ("Eligible Spend")
4. Charges not eligible for Rewards Points include, but are not limited to, cash advances, loan on card, finance charges, late payment charges, balance transfer, interest-free instalment payment plan, refunded, disputed or fraudulent transactions, and other unauthorised charges which the Bank may add to, or remove from, the above list of eligible charges and transactions from time to time at its reasonable discretion without prior notice to Cardmembers. The Bank's decision as to what constitutes an eligible charge shall be final and conclusive.
5. The Bank determines a transaction to be an online transaction when it is classified as such by the merchant and the Bank is notified of this through the system when the transaction is posted to the card. In the event of missing transactions due to a misclassification by the merchant, the Bank will only recognise the spend made at that merchant in the subsequent month for the awarding of Bonus Rewards Points.
6. The award and crediting of Rewards Points will be entirely at the Bank's discretion and the Bank shall not be liable or responsible for any loss or damage suffered or incurred, arising from or in connection with the Promotion (including but not limited to what constitutes an online spend).
7. For every S\$5 Eligible Spend made on the ANZ Platinum Credit Card, the Cardmember will be awarded 2 Rewards Points in the following manner:
  - a. 1 Rewards Point will be awarded immediately and will be reflected in that month's monthly statement.
  - b. 1 bonus Rewards Point will be awarded within 45 days from the calendar month in which the spend was made.
8. The Card Account must be in good standing and not cancelled for any reason to be eligible for this Promotion.
9. Spend made at the participating merchants in ANZ 6X Rewards Programme will not qualify for ANZ Platinum Accelerated Rewards Cardmembers.
10. The Bank is not an agent of the merchants participating in the Promotion.
11. Any dispute between the Cardmember and the merchant, in respect of any goods and services provided by such merchant shall be resolved directly between the Cardmember and the merchants.



12. The Bank shall not be liable to the Cardmember for any loss, cost of damages of any kind resulting from the Promotion.
13. ANZ Rewards Programme terms and conditions shall apply.
14. The Bank may from time to time vary, delete or add to any of these terms and conditions of this Promotion, change or withdraw the Promotion.
15. The decision of the Bank on all matters relating to the Promotion is final.

*Terms and Conditions updated as of 2 July 2015.*