



ANZ Supplementary Card S\$20 Cash Credit Promotion Terms and Conditions

1. To qualify for this promotion, the application form for the Supplementary Credit Card must reach Australia and New Zealand Banking Group Limited (the "Bank") by 31 March 2015 ("Promotion Period") and the Supplementary Cardmember must spend a minimum S\$300 on the Supplementary Credit Card within 30 days from the Supplementary Credit Card approval date accumulated through retail purchases only ("Retail Spend"). This excludes cash advances, balance transfers, funds transfers, FlexiPlan, Instalment Payment Plan, fees, interest charges and/or any amount brought forward from the Principal Cardmember's last statement. Retail purchases debited and posted to the account of the Principal Cardmember will not be taken into consideration.
2. Upon meeting the Retail Spend on the Supplementary Credit Card, eligible Principal Cardmember will receive 1,040 Rewards Points or 1,100 Travel\$ ("Gift") once, regardless of number of Supplementary Credit Cards applied for, during the Promotion Period, which can be used to redeem S\$20 worth of cash credit from ANZ Rewards Programme. Customers can alternatively choose to keep the bonus Rewards Points/Travel\$ for future redemption of any Rewards items. Combined spending made on more than one approved Supplementary Credit Card applied under this promotion will not be taken into consideration.
3. The Gift will be credited into the eligible Principal Cardmember's account two (2) months from the date that the Retail Spend is met.
4. Principal Cardmembers who cancel their ANZ Credit Card and the newly approved Supplementary Credit Card within the Promotion Period will not be eligible to the Gift.
5. Principal Cardmembers who have applied for Supplementary Credit Cards through other promotions will not be eligible for the Gift.
6. The decision of the Bank on all matters relating to the promotion is final.
7. The Bank reserves the right to vary the terms and conditions of the promotion and/or suspend, terminate the promotion at any time at its reasonable discretion.