

6X Rewards Programme Terms and Conditions

Eligible Persons and Promotion Period

- 1. ANZ 6X Rewards Programme ("Promotion") is valid for Principal and Supplementary Cardmembers of ANZ Signature Priority Banking Card, ANZ Platinum Card and ANZ Switch Platinum Card ("Participating Cards") issued by Australia and New Zealand Banking Group Limited, Singapore Branch (the "Bank")
- 2. The Promotion is valid from 1 September 2014 to 30 April 2015 ("Promotional Period").
- 3. To participate, Cardmembers must register by sending an SMS in the prescribed format accurately. The card registered must be a Participating Card.
- 4. By sending the SMS to the Bank, Cardmembers consent to the Bank contacting them via SMS in relation to this Promotion notwithstanding any registration on the Do Not Call Registry.
- 5. An auto-generated SMS reply will be sent to acknowledge receipt of SMS request.
- 6. Incomplete or inaccurate SMS will not be considered for the Promotion.
- 7. To register multiple cards, Cardmembers must send in separate SMSes in respect of each Participating Card as only the Participating Card that had been input into the SMS will be registered to participate in the Promotion.
- 8. Cardmembers are only required to perform a one-time registration in respect of that particular Participating Card throughout the Promotional Period. Cardmembers must send in the SMS before the 20th of each calendar month for spend in that particular month to be considered.

Bonus Rewards Points and Eligible Spend

- 9. Bonus Rewards Points will be given to Cardmembers who had spent at the list of merchants prescribed under this promotion ("Participating Merchants").
- 10. Only spend made at the Singapore operations, offices or branches of Participating Merchants shall be considered as eligible spend.
- 11. Eligible spend refers to any online or in-store purchases in Singapore Dollars, made at any Participating Merchants and charged to Participating Cards.
- 12. Only retail spend on the Card will be considered as eligible spend during the Promotion Period. Prepaid card top-ups (such as Ez-Link Fevo and Ez-Link Imagine), voucher purchases, refunded/disputed/ unauthorised or fraudulent transactions, FlexiPlan, Instalment Payment Plan, fees, interest charges and/or any amount brought forward from the Principal Cardmember's last statement will not be considered as eligible spend.
- 13. Bonus Rewards Points will be issued for every S\$100 spent, based on the total eligible spend made in the month. The total eligible spend will be rounded down to the nearest one hundred dollars.



- 14. Bonus Rewards Points are capped at 7,800 per calendar month. Beyond the cap, Cardmembers continue to earn regular Rewards Points for every S\$5 spent. For the avoidance of doubt, ANZ Signature Priority Banking Cardmembers will continue to earn 2 Rewards Points for every S\$5 spent locally.
- 15. Spend made at the Participating Merchants will not qualify for ANZ Platinum Accelerated Rewards.
- 16. The Bank will credit the Bonus Rewards Points into the Cardmember's Card Account within 45 days after the end of each calendar month.
- 17. All Rewards Points are accrued to the Principal Card account.
- 18. The Card Account must be in good standing and not cancelled for any reason to be eligible for this promotion.
- 19. The Bank is not an agent of the merchants participating in the promotion.
- 20. 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.
- 21. The Bank shall not be liable to the Cardmember for any loss, cost of damages of any kind resulting from the promotion.
- 22. ANZ Rewards Programme terms and conditions shall apply.
- 23. ANZ Debit Cards are not entitled to participate in the Promotion.
- 24. 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.
- 25. The decision of the Bank on all matters relating to the promotion is final and binding.

Terms and Conditions updated as of 1 September 2014.