



ANZ Credit Cards Promotion Terms and Conditions for New-to-Bank Customers (Effective from 20 June 2016 to 24 July 2016)

1. The ANZ Credit Cards Promotion (the "Credit Cards Promotion") is open to new-to-bank customers who apply for the ANZ Optimum World MasterCard Credit Card, ANZ Travel Visa Signature Credit Card, ANZ Platinum Credit Card and/or ANZ Switch Platinum Credit Card (the "Credit Cards" and each, a "Credit Card") issued by Australia and New Zealand Banking Group Limited, Singapore Branch (the "Bank"). This Credit Cards Promotion cannot be used in conjunction with any other ANZ credit card promotions and/or offers unless otherwise stated. Unless the context otherwise requires, terms used in these terms and conditions but which are not defined in these terms and conditions shall have the same meanings as ascribed to such terms in the Cardmember's Agreement.
2. Existing Cardmembers and applicants who had cancelled their ANZ Card(s) in the last six (6) months prior to the date of their application will not be eligible to participate in this Credit Cards Promotion. For the avoidance of doubt, this Credit Cards Promotion does not apply to ANZ Debit Cards or ANZ Corporate Cards.
3. New-to-bank customers must apply for their Credit Card(s) via promotional application forms submitted via the Internet, Phone Banking, or any of our ANZ branches or ATMs and in accordance with these terms and conditions.
4. Eligible new-to-bank customers who meet the necessary criteria will receive the following gifts as set out below:
 - a. Principal Cardmembers who successfully apply for the ANZ Optimum World MasterCard Credit Card, ANZ Platinum Credit Card, and/or ANZ Switch Platinum Credit Card and charge at least S\$488 of Qualifying Card Spend (as defined in paragraph 5 below) to their Credit Card(s) within 30 days of the date of approval of their Credit Card(s) will receive \$100 Cash Credit in a form of either (i) 5,200 Rewards Points or (ii) 100 Optimum\$ ("Gift A"); and/or
 - b. Principal Cardmembers who successfully apply for the ANZ Travel Visa Signature Credit Card and charge at least S\$500 of Qualifying Card Spend to their Credit Card within 30 days of the date of approval of their Credit Card will receive one set of 2,000 bonus Travel\$, subject to the ANZ Travel Visa Signature Credit Card Bonus 2,000 Travel\$ Terms and Conditions ("Gift B").
 - c. Up to 1st 55 new-to-bank customers who (i) apply online for any Credit Card via <https://sg.anz.com/onlineapp/forms/credit/application>, (ii) have their card application approved in the respective Qualifying Week (as set out in the table below) and (iii) meet the criteria in either sub-clause 4(a) or 4(b) above will also receive one OTO massager ("Gift C", and together with Gift A and Gift B, the "Gifts"). The time and date of card application approved and/or fulfilment of criteria shall be based on the Bank's records. The Bank shall not be held responsible for any discrepancies in timestamps as a result of any circumstances, including but not limited to disruptions by telecommunication operators, faulty devices and/or any other interference. The time and date of card application approved and fulfilment of criteria as indicated in the Bank's system is final and any disputes will not be entertained.

Qualifying Week	Dates for the Qualifying Week	Type of Gift	Maximum number of Qualifying Applications Approved
1 st Qualifying Week	20 June 2016 to 26 June 2016	OTO e-Sole Foot Massager	First 50 new to bank customers
2 nd Qualifying Week	27 June 2016 to 3 July 2016	OTO e-Shape Massager Belt	First 45 new to bank customers
3 rd Qualifying Week	4 July 2016 to 10 July 2016	OTO e-Shape Massager Belt	First 45 new to bank customers
4 th Qualifying Week	11 July 2016 to 17 July 2016	OTO Spinal Support Massager	First 55 new to bank customers
5 th Qualifying Week	18 July 2016 to 24 July 2016	OTO Spinal Support Massager	First 55 new to bank customers

- Only retail transactions charged to the Credit Cards are qualifying card spend (“Qualifying Card Spend”). Ongoing instalment plans, cash advance, balance transfer, 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 Qualifying Card Spend. Retail charges debited and posted to the account of any Supplementary Cardmember will be taken into consideration and awarded to the Principal Cardmember.
- Each Principal Cardmember is entitled to a maximum of one (1) Gift A, one (1) Gift B, and one (1) Gift C, regardless of the number of transactions made or number of Credit Cards approved. In the event the Principal Cardmember has applied for more than one (1) Credit Card, the Bank will credit the Gift A and/or Gift B to the Card Account which has the highest number of transactions made (as determined by the Bank in its sole discretion) within eight (8) weeks from the date the Qualifying Card Spend criteria are met. Please refer to the examples below:

Example 1

Principal Cardmember who is one of the 1st 50 new-to-bank customers to (i) successfully apply for the ANZ Optimum World MasterCard Credit Card and the ANZ Travel Visa Signature Credit Card and have their card applications approved in the 1st Qualifying Week, and (ii) within 30 days of the date of the respective approval charges (a) at least S\$488 of Qualifying Card Spend to the ANZ Optimum World MasterCard Credit Card, and (b) at least S\$500 of Qualifying Card Spend to the ANZ Travel Visa Signature Credit Card, will receive one (1) Gift A, one (1) Gift B and one (1) Gift C only.

Example 2

Principal Cardmember who is one of the 1st 50 new-to-bank customers to (i) successfully apply for the ANZ Optimum World MasterCard Credit, the ANZ Platinum Credit Card and the ANZ Switch Platinum Credit Card and have their card application approved in the 1st Qualifying Week, and (ii) within 30 days of the date of respective approval charges (a) at least S\$488 of Qualifying Card Spend to each of his/her Credit Cards, will receive one (1) Gift A and one (1) Gift C only.

- The Gifts are strictly non-transferable, non-assignable and non-exchangeable.
- The Bank will issue a redemption letter to each eligible Principal Cardmember in respect of Gift C within eight (8) weeks from the date the Qualifying Card Spend criteria are met. The redemption letters will clearly indicate the redemption period and any other terms and conditions. In the event that any Gift C remains unclaimed within the stipulated redemption period, the Bank reserves the right to donate such unclaimed Gift C to any charity organisation of its choice



9. In order to participate in this Credit Cards Promotion, the Cardmember's Card Account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion. In the event that the relevant Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before any Gift is credited or redeemed, all Gifts accrued shall automatically be cancelled and forfeited, without further notice from the Bank.
10. In the event that qualifying transactions used to calculate Qualifying Card Spend for participation in this Credit Cards Promotion are reversed, refunded and/or cancelled after the Cardmember has been issued with any Gift the Bank reserves the right to claw back the costs of such Gift from the Cardmember.
11. The Bank shall not be liable to any Cardmember for any loss, cost of damages of any kind resulting from this Credit Cards Promotion. The Bank will not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of Gift C. Any dispute between any customer and any merchant in respect of Gift C shall be resolved directly between the Customer and the merchant.
12. The decisions of the Bank on all matters relating to this Credit Cards Promotion are final, conclusive and binding and no correspondence in relation to this Credit Cards Promotion will be entertained.
13. In the event of any inconsistency between these terms and conditions and any brochure, marketing or materials relating to this Credit Cards Promotion, these terms and conditions shall prevail.
14. The Bank reserves the right to cancel, terminate or suspend this Credit Cards Promotion at any time in its reasonable discretion.
15. Notwithstanding anything in these terms and conditions, 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 conditions criteria and the timing of any act to be done, and all participants in this Credit Cards Promotion shall be bound by these amendments with effect from such date as the Bank may determine.
16. Terms and conditions of the Cardmember's Agreement, ANZ Optimum Card Rebate Programme Terms and Conditions, ANZ Credit Card Rewards Programme Terms and Conditions, ANZ Travel Card Rewards Programme, and ANZ General Terms and Conditions apply.
17. These terms and conditions shall be governed by the laws of Singapore, and all Cardmembers who participate in this Credit Cards Promotion 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.
18. All information is correct at the time of submission/posting.