

Member-Get-Member Programme ("Programme") General Terms and Conditions

- In providing Australia and New Zealand Banking Group Limited, Singapore Branch (the "Bank") with the details of the referee(s), the referrer agrees to the Bank disclosing his/her name to the referees and undertakes to obtain and/or warrants that he/she has obtained the referees' consent for the Bank to contact them via email, phone and/or SMS. In addition, the referrer agrees to the Bank contacting him/her in relation to the Programme.
- If more than one person refers the same referee, whether under this Programme or any other referral programme, only the first person to make the referral will be eligible for the referral reward under the relevant programme. In the event of any dispute, the Bank shall have discretion in deciding which person made the first referral.
- The referrer must complete the referral form before submission to the Bank for his/her referrals to be eligible for any referral programme. Existing third party introducers who have entered into agreements with the Bank for the purposes of introducing/ referring clients to the Bank are not eligible to participate in this Programme.
- Self-referrals are not valid in the Programme.
- Determination of the eligibility of a successful referral by the Bank shall be final, conclusive and binding, and no appeal or correspondence will be entertained.
- The Bank reserves the right to cancel, terminate or suspend the Programme at any time in its reasonable discretion.
- 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 criteria, the selection of rewards, and the timing of any act to be done, and all participants in the Programme shall be bound by these amendments with effect from such date as the Bank may determine.
- These terms and conditions shall be governed by the laws of Singapore, and all participants of Programme 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.

ANZ Property Loans Referral Programme Terms and Conditions

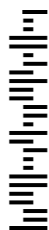
- The ANZ Property Loans Referral Programme is available to all existing customers of ANZ.
- The promotion period refers to the period from 1 October 2015 to 31 March 2016, both dates inclusive ("Promotion Period").
- The referee must not be an existing ANZ Property Loans customer.
- A referral will be considered successful if (a) it is received by the Bank during the Promotion Period, (b) the referee accepts the Bank's letter of offer for a housing loan of a minimum loan amount of SGD300,000 before 30 April 2016, and (c) the referee consents to his/her referrer being informed that such referee has taken up a home loan with the Bank.
- The date of referral shall be determined as the date that the Bank receives the hardcopy referral form. Referrals must be submitted in the manner prescribed by the Bank.
- Subject to these terms and conditions, the Bank will credit cash ("Reward") to the referrer's designated ANZ Credit Card account upon a successful referral, as further detailed below:

Referral Rewards for every successful referral	
ANZ Property Loan Amount	Referral Rewards
S\$300,000 to S\$500,000	S\$100
S\$500,001 to S\$1,000,000	S\$400
S\$1,000,001 to S\$1,500,000	S\$600
S\$1,500,001 & above	S\$800

- In the event that successful referrers do not have an ANZ Credit Card, the Reward will be replaced with gifts of equivalent value at the Bank's discretion.
- The Bank is not an agent of any participating merchant and is not liable for the quality, merchantability, the fitness for any purpose or any other aspect of the Reward. Any dispute between a customer and any merchant, in respect of the Reward shall be resolved directly between the customer and the merchant. The Bank shall not be liable for any loss, injury, damage or harm of any kind resulting, or relating to the products and/or services provided by the merchant.
- Rewards earned by Supplementary Cardmembers will be credited to the Card Account of the Principal Cardmember and may also be used by the Principal Cardmember.
- The Bank also reserves the right not to give the Reward if any information provided is incomplete or inaccurate.
- The processing lead time for issuance of Rewards is thirty (30) working days from the month after the referee accepts the Bank's letter of offer for the housing loan.
- Rewards are non-transferable and cannot be exchanged for cash, credit or kind.
- Member-Get-Member Programme General Terms and Conditions apply.

ANZ Banking Group Limited
 20 Pasir Panjang Road #11 -21 to #11 -24
 Level 11 Maple Tree Business City
 Singapore 117439

Attention: Home Loan



BUSINESS REPLY SERVICE
PERMIT NO. 06580

Postage will be paid by addressee. For posting in Singapore only.

1800 269 2269
 +65 6269 2269 (if overseas)

anz.com.sg

Branch Locations

Marine Parade
 87 Marine Parade Central
 #01-500 Level 2

Raffles
 50 Raffles Place
 #01-03 Singapore Land Tower

Orchard
 360 Orchard Road
 #02-01 International Building

Thomson
 301 Upper Thomson Road
 #01-38/41 Thomson Plaza

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Australia and New Zealand Banking Group Limited (ANZ) 2016 ABN 11 005 357 522. SGPR161015



\$800 AWAITS YOU
 WITH ANZ PROPERTY LOANS
 REFERRAL PROGRAMME





ANZ PROPERTY LOANS

With ANZ Property Loans, you have access to flexible financing solutions for your properties in Singapore and Australia. ANZ is honoured to be rated as Singapore's best home mortgage loan provider* and Australia's most awarded home lender#. Backed by our team of experienced Mortgage Specialists, we will help you make the best of your mortgage loan.

ADVANTAGES OF ANZ PROPERTY LOANS

Singapore Property Loan

- Preferential mortgage rates for ANZ Signature Priority Banking client⁺.
- Choice of flexible property loans pegged to fixed or floating rate packages.
- Enjoy legal fee subsidy and free property valuation[^] for refinancing loans.

Australian Property Loan

- Preferential mortgage rates for ANZ Signature Priority Banking client⁺.
- Receive interest savings as compared to domestic Australian rates.

SHARE THE ADVANTAGES OF ANZ PROPERTY LOANS AND BE REWARDED



Receive up to S\$800 cash credit when you successfully refer your family or friends to take up an ANZ Property Loan with the award winning home lender.

ANZ Property Loan Amount	Referral Rewards
S\$300,000 to S\$500,000	S\$100
S\$500,001 to S\$1,000,000	S\$400
S\$1,000,001 to S\$1,500,000	S\$600
S\$1,500,001 & above	S\$800

TWO EASY STEPS TO START REFERRING

1. Get a consent from your referees to allow an ANZ Mortgage Specialist to get in touch with them
2. Mail us the duly completed referral form

ALTERNATIVELY, YOU MAY ALSO BEGIN THE REFERRAL PROCESS BY CONTACTING US VIA

1800 269 2269 or +65 6269 2269 (if overseas)

anz.com.sg

* ANZ has been awarded 'Best Home Mortgage Loan Provider' by iProperty.com Singapore People's Choice Awards 2014/2015. ANZ has also been awarded 'Best Mortgage Offering' by the 6th Retail Banker International Asia Trailblazer Awards 2015.
 # ANZ has been awarded 'Home Lender of the Year' by Money magazine in 2014, 2012, 2010 and 2008-2005, and Personal Investor magazine in 2005, 2004 and 2002-1999.
⁺ To start an ANZ Signature Priority Banking relationship, you will need to have a minimum Assets Under Administration (AUA) of S\$150,000.
[^] Fee subsidy and free property valuation are valid only for a limited period.

ANZ Property Loans Referral Form

Yes! I would like to refer my family members and/or friends to ANZ Property Loans.

PERSONAL DETAILS

Full Name as per NRIC/Passport** Mr Mrs Ms Dr

NRIC/Passport Number**

Mobile Number** Home/Office Number

Date of referral

- I do not have an ANZ Credit Card**.
- I would like to credit my referral rewards to my ANZ Credit Card**.
- ANZ Optimum World MasterCard Credit Card
 - ANZ Platinum Visa Credit Card
 - ANZ Platinum MasterCard Credit Card
 - ANZ Signature Priority Banking Visa Infinite Credit Card
 - ANZ Switch Platinum Credit Card
 - ANZ Travel Visa Signature Card

Credit Card Number (Principal Cardmember)**

**All fields are mandatory.

REFERRAL DETAILS

1st Referee's Name Mr Mrs Ms Dr

Mobile Number

Home/Office Number

Email

2nd Referee's Name Mr Mrs Ms Dr

Mobile Number

Home/Office Number

Email

CUSTOMER ACKNOWLEDGEMENT

In providing the Bank with the details of the Referees above, I agree to the Bank:

- disclosing my name to them and undertake to obtain and/or warrant that I have obtained their consent for the Bank to contact them via email, phone and/or SMS
- contacting me in relation to this referral programme.

I confirm I have read and understood the terms and conditions for ANZ Property Loans Referral Rewards and hereby accept and agree to be bound by such terms and conditions.

Signature

Date

Source Code