

## PRODUCT HIGHLIGHT SHEET

## ANZ Optimum World MasterCard Credit Card

Product Name	ANZ Optimum World MasterCard
Payment Mode	<ul style="list-style-type: none"> <li>• <b>Cash Payment</b> Cash payments can be made at all ANZ branches. For full list of ANZ branches, visit anz.com.sg.</li> <li>• <b>Cheque Payment</b> Cheques should be crossed and payment made to Australia and New Zealand Banking Group Limited.</li> <li>• <b>Interbank GIRO</b> You may arrange to have the full or minimum amount deducted from your bank account each month.</li> <li>• <b>AXS Stations and SingPost Self-Service Automated Machines (S.A.M™)</b> You may pay your monthly ANZ Credit Card bill at any AXS Stations, or S.A.M™ situated island-wide.</li> </ul>
Minimum Payment	<p><b>Accounts with Outstanding Amounts below the Credit Limit</b> S\$50 or 3% of the total principal outstanding balance, whichever is higher, and any overdue amount.</p> <p><b>Accounts with Outstanding Amounts above the Credit Limit</b> 3% of the total principal outstanding balance plus the amount in excess of the Credit Limit and any overdue amount.</p>
Repayment Period	Interest-free and up to 51 days on your purchase.
Credit Limit	The overall credit limit for your Credit Card account(s) and/or Personal Line of Credit (i.e. MoneyLine or PostLine) is up to four times of your monthly income if your annual income is above S\$30,000. If you have a salary increment and would like us to revise your credit limit, please submit the relevant income documents for our review.
Card Cancellation	For Card Accounts that are not active through any Card Transactions over a period of 12 months (or such other period as we may determine from time to time), we reserve the right to suspend or terminate your Card Account(s).
Interest Charges for Card Transactions	<ul style="list-style-type: none"> <li>• Effective interest rate: 25% per annum</li> <li>• If payment is not made in full by the Payment Due Date, interest charges will be calculated on a daily basis on all transactions in both the current statement as well as next month's statement from the transaction date until the date, full payment is received.</li> <li>• If we do not receive the minimum payment from you by the Payment Due Date, you are considered to be in default. If such payment is still not received by the date of the next billing statement, we may vary the interest rate applicable to your Card Account to 28% per annum. The prevailing interest rate will be reinstated once you no longer have two or more defaults in the past 6 months and this will take effect from the first working day following the date of the next billing statement after the minimum payment is made in full.</li> </ul>
Late Payment Charges	S\$60 per month will be charged to your Card Account if the Minimum Payment is not received by Payment Due Date.

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<b>Cash Advance</b>	S\$15 or 5% of the amount withdrawn, whichever is higher, plus finance charge of 28% per annum on the amount withdrawn calculated on a daily basis from the date of withdrawal until the date payment is made in full.
<b>Retrieval Fees</b>	<ul style="list-style-type: none"> <li>• Sales Draft S\$5 per copy</li> <li>• Statement <ul style="list-style-type: none"> <li>- current to 1 month: Free</li> <li>- more than 1 month to 1 year: S\$5</li> <li>- more than 1 year: S\$20</li> </ul> </li> </ul>
<b>Replacement Card Fees</b>	First Replacement: Free Subsequent Replacement: S\$10 per card
<b>Service Charge for Insufficient Funds</b>	S\$40 per occasion for any returned cheque or rejected GIRO payment authorisation.
<b>Overlimit Charges</b>	S\$40 per occasion if you exceed your Credit Limit.
<b>Cross-Border Transactions</b>	<ol style="list-style-type: none"> <li>a. Card Transactions effected in currencies other than Singapore Dollars ("Cross-border Transactions") will be debited to your Card Account after conversion into Singapore Dollars at an exchange rate determined by MasterCard. This exchange rate is applied on the date the Card Transaction is posted to the Card Account and may be different from the rate in effect on the date of the Card Transaction. Cross-border Transactions shall also include Card Transactions effected in Singapore Dollars with merchants whose card transactions are processed outside of Singapore.</li> <li>b. All Cross-border Transactions processed by MasterCard will be subject to a fee of 2.5% on the Singapore Dollar amount, comprising our fee of 1.5% as well as a 1% fee imposed by MasterCard on us.</li> <li>c. Notwithstanding clause (a), if your Card Transaction has been converted into Singapore Dollars via dynamic currency conversion or cardholder preferred currency offered at certain overseas ATMs and merchants, the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant, dynamic currency conversion service provider or cardholder preferred currency, as the case may be. In addition, all conversions processed by MasterCard will be subject to a fee of 2.5% on the Singapore Dollar amount, comprising of a 1% fee imposed by MasterCard on us.</li> </ol>
<b>Payment Hierarchy</b>	If the outstanding is not paid in full, the payment received is first applied to all outstanding fees and interest followed by the outstanding balance.
<b>Lost/Stolen Card</b>	Please refer to Clause 4.3 of Cardmember's Agreement on liability for loss/stolen Card.
<b>Renewal Fee</b>	Principal Card - S\$180 Supplementary - S\$90 each

For more details, please refer to ANZ Cardmember's Agreement.