

Section B: Starting your ANZ Signature Priority Banking relationship

Main Account Holder

Account Holder 2

MAIN ACCOUNT HOLDER

Account Type

☐ Individual ☐ Joint Account Holders

US Person Declaration ☐ Yes¹ ☐ No²

A. Personal Information

☐ New Client ☐ Existing Client

(Any new information provided in this application shall be taken as a request to update your existing particulars in the Bank's records)

Salutation and Full Name (As in NRIC/Passport)

NRIC/Passport Number

Singapore PR

☐ Yes ☐ No

Permanent Residential Address (Must not be a PO Box address)

Country

Postal Code

Mailing Address (If different from residential address)

Country

Postal Code

Marital Status ☐ Single ☐ Married ☐ Others

Mother's Maiden Name

Highest Education Received

☐ Primary ☐ Secondary ☐ A Level/Pre-University

☐ Diploma ☐ Degree ☐ Others, please specify

Contact Details (Please provide mobile number & 1 alternative number)

Home

Mobile

Office

Fax

Email

Self-employed ☐ Yes ☐ No

Name of Employer/Name of Business (For self-employed)

Occupation

Annual Income

Nature of Business/Industry

☐ Banking/Finance ☐ Retail/F&B ☐ Travel/Hospitality

☐ Government ☐ Manufacturing ☐ Building/Construction

☐ IT/Communications ☐ Others, please specify

Source of Wealth

☐ Business Income

☐ Investment Returns

☐ Inheritance/Gift

☐ Salary

☐ Savings derived from

☐ Others, please specify

Planned transaction amount (Per month)

☐ SGD10,000 & below

☐ SGD10,001 to 50,000

☐ SGD50,001 to 100,000

☐ SGD100,001 to 200,000

☐ Above SGD200,000

ACCOUNT HOLDER 2

Relationship to Main Account Holder

US Person Declaration ☐ Yes¹ ☐ No²

A. Personal Information

☐ New Client ☐ Existing Client

(Any new information provided in this application shall be taken as a request to update your existing particulars in the Bank's records)

Salutation and Full Name (As in NRIC/Passport)

NRIC/Passport Number

Singapore PR

☐ Yes ☐ No

Permanent Residential Address (Must not be a PO Box address)

Country

Postal Code

Mailing Address (If different from residential address)

Country

Postal Code

Marital Status ☐ Single ☐ Married ☐ Others

Mother's Maiden Name

Highest Education Received

☐ Primary ☐ Secondary ☐ A Level/Pre-University

☐ Diploma ☐ Degree ☐ Others, please specify

Contact Details (Please provide mobile number & 1 alternative number)

Home

Mobile

Office

Fax

Email

Self-Employed ☐ Yes ☐ No

Name of Employer/Name of Business (For self-employed)

Occupation

Annual Income

Nature of Business/Industry

☐ Banking/Finance ☐ Retail/F&B ☐ Travel/Hospitality

☐ Government ☐ Manufacturing ☐ Building/Construction

☐ IT/Communications ☐ Others, please specify

Source of Wealth

☐ Business Income

☐ Investment Returns

☐ Inheritance/Gift

☐ Salary

☐ Savings derived from

☐ Others, please specify

Planned transaction amount (Per month)

☐ SGD10,000 & below

☐ SGD10,001 to 50,000

☐ SGD50,001 to 100,000

☐ SGD100,001 to 200,000

☐ Above SGD200,000

¹ I am a U.S. citizen, resident, permanent resident, green card holder or U.S. tax payer by reason of having substantial physical presence in the U.S. or for any reason.

² I acknowledge that I am aware that I need to notify the bank within 30 days of any change to my status.

B. Accounts To Open

Current	ATM/Phone Banking Access Indicator ³	Savings	ATM/Phone Banking Access Indicator ³
<input type="checkbox"/> ANZ SGD Signature Priority Banking Current Account	<input type="checkbox"/> Primary Account	<input type="checkbox"/> ANZ Wealth Multiplier Account	<input type="checkbox"/> Primary Account
<input type="checkbox"/> ANZ SGD Current Plus Account	<input type="checkbox"/> Primary Account	<input type="checkbox"/> ANZ SGD Statement Savings Account	<input type="checkbox"/> Primary Account
<input type="checkbox"/> ANZ SGD Current Account	<input type="checkbox"/> Primary Account	<input type="checkbox"/> ANZ Australian Dollar Savings Plus Account	<input type="checkbox"/> Primary Account
<input type="checkbox"/> ANZ Foreign Currency Current Account (Select currency: AUD/CAD/CHF/EUR/GBP/USD)	<input type="checkbox"/> Primary Account	<input type="checkbox"/> ANZ Progress Saver Account (Select currency: SGD/AUD/USD)	<input type="checkbox"/> Primary Account
<input type="checkbox"/> Others, please specify <div></div>	<input type="checkbox"/> Primary Account	<input type="checkbox"/> ANZ Foreign Currency Statement Savings Account (Select currency: CAD/CHF/CNY/EUR/ GBP/HKD/JPY/NZD)	<input type="checkbox"/> Primary Account
		<input type="checkbox"/> Others, please specify <div></div>	<input type="checkbox"/> Primary Account

C. Banking Services

Debit Card³ (The Current and/or Savings Account selected comes equipped with an ANZ Visa Debit Card)

Name as it should appear on the ANZ Debit Card⁴ (Up to a maximum of 19 characters)

Main Account Holder

Account Holder 2

☐ I/We do not wish to have the Debit Card

Point of sale⁵ daily limit (Please select one⁶)

☐ SGD0 ☐ SGD1,000 ☐ SGD2,000 ☐ SGD5,000

☐ SGD0 ☐ SGD1,000 ☐ SGD2,000 ☐ SGD5,000

☐ I would need a Cheque Book ☐ I would need a Phone Banking³

☐ Research Reports (You may select more than 1 option)

☐ Daily Digest ☐ Weekly Wrap ☐ Weekly FX Strategy ☐ Markets Monthly ☐ Market Flash

Consent to Marketing Information and Personal Data Usage

I would like to receive marketing information and materials on products, services or events, provided by Australia and New Zealand Banking Group Limited, Singapore Branch ("ANZ") and its authorised merchants and agents, via (you may ✓ one or both options):

Main Account Holder ☐ Phone call ☐ SMS/MMS, fax, email and postal mail
Account Holder 2 ☐ Phone call ☐ SMS/MMS, fax, email and postal mail

By ✓ this form, I consent to the chosen mode(s) of communication and agree to the Terms and Conditions stated below.

Terms and Conditions for Consent to Marketing Information and Personal Data Usage

1. My consent given here will override my registration on the Do Not Call Registry, if applicable.
2. I consent to ANZ, its agents and service providers (in Singapore or otherwise) collecting, using, disclosing and processing my personal data, to provide me with marketing information and materials on products, services or events, provided by ANZ and its authorised merchants and agents.
3. My consent applies to Singapore telephone numbers under my name in ANZ's records including new telephone numbers that I may provide or update ANZ with from time to time.
4. My consent given here shall be valid regardless of the success of my application.

I/We have read and understood the declaration and authorisation section set out in this form. I/We affirm the said declaration and agree and represent to the Bank to abide and be bound by the matters stated therein. By signing on this form, I consent to ANZ contacting me via phone/SMS relating to my application notwithstanding any registration on the Do Not Call Registry.

³Please specify ATM/Phone Banking access indicator for the account(s) opened under Section B.

Note : Please select only 1 account as Primary Account and the rest of the accounts will be linked as secondary.

⁴If the embossed name for the card is not indicated in this form, the Bank shall use the account holder's full name, subject to character limitation on card.

⁵Point of sale refers to purchase of goods and services at retail merchants using the ANZ Visa Debit Card.

⁶In the absence of any point of sale daily limit specified, a default limit of SGD5,000 will be applicable.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Account Mandate

To: Australia and New Zealand Banking Group Limited, Singapore

1. I/We hereby request and authorise Australia and New Zealand Banking Group Limited, Singapore Branch (the "Bank"), to open an ANZ Bank Account which includes one or more account(s) of any kind as I/we may request the Bank in accordance with this Mandate and subsequently to open such further account(s) of any type in my/our joint names of whatever nature as I/we request (the "Account(s)") in accordance with and subject to the Bank's Terms and Conditions for ANZ Bank Account (the "Terms"), as amended from time to time by the Bank.
2. The Bank is hereby authorised and instructed generally, to act on instructions given by me/us in accordance with the Terms. **The Bank may, in its discretion and on such terms as the Bank may impose, allow instructions to be given by phone, fax and other form of communication and I/we shall bear the risks arising therefrom, and indemnify the Bank, as set out in the Terms.**
3. In the absence of contrary written instructions which the Bank may agree to, the conditions set out in the Terms (including, but not limited to, those set out in the Mandate) shall apply to each and every Account, of whatever nature, now or hereafter opened by the Bank or by me/us in our joint names.
4. I/We have been supplied with a copy of the Terms, the Statement of Disclosure for Joint Accounts, Risk Disclosure Statement for Investments and Schedule of Charges and agree to abide thereby.
5. Where I/we have requested for Phone Banking Services and ATM Services, I/we confirm that I/we have read the Bank's Terms and Conditions for 24-hour Banking and agree to abide thereby.
6. I/We agree not to access Digital Banking unless I/we have read the Bank's Terms and Conditions for Personal Internet Banking - Digital Banking and further agree to abide thereby.
7. In the event of any discrepancy between this Mandate and the terms and conditions indicated in points 4, 5 and 6, the express terms of this Mandate shall prevail.
8. I/We confirm that I/we have been given the opportunity to consult with my/our professional advisors before agreeing to the terms and conditions indicated in points 4, 5 and 6 and this Mandate.
9. I/We agree that the Bank, its agents and service providers (in Singapore or otherwise) may collect, use, disclose and/or process my/our personal data and any information relating to me/us (including but not limited to my/our Accounts, financial condition and/or transactions) in accordance with the Terms and for the purposes stipulated therein. Where personal data is to be transferred out of Singapore, I/we acknowledge and agree that the Bank will comply with the Personal Data Protection Act in doing so and take appropriate steps to ensure that the recipient of the personal data is bound by legally enforceable obligations to provide to the transferred personal data a standard of protection that is at least comparable to the protection under the Act, such that the personal data is kept secure and confidential.
10. If I/we were referred to the Bank by any person, I/we acknowledge that the referrer may receive rewards from the Bank in respect of such referral and that the referrer may be able to infer my/our approximate account balance based on the amount of rewards awarded to the referrer, and I/we hereby consent to the Bank informing the referrer of my/our account opening and of the amount of rewards awarded to the referrer.

11. I/We hereby warrant that all the information and documents provided by me/us in relation to this application are true, complete and accurate in all respects.
12. If I/we qualify for participation in the ANZ Signature Priority Banking New Client Welcome Rewards Promotion and/or ANZ Signature Priority Banking Referral Rewards Programme, I/we agree to accept and be bound by the Terms & Conditions for ANZ Signature Priority Banking New Client Welcome Rewards Promotion and/or Terms & Conditions for ANZ Signature Priority Banking Referral Rewards Programme, both as amended and in effect from time to time ("Rewards Terms & Conditions"). A copy of the Rewards Terms & Conditions is available on the Bank's website (www.anz.com.sg) and a printed copy of the same is available upon request at any of the Bank's branches.
13. I/We acknowledge that it is my/our responsibility to comply with the tax obligations in the countries where I/we may have or otherwise incur such obligations (whether due to my/our nationality, tax domicile, incorporation, source of income, physical presence or otherwise) ("**Jurisdictions**").
14. I/We declare that I/we have not committed or been convicted of any tax evasion or money laundering related offences in any court of law or administrative proceedings in the Jurisdictions stated above and my/our source of funding is not the proceeds of any serious tax crime.
15. In the event that my/our particulars provided in this application differ from my/our existing particulars in the Bank's records, I/we request that such existing particulars be updated and superseded accordingly.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to SGD50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Custody Agreement: The Bank has arrangements with various custodians to hold the assets (excluding cash) which you have delivered or transferred through the Bank for custody. A summary of the key terms of the agreements entered into with each custodian, and/or the manner in which the custody accounts are maintained and established has been made available for your easy reference. This summary can be found on the Bank's website at www.anz.com.sg (<http://www.anz.com.sg/singapore/en/signature-priority-banking/products-services/terms-conditions-products>). A copy of the Summary of Custody Agreements will be made available upon request at any of the Bank's branches.

Notification on Outsourcing of our Banking Services: Australia and New Zealand Banking Group Limited, Singapore branch ("ANZ") may from time to time engage the services of our head office, its branches, subsidiaries or affiliates and third parties (collectively "service providers") for certain outsourced activities. Whether our service providers are located in Singapore or elsewhere, they are strictly required to maintain information security and customer confidentiality to the same standard as ANZ is responsible for.

The laws in Singapore and other countries may require ANZ and our service providers to disclose information relating to ANZ's customers to relevant authorities from time to time. The circumstances under which such disclosure may be required are limited and include compulsion under law, court order, police investigations or criminal prosecutions.

ANZ Signature Priority Banking

I/We understand that to qualify as a Signature Priority Banking client of ANZ Singapore (the "Bank"), a minimum requirement of SGD150,000 (or currency equivalent) in deposits, investments and/or insurance is required. I/We hereby agree that in the event my/our total balances with the Bank fall below SGD150,000 (or currency equivalent), a monthly service charge and other applicable charges as per the Bank's Schedule of charges may be levied on me/us.

Signing Conditions for Joint Accounts

(Any change to the signing condition subsequently must be notified in writing to the Bank by all Account Holders)

- ☐ Any one of us
- ☐ All of us
- ☐ Others, please specify

Client Acknowledgement

Signature of Main Account Holder

Date

☐ Please tick if you are a staff of ANZ

Signature of Account Holder 2

Date

☐ Please tick if you are a staff of ANZ

D. ANZ Signature Priority Banking Visa Infinite Credit Card Application

Annual Fee

Principal : SGD600 p.a. (Waived as long as you remain an ANZ Signature Priority Banking client)
Supplementary : Waived (For first 2 cards)
SGD300 p.a. (Third card onwards)

Annual fees of S\$600 p.a. and S\$300 p.a. apply for ANZ Signature Priority Banking Visa Infinite Credit Card and such annual fees will be waived for as long as you remain an ANZ Signature Priority Banking client. Effective interest rate is 25% p.a. and interest is subject to compounding if the monthly interest charges are not repaid in full. This is an extract. For details and full terms and conditions, visit anz.com.sg

☐ I would like my ANZ Signature Priority Banking Visa Infinite Credit Card to be a secured card (Please complete Credit Card Memorandum of Charge)

Documents required (Mandatory)

1. Please submit the following identification documents that are applicable to you and tick the relevant boxes below:

- ☐ Singapore Citizens and Permanent Residents
 - ☐ Photocopy of your Identification Card (Front and back)
 - ☐ Non-Singaporeans
 - ☐ Photocopy of your valid Employment Pass (Valid for at least 9 months)
- AND
- ☐ Passport AND
 - ☐ Proof of residence

2. Please submit the following income documents that are applicable to you and tick the relevant boxes below:

- ☐ Salaried employee
 - ☐ Latest computerised/electronic payslip OR
 - ☐ Latest Income Tax Notice of Assessment OR
 - ☐ CPF Statement for the last 6 months OR
- ☐ Self-employed
 - ☐ Income Tax Notice of Assessment for the last 2 years
- ☐ Commission-based earner
 - ☐ CPF Statement for the last 6 months OR
 - ☐ Income Tax Notice of Assessment for the last 2 years OR
 - ☐ Commission Statement for the company for the last 6 months

Note: A photocopy of Supplementary Cardmember's Identification Card (front and back)/Passport/Employment Pass (valid for at least 9 months) is required. The Bank reserves the right to request for additional information and supporting documents (e.g. utility bill) from time to time as required. Incomplete or unclear application will delay processing.

- ☐ Home Phone Number
- ☐ Mobile Phone Number
- ☐ Office Phone Number
- ☐ Email Address
- ☐ Residential Address
- ☐ Overseas Address
- ☐ Nationality
- ☐ Marital Status
- ☐ Number of Dependents
- ☐ Education Level
- ☐ Employment Industry

Your credit card(s) and all future communications related to your credit card(s) will be sent to your mailing address/mobile number/email address as per the Bank's record.

Please keep us informed if any of these particulars is changed by submitting the Information Update Form to your dedicated Relationship Manager.

Principal Card Applicant

☒ I would like to apply as the Principal Card Applicant:

Do you have an existing ANZ Credit Card? ☐ Yes ☐ No

Please select one only:

☐ I am the Main Account Holder ☐ I am the Account Holder 2

Name to appear on credit card (Please include surname)

(Maximum 18 characters)

Personal Information

Residential Status

☐ Self-owned ☐ Mortgaged ☐ Employer's ☐ Parents' ☐ Rented ☐ Others

Residential Type

☐ HDB ☐ Condominium/Apartment ☐ Landed ☐ Others

Length of stay at address Years Months

(At permanent residential address)

Billing Address

☐ Singapore Residential ☐ Office ☐ Mailing (As indicated in earlier section)

Employment Details

Job Status

☐ Employee ☐ Sales/Commission-based ☐ Self-employed ☐ Contractual Years remaining ☐ Others

Address

Length of employment Years Months Job Title

Basic Salary (Monthly) SGD

Monthly Commission/Variable Income (Monthly) SGD

Bonus/Other Income and Sources (Annual) SGD

☐ Rental ☐ Dividends ☐ Others

Name of Previous Employer (If your current employment is less than one year)

Previous Position

Length of Previous Employment Years Months

Credit Limit

You may choose to request for your overall preferred credit limit⁷ up to four times of your monthly income, or higher multiplier if your annual income is SGD120,000 and above. Existing ANZ Credit Card and/or ANZ MoneyLine account holders who are applying for an additional card will enjoy their existing credit limit if they do not submit latest income documents.

My preferred credit limit⁸ (Minimum SGD500, rounded to the nearest hundred)

For ANZ Credit Card SGD For ANZ MoneyLine SGD

☐ Please tick here if you would like the Bank to assign a credit limit⁹

Supplementary Card Applicant

(Please select one only)

☐ I am the Main Account Holder ☐ I am the Account Holder 2

Name to appear on credit card (Please include surname)

(Maximum 18 characters)

ANZ Credit Card Declaration and Authorisation

By signing this form, I/we hereby agree and represent to the Bank that:-

1. I/We ask that an ANZ Credit Card account be opened for me/us and that an ANZ Credit Card be issued to me/us until I/we/the Bank terminate(s) the same.
2. I/We hereby declare that the information given in this application and all the documents submitted to the Bank are complete, true and accurate and belong to the Bank absolutely and that I/we have not wilfully withheld any material fact. I/We undertake to notify the Bank immediately of any change in such information.
3. I/We hereby authorise and give the Bank consent to conduct credit checks on me/us (including but not limited to checks with any credit bureau recognised as such by the Monetary Authority of Singapore) and to obtain and verify and/or to disclose or release any information relating to me/us and/or any of my/our account(s) from or to any other party or source as the Bank may from time to time deem fit at the Bank's discretion for the purpose of this application and without any liability or notice to me/us.
4. I/We confirm that at the time of the application, I am not/neither of us is an undischarged bankrupt and no statutory demand or legal proceeding has been served on or commenced against me/us.
5. I/We agree to be bound by the terms of the Mandate, the Cardmember's Agreement, the Terms and Conditions for 24-hour Banking, the Terms and Conditions for ANZ Debit Card, the Terms and Conditions for Personal Internet Banking - Digital Banking, the Terms and Conditions Governing ANZ MoneyLine Accounts and such other terms and conditions as the Bank may prescribe from time to time, copies of which are available for my/our perusal at the Bank's website, upon request at any of the Bank's branches and/or which will be extended to me/us upon the Bank's approval of my/our application herein together with my/our ATM Card and/or Customer Identification Number.
6. I/We agree that the Bank, its agents and service providers (in Singapore or otherwise) may collect, use, disclose and/or process my/our personal data and any information relating to me/us (including but not limited to my/our Card Account and/or Card Transactions) in accordance with the Cardmember's Agreement and for the purposes stipulated therein. Where personal data is to be transferred out of Singapore, I/we acknowledge and agree that the Bank will comply with the Personal Data Protection Act in doing so and take appropriate steps to ensure that the recipient of the personal data is bound by legally enforceable obligations to provide to the transferred personal data a standard of protection that is at least comparable to the protection under the Act, such that the personal data is kept secure and confidential.
7. If, for any reason whatsoever, the Card Account is closed (whether by me/us, the Bank or otherwise) within the period of nine (9) months from the date of opening of the Card Account, I/we agree that the Bank shall be entitled to claim from me/us full reimbursement of the cost of any welcome gift which the Bank may have given to me/us upon approval of my/our application and/or activation of my/our Card Account. I/We hereby authorise the Bank to debit the Card Account for the cost of such gift (as determined by the Bank) prior to closure of the Card Account.
8. The preferred credit limit indicated is subject to the approval of the Bank at its reasonable discretion. The Bank will assign a credit limit based on its discretion and MAS guidelines when you select the option to allow the Bank to assign such credit limit for you.
9. I/We as Supplementary Credit Card holder(s) agree to the credit limit that is assigned to me/us to be the same as the Principal Card member.
10. If I/we have applied for Credit Card FlexiLoan, I/we agree to be bound by the Credit Card FlexiLoan Terms and Conditions.
11. If I/we have applied for Credit Card Balance Transfer, I/we agree to be bound by the Credit Card Balance Transfer Terms and Conditions.
12. The Bank reserves the right to terminate my/our ANZ Signature Priority Banking Visa Infinite Credit Card(s) if I/we do not maintain the minimum Signature Priority Banking total relationship balance. In the event of such termination, I/we also hereby request and apply for an ANZ Platinum Credit Card to be issued to me/us at that point in time, subject to the Bank's approval then. I/We also agree to be bound by the Cardmember's Credit Card to be issued to me/us at that point in time, subject to the Bank's approval then. I/We also agree to be bound by the Cardmember's Agreement and such other relevant and then prevailing terms and conditions which may govern the use of the ANZ Platinum Credit Card. Agreement and such other relevant and then prevailing terms and conditions which may govern the use of the ANZ Platinum Credit Card.
13. I/We agree that the approval of this application is subject to the Bank's discretion and that the Bank reserves the right to decline the application without giving any reason.

Disclaimer: Any product or service referred to herein may not be offered or sold within the United States or to or for the benefit of US Persons. Neither this document, nor any copy thereof may be sent to or taken into the United States or distributed in the United States or to a US person. The full disclaimers at our website at anz.com/singapore are deemed to be incorporated herein.

Client Acknowledgement

Name of Principal Applicant

Signature of Principal Applicant

Date D M Y Y Y Y

Name of Supplementary Applicant

Signature of Supplementary Applicant

Date D M Y Y Y Y

⁷ Overall credit limit defines as the combined credit limit that is assigned to your ANZ Credit Card and ANZ MoneyLine account(s)

⁸ Please note that the credit limit assigned to you is subject to the Bank's approval and discretion. The final approved credit limit may be lower than what you have indicated.

⁹ Please note that the Bank will assign a credit limit to you based on its discretion and Monetary Authority of Singapore (MAS) guidelines when you select the option to allow the Bank to assign such credit limit for you.

Credit Card Memorandum Of Charge

Please complete this Memorandum of Charge form, which is supplemental to your Secured Credit Card application form.

Name of Principal Applicant/Joint Account Holder 1	
Name of Joint Account Holder 2	
Name of Joint Account Holder 3	
Name of Joint Account Holder 4	
Name of Joint Account Holder 5	
Deposit Account Number	
Deposit Amount (SGD/USD/GBP/EUR/AUD)	

Declaration

1. By signing this form, I/we agree to be bound by the following provisions. These provisions and the security created herein shall also be binding on my/our personal representatives.
2. I/We agree to place and maintain a minimum deposit (in the amount indicated by me/us in this form) with Australia and New Zealand Banking Group Limited (the "Bank"), which I/ we warrant to be free from any encumbrance, to be used as security for all outstandings, fees and charges which the Principal applicant may be liable for in respect of the Principal and the Supplementary applicant's Card Account(s) (the "Liabilities").
3. I/We hereby charge for the settlement of the Liabilities all sums which have been or may from time to time hereafter be deposited by me/us with the Bank whether in Singapore Dollars or other permitted currency under the deposit indicated by me/ us in this form including any renewals thereof whether by way of extension or replacement (and even if bearing a different account number/currency type/amount) together with interest accrued or to be accrued thereon and all additions thereto (the "Deposit"). I/We understand that the Credit Limit to be granted will be subject to the Bank's discretion as well as the amount deposited and will be fully secured against the Deposit.
4. I/We irrevocably authorise the Bank to, at any time and from time to time in its sole and absolute discretion and without notice to me/us, appropriate and apply the Deposit (whether it has matured or not) or any part thereof in or towards the satisfaction and settlement of all or any of the Liabilities whether the same is due or contingent and whether there has been a default or not. Any currency conversion that may be necessary will be effected at the Bank's prevailing exchange rate.
5. I/We agree that the Deposit is to be held by the Bank as a continuing security notwithstanding my/our bankruptcy, insanity or death, any intermediate payment or settlement of account or any other matter whatsoever until such time as the Liabilities may be fully paid and discharged and the Card Account closed. The Deposit is in addition to and shall not prejudice any other security created now or hereafter held by the Bank or any right or remedy the Bank might have in respect of the same. Nothing herein shall restrict the operation of any other rights or remedies whatsoever which the Bank may have under law or otherwise.
6. I/We hereby agree and undertake that, for so long as any part of the Liabilities remains outstanding or the Card Account is not terminated, I/we shall not close the Deposit account and shall not withdraw any sum from the Deposit, or assign, mortgage, charge, pledge, transfer, or create any security interest or encumbrance or otherwise deal with the Deposit in any manner whatsoever nor attempt or purport so to do and I/we shall not do or omit any act which may in any way delay or prejudice the Bank's right to the Deposits. I/We acknowledge that the Card Account will be terminated if the Deposit account is closed or if the value of the Deposit falls below the pledged amount for any reason whatsoever without the Bank's prior written consent. I/ We understand that any balance from the Deposit will only be returned 45 business days after closure of the Card Account.
7. Any notice or demand for payment by you hereunder shall, without prejudice to any effective mode of making the same, be deemed to have been sufficiently made hereunder on me/us if sent by post to the Principal Applicant's address stated below and shall be assumed to have reached the Principal Applicant within 24 hours of posting, and in proving such service it shall be sufficient to prove that the notice demand was properly addressed and posted.
8. The Principal Applicant acknowledges that these provisions shall not prejudice but be in addition to the terms of the Cardmember's Agreement and the card application declaration.
9. This memorandum shall be construed in accordance with the laws of the Republic of Singapore and I/we submit to the non-exclusive jurisdiction of the Singapore Courts.

Witnessed by Bank Staff

Name

Address

NRIC/Passport Number

Occupation

Signed by Principal Applicant/Joint Account Holder 1

Name

Address

NRIC/Passport Number

Occupation

Signed by Joint Account Holder 2

Name

Address

NRIC/Passport Number

Occupation

Signed by Joint Account Holder 3

Name

Address

NRIC/Passport Number

Occupation

Signed by Joint Account Holder 4

Name

Address

NRIC/Passport Number

Occupation

Signed by Joint Account Holder 5

Name

Address

NRIC/Passport Number

Occupation

If there are more than 5 Joint Account Holders, please attach Annex 1 to this page before commencement of signing by any Joint Account Holder.

BANK USE ONLY

Bank Staff Confirmation

Client signature is witnessed by/confirmed by

Name of Bank Staff

Signature of Bank Staff

Date

Source of Account

- ☐ 0 – Self Solicitation ☐ 2 – Phone Banker Referral
☐ 1 – Client Referral (MGM) ☐ 3 – Overseas Branches Referral

CIF Number for Client Referral

- ☐ 5 – Credit Card Referral
☐ 6 – Commercial Banking Referral

- ☐ N – Mortgage Referral
☐ S – Staff Referral
☐ Others (Please specify)

Account Opening Check

Documents Submitted

- ☐ Account Application Form (Fully completed and signed by customer)
☐ Identity Card/Passport (Original sighted and copy made for file)
☐ Proof of Address (Original sighted and copy made for file)
☐ OMLR (Duly signed by approvers)
☐ Income Document
☐ WC Result
☐ SG Check Result
☐ Research Report Registration

Name of Checker

Signature of Checker

Date

Market Segment

Branch Code

Primary Officer Code

Secondary Officer Code

Account Creation (Branch Operations)

Main Account Holder

- Are the documents completed? ☐ No ☐ Yes
Is there any hit in checks? ☐ No ☐ Yes

If yes, please indicate

CIF Number of Main Account Holder

Debit Card Issued

- ☐ No ☐ Yes

Account Holder 2

- Are the documents completed? ☐ No ☐ Yes
Is there any hit in checks? ☐ No ☐ Yes

If yes, please indicate

CIF Number of Account Holder 2

Debit Card Issued

- ☐ No ☐ Yes

Current Account

- ☐ ANZ SGD Signature Priority Banking Current
- ☐ ANZ SGD Current Plus
- ☐ ANZ SGD Current
- ☐ ANZ Foreign Currency Current (Select currency: AUD/CAD/CHF/EUR/GBP/USD)
- ☐ Others (Please specify)

Savings Account

- ☐ ANZ Wealth Multiplier
- ☐ ANZ SGD Statement Savings
- ☐ ANZ Australian Dollar Savings Plus
- ☐ ANZ Progress Saver (Select currency: SGD/AUD/USD)
- ☐ ANZ Foreign Currency Statement Savings (Select currency: CAD/CHF/CNY/EUR/GBP/HKD/JPY/NZD)
- ☐ Others (Please specify)

Input by

Name

Signature

Date

D

D

M

M

Y

Y

Y

Y

Signature Scanning

Scanned by

Name

Signature

Date

D

D

M

M

Y

Y

Y

Y

Credit Card Source Code

00080990VB03BH

Follow up required for income documents ☐ Yes ☐ No

Input	Check	WC Y/N	EV Y/N	
SA		WC Y/N		
EX	CC	CO1	AL	CO2
AM		Input By/Date		Checked By/Date
EBC				

ATM/Phone Banking Access Indicator

(Note: Please select only 1 account as Primary Account and the rest of the accounts will be linked as secondary)

- Account Number ☐ Primary Account
- Account Number ☐ Primary Account
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- Account Number ☐ Primary Account
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- Account Number ☐ Primary Account
- Account Number ☐ Primary Account

- Account Number ☐ Primary Account

Checked by

Name

Signature

Date

D

D

M

M

Y

Y

Y

Y

Checked by

Name

Signature

Date

D

D

M

M

Y

Y

Y

Y

