

1. FlexiCash is available only to primary credit cardholders of ANZ who satisfy the requirements as determined by ANZ.
2. If eligible for FlexiCash, you may request ANZ to transfer an amount in Vietnam Dong to your bank account in Vietnam subject to conditions as mentioned in these terms and conditions by signing a Credit Card FlexiCash Application Form. ANZ reserves the right to accept or reject such request, without providing any reason for such decision.
3. The maximum amount you may request and is disbursed by ANZ under FlexiCash (the “**Disbursed Amount**”) shall not exceed 90% of available limit on your credit card account at the time of disbursement, which includes the increased promotional limit (if any).
4. All FlexiCash applications will be guaranteed for processing within “04 hours of business day” (“**4-Hour Approval**”) since ANZ Card Operations Team receives your application. For the purpose of this program, business day means normal working days of commercial banks in Vietnam excluding Saturdays, Sundays and public holidays. Applications received before 11:00 am will be approved within the same day before 03:00 pm. Applications received between 11:00 am and by 04:00 pm will be approved on the next business day before 11:00 am. Applications received after 04:00 pm will be considered as received before 11:00 am on the next business day.
5. The 4-Hour Approval shall only apply in case all required documents have been submitted in accordance with the ANZ’s procedures. If the applications are insufficient or ANZ is unable to contact you via phone number registered with ANZ for assessment, 4-Hour Approval shall not apply, in which case, “01-working-day approval” shall apply instead.
6. An upfront instalment conversion fee as determined by ANZ shall be debited to your credit card account in full and shall not be refundable in any event.
7. To the extent permitted by law, ANZ will not liable for any loss or damage whatsoever incurred by you resulting from a delay in processing the disbursement.
8. You shall pay the Disbursed Amount and any interest accrued on such Disbursed Amount for the tenor and instalments you have selected in the Credit Card FlexiCash Application Form and as ANZ may from time to time determine and approve (each an “**Instalment**”). Your Credit Card Limit will be reduced by an amount equivalent to the approved Disbursed Amount and instalment conversion fee, but will be progressively restored by the amount of each instalment as it is paid and to and received by ANZ.
9. You may not change the tenor of FlexiCash after submission of FlexiCash Application Form.
10. Each Instalment shall be charged to your credit card account and shall constitute part of your minimum monthly credit card repayments (“**Minimum Amount**”) until your FlexiCash is paid in full or expires. The Instalments payable will be reflected in your credit card monthly statement and shall be payable in accordance with the FlexiCash Terms and Conditions and ANZ Credit Card Agreement (as defined in the ANZ Credit Card Application Form).
11. You must pay the Minimum Amount by the due date as stated in your credit card monthly statement, otherwise late payment fees as determined by ANZ will be applied. If you fail to make payment for the Minimum Amount or are otherwise in breach of any provisions of ANZ Credit Card Agreement, your FlexiCash shall be cancelled.
12. You are entitled to a preferential interest rate over the Disbursed Amount as determined by ANZ (“**Preferential Interest Rate**”). The Preferential Interest Rate does not apply to any amounts incurred on your credit card account other than the Disbursed Amount.
13. The Preferential Interest Rate applies from the date ANZ transfers the Disbursed Amount until the Disbursed Amount is fully repaid or the last date of the tenor of your drawing under FlexiCash, whichever is earlier. Any outstanding amounts after the last date of such tenor shall be subject to the interest rate applicable to normal cash transaction under your credit card.
14. ANZ may at its discretion impose a non-refundable instalment plan early repayment fee, which will be debited to your credit card account and become immediately due and payable, if:
 - (i) The FlexiCash is terminated by reason of termination of your credit card account (either when such termination is initiated by you or by ANZ). In such case, aside from this instalment plan early repayment fee amount, all unpaid Instalments will become immediately due and payable; or
 - (ii) You make early prepayment of any Disbursed Amounts under your FlexiCash. For avoidance of doubt, early repayment fee shall be payable regardless of your subsequent revocation of early prepayment.
15. When you make a payment for your credit card, the order of application of payment shall be as provided in the ANZ Credit Card Terms and Conditions.
16. Any outstanding amounts after the last date of such tenor or when FlexiCash expires shall be subject to the usual interest rate applicable to normal cash transaction under your ANZ credit card account.

17. This FlexiCash Terms and Conditions, together with the Credit Card FlexiCash Application Form and ANZ Credit Card Agreement, constitute the single contract between you and ANZ in relation to ANZ Credit Card. By signing the Credit Card FlexiCash Application Form, you agree to be bound by the terms and conditions of such contract.
18. Unless otherwise specified, if there is any inconsistency between these terms and conditions and ANZ Credit Card Terms and Conditions, these FlexiCash Terms and Conditions shall prevail so far as it relates to FlexiCash.
19. ANZ may, at any time and at its discretion, amend, vary or modify any provisions of FlexiCash Terms and Conditions, the Instalment amount, all fees applicable to FlexiCash, tenor and any and all details of your FlexiCash upon notice in accordance with the methods as provided for in Credit Card Terms and Conditions.
20. ANZ Bank (Vietnam) Limited ("**ANZ**") is a subsidiary of Australia and New Zealand Banking Group Limited ("**ANZBGL**"). ANZBGL is incorporated in Australia, and is an authorised deposit taking institution ("**Bank**") under Australian law. ANZ is incorporated and licensed in Vietnam with limited liability, and is not a Bank under Australian law. Deposits or liabilities with ANZ are not deposits or other liabilities of ANZBGL or its related group companies, and none of them stand behind or guarantee ANZ.