

# TERMS AND CONDITIONS

**1. Promotion period:** 16/03/2015 - 29/05/2015

**2. Promotion mechanism:**

**2.1 Personal Loan Application:**

- Additional up to 1.5% discount on interest rate for 60 month tenor at the time of disbursement
- A chance to win VND 5 millions with minimum drawdown of VND 80 millions
- Additional 0.5% discount on interest rate when successfully applying a “Pre-approved Credit Card for Personal Loan customers” at the time of disbursement.
- Up to VND 1 million cash-back for successful referrals:

Text **ANZTET< Referee’s names> <phone of referee>** send to **8069\*\***

Example: ANZTET Minh 0903666888

\*\* Customers text SMS by using the registered phone number on ANZ’s system. For full T&C, please refer to Member Get Member Campaign via [www.anz.com/vietnam](http://www.anz.com/vietnam)

- Applications must be fully submitted from 16/03/2015 to 29/05/2015
- Disbursement condition: in order to receive gift, the disbursement must be finished as end of 26/06/2015.
- Details of Member get Member campaign are as below:

Mechanics	Prize details
New personal loan customers who refer new customers to ANZ Personal Loan during promotion period and referees drawdown as end of 26/06/2015.	<ul style="list-style-type: none"> <li>- VND 300,000 cash-back for 1 drawdown from VND 50 Mil</li> <li>- VND 650,000 cash-back for 2 drawdowns with VND 50 Mil minimum/drawdown</li> <li>- VND 1,000,000 cash-back for 3 drawdowns with VND 50 Mil minimum/drawdown</li> </ul>

**2.2 Pre-approved ANZ Credit Card for Personal Loan customer:**

- Customers, who apply to new “Pre-approved ANZ Credit Card for Personal Loan customer” during the promotion period, are agreed to follow Credit Card’s T&C to be eligible for ANZ Credit Card prevailing offer(s)

### 3. Other conditions:

- Application (of both referrer and referee) must be fully submitted from 16/03/2015 to 29/05/2015 and drawdowned as end of 26/06/2015. Customers have up to 30 days to disburse the loan from approval date.
- The promotion is not applicable to ANZ Employees except Member get Member campaign.
- The promotion is not applicable to existing ANZ Personal Loan customers who apply for Additional Personal Loan.
- Customer will have a chance to win VND 5 millions cash-back at the end of campaign. There are total of 50 prizes with VND 5 millions cash-back per prize.
- ANZ Personal Loan qualified customers will receive the email notification via registered email with ANZ by 31/07/2015. ANZ is not responsible if customers do not receive the email notification due to incorrectly provided email address or any situations beyond ANZ's control.
- ANZ Personal Loan qualified customers must register to get a chance to win cash-back by texting ANZPL to 8069 on date and time notified in the notification. The first 50 qualified customers who text as instructed in email notification will receive cash-back. Cash-back will be credited to transaction account by 31/07/2015.
- If customers discharge the loan within 12 months from drawdown date, customer is responsible to pay:
  - Early repayment fee in accordance with Terms and Conditions as mentioned in ANZ Personal Loan Application Form and Agreement.
  - Charges-back the cash-back value of VND 5 millions.
- ANZ Personal Loan referrers must send valid SMS to refer new customers before new customers submit application.
- ANZ Personal Loan qualified referrers will receive cash-back in transaction account by 31/07/2015.
- ANZ Personal Loan qualified referrers who cancel or discharge the Personal Loan by 31/07/2015 will not receive cash-back for successful referrals.
- ANZ assumes no responsibility for the quality or warranty of the gifts. Customer must handle directly with the vendor for any product related dispute.
- Eligible ANZ Credit Cardholders can be disqualified from the promotion in the event that their ANZ Credit Card becomes delinquent, fraud, over limit, cancelled or terminated within the promotion period.
- If the Primary Cardholder's Card Account is terminated at any time for any reasons, either by the Primary Cardholder or ANZ, the Primary Cardholder and Supplementary Cardholder(s) will forthwith be disqualified from participating in the promotion program.

- To the extent permitted by laws, ANZ reserves the right to terminate, change or otherwise deal with the promotion at any time it deems appropriate upon 3-day prior notice at ANZ's branches/offices and/or on its website.

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