



TERMS AND CONDITIONS

Earn VND 300,000 cash rebate when applying online for ANZ Personal Loan

1. Promotion period: 13/04/2015 - 29/05/2015

2. Promotion mechanism: VND300,000 cash-back as sign-up gift if applying to an ANZ Personal Loan via ANZ Website.

3. Other conditions:

- Customers must input valid phone number when applying to ANZ Personal Loan via ANZ Website at: www.anz.com/vietnam/vn/Personal/personal-loan/. The phone number must be the same to that shown on ANZ Personal Loan Application Form cum Agreement. Customer shall be considered disqualified if he does not provide same phone number.
- Customers must sign up on ANZ Website from 13/04/2015 to 29/05/2015. Sign-up on ANZ Website to be done before or on the submission date of ANZ Personal Loan Application Form and Agreement.
- Application must be fully submitted from 13/04/2015 to 29/05/2015 and drawdowned end of 26/06/2015. Customer has up to 30 days to disburse the loan from approval date.
- The promotion is not applicable to ANZ Employees.
- Qualified ANZ Personal Loan customers will receive cash-back in their transaction accounts by 31/07/2015.
- Qualified ANZ Personal Loan customers will not receive cash-back if customers early discharge the loan before the cash-back date.
- If qualified ANZ Personal Loan customers are referees of Personal Loan Member Get Member campaign, the referrers will not receive cash-back for this referral.
- 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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