



TERMS AND CONDITIONS

1. Promotion period: 15/09/2015 - 30/11/2015

2. Promotion mechanism:

2.1. Personal Loan

- Promotional interest rate is applied throughout the lending period and from the disbursement date, for the loan application which is fully submitted from 15/09/2015 to 30/11/2015
- Additional 0.5% discount on interest rate when successfully applying a “Pre-approved Credit Card for Personal Loan customers” at the time of disbursement

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

1. Application must be fully submitted from 15/09/2015 to 30/11/2015, drawdowned as end of 31/12/2015. Customer has up to 30 days to disburse the loan from approval date.
2. The promotion is not applicable to ANZ Employees.
3. The promotion is not applicable to existing ANZ Personal Loan customers who apply for Additional Personal Loan.
4. 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.
5. If the Primary Cardholder’s Card Account is terminated at any time for any reason, either by the Primary Cardholder or ANZ, the Primary Cardholder and Supplementary Cardholder(s) will forthwith be disqualified from participating in the promotion program.
6. 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.
7. For any disputes, customers have to raise to ANZ for further investigation not later than 15 Jan 2016. After this deadline, ANZ will not entertain any exceptional requests

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