



TERMS AND CONDITIONS

Life doesn't have to wait. Live it up with ANZ Personal Loan

1. Promotion period: 07/04/2014 – 30/06/2014.

2. Promotion mechanism:

2.1 Personal Loan Application

- Promotional interest rate is applied throughout the lending period and from the disbursement date, for the loan application which is fully submitted from 07/04/2014 to 30/06/2014.
- Attractive interest rate of 9.99% for 20% of your loan amount with VND80 million loan minimum at the time of the disbursement.
- Additional 0.5% discount on interest rates for successfully applying for a "Pre-approved ANZ Credit card for Personal Loan customer" at the time of the disbursement.
- Receive cash-back up to VND1 million by successfully referring friends.
Text **ANZTET< Referee's names> <phone of referee>** send to **8069***
* Customers text SMS by using the registered phone number on ANZ's system
** Please refer to ANZ Personal Loan Member Get Member campaign for full Terms and Condition on ANZ Website: www.anz.com
- Disbursement condition: in order to enjoy promotional rates, the disbursement must be finished as end of 31/07/2014.

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

- Customers, who apply for ANZ Personal Loan during the promotion period, receive 1st year annual fee waiver when they apply for new "Pre-approved ANZ Credit Card for Personal Loan customer" and have at least 3 transactions with minimum VND 300,000/ transaction within 30 days from card issuing date.



3. Other conditions

- 9.99% interest rate for 20% of the loan amount and the prevailing interest rate for 80% of the loan amount will be converted to blended interest rate for the whole loan amount at the time of disbursement for approved tenor.
- 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 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.
- The other terms and conditions applied by standard terms & conditions of each product without promotion.
- 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. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person in relation to this promotion.
- 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.