



## ANZ Personal Loan - Member get Member

### Program terms and conditions

**1. Campaign period:** 09/06/2014 - 08/08/2014.

**2. Promotion mechanism:** this program applies for both existing and new ANZ credit card holders, personal loan customers and transaction account customers who refer new customers to apply an ANZ personal loan.

Compose **ANZTET < Referees' names> <phone of referees>** send to **8069\***

\* Customers text SMS by using the registered phone number on ANZ's system

Referrer will receive a cashback reward for each successful referral and the total cashback rewards shall be credited to the ANZ Customer's account based on total number of successful referrals.

### 3. Promotion details:

Mechanics	Promotion period	Prize detail
Existing and new ANZ credit card holders, personal loan customers and transaction account customer who refer new customers to ANZ personal loan during promotion period and referees make first disbursement as end of 30/08/2014	09/06/2014 - 08/08/2014	- VND300,000 cashback for 1 drawdown from VND50Mil - VND650,000 cashback for 2 drawdowns with VND50Mil minimum/drawdown - VND1,000,000 cashback for 3 drawdowns with VND50Mil minimum/drawdown

### 4. Other conditions:

- The existing and new customers of ANZ Credit Card, Personal Loan and Transaction Account who join this promotion must remain ANZ Cardholders, Personal Loan and Transaction Account Customers respectively until 22/09/2014 to be qualified for the promotion.



- The promotion is not applicable for referees who submit the top-up loan.
- Referred applications must make disbursement as end of 30/08/2014. The cashback rewards is based on the total drawdown applications.
- Total cashback rewards shall be credited back into the to Credit Card account for Credit Card Customers and transaction account for Personal Loan and Transaction Account Customers by 22/09/2014.
- The other terms and conditions applied by standard terms & conditions of each product without promotion.
- The decision of ANZ on all matters relating to this promotion is final, conclusive and binding.
- Fraud, abuse or any unauthorized action relating to the credit card transaction may result in forfeiture of the cashback rewards under this promotion. This forfeiture shall be without prejudice to any legal action that may be undertaken by ANZ.
- 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.