

ANZ Credit Card FlexiCash Application Form



Customer name:

Date of Application: / /

ID/Passport number:

Contact number:

Credit card number:

Requested amount: VND

Final disbursed amount may vary from the request amount and will be mentioned in the Confirmation letter.

Loan Purpose:

I, the undersigned hereby irrevocably:

(a) give ANZ Bank (Vietnam) Limited ("ANZ") notice that I wish to make a drawing under Credit Card FlexiCash of the Requested amount having an interest and tenor of:

- 21% p.a. for 12 months
- 21% p.a. for 24 months
- 21% p.a. for 36 months

- Interest is calculated on reducing balance.
- Instalment conversion fee will be applied VND 400,000 on each transaction converted.
- Early redemption fee equals 2% of the disbursed amount for full repayment before end of tenure or termination of FlexiCash, as provided in the FlexiCash Term and Conditions.

(b) request ANZ to transfer the Drawing to my account:

Account name:

Account number:

Bank name:

Bank address:

FLEXICASH TERMS AND CONDITIONS

1. FlexiCash is available only to primary cardholders of ANZ who satisfy the requirement as solely determined by ANZ.
2. If eligible for FlexiCash, you may request ANZ to transfer an amount in Vietnam Dong to your bank account in Vietnam subject to conditions as mentioned in these terms and conditions by signing an ANZ Credit Card FlexiCash Application Form. ANZ reserves the right to accept or reject such request, without providing any reason for such decision.
3. The maximum amount you may request and is disbursed by ANZ under FlexiCash (the "Disbursed Amount") shall not exceed 90% of available limit on your credit card account at the time of disbursement, which includes the increased promotional limit (if any).
4. An upfront instalment conversion fee as determined by ANZ shall be debited to your credit card account in full and shall not be refundable in any event.
5. To the extent permitted by law, ANZ will not liable for any loss or damage whatsoever incurred by you resulting from a delay in processing the disbursement.
6. You shall pay the Disbursed Amount and any interest accrued on such Disbursed Amount for the tenor and instalments you have selected in the ANZ Credit Card FlexiCash Application Form and as ANZ may from time to time determine and approve (each an "Instalment"). Your Credit Card Limit will be reduced by an amount equivalent to the approved Disbursed Amount and instalment conversion fee, but will be progressively restored by the amount of each instalment as it is paid and to and received by ANZ.
7. You may not change the tenor of FlexiCash after submission of FlexiCash Application Form.
8. Each Instalment shall be charged to your credit card account and shall constitute part of your minimum monthly credit card repayments ("Minimum Amount") until your FlexiCash is paid in full or expires. The Instalments payable will be reflected in your credit card monthly statement and shall be payable in accordance with the FlexiCash Terms and Conditions and ANZ Credit Card Agreement (as defined in the ANZ Credit Card Application Form).
9. You must pay the Minimum Amount by the due date as stated in your credit card monthly statement, otherwise late payment fees as determined by ANZ will be applied. If you fail to make payment for the Minimum Amount or are otherwise in breach of any provisions of ANZ Credit Card Agreement, your FlexiCash shall be cancelled.
10. You are entitled to a preferential interest rate as determined by ANZ with regard to the Disbursed Amount ("Preferential Interest Rate"). The Preferential Interest Rate does not apply to any amounts incurred on your credit card account other than the Disbursed Amount.
11. The Preferential Interest Rate applies from the date ANZ transfers the Disbursed Amount until The Disbursed Amounts is fully repaid or the last date of the tenor of your drawing under FlexiCash, which ever is earlier. Any outstanding amounts after the last date of such tenor shall be subject to the interest rate applicable to normal cash transaction under your credit card.

12. ANZ may at its discretion impose a non-refundable instalment plan early repayment fee, which will be debited to your credit card account and become immediately due and payable, if:
 - (i) the FlexiCash is terminated by reason of termination of your credit card account (either when such termination is initiated by you or by ANZ). In such case, aside from this instalment plan early repayment fee amount, all unpaid Instalments will become immediately due and payable; or
 - (ii) You make early prepayment of any Disbursed Amounts under your FlexiCash. For avoidance of doubt, early repayment fee shall be payable regardless of your subsequent revocation of early prepayment.
13. When you make a payment for your credit card, the order of application of payment shall be as provided in the ANZ Credit Card Terms and Conditions.
14. Any outstanding amounts after the last date of such tenor or when FlexiCash expires, shall be subject to the usual interest rate applicable to normal cash transaction under your ANZ credit card account.
15. This FlexiCash Terms and Conditions, together with the ANZ Credit Card FlexiCash Application Form and ANZ Credit Card Agreement, constitute the single contract between you and ANZ in relation to ANZ Credit Card. By signing the ANZ Credit Card FlexiCash Application Form, you agree to be bound by the terms and conditions of such contract, including the FlexiCash Terms and Conditions.
16. Unless otherwise specified, if there is any inconsistency between and ANZ Credit Card Terms and Conditions, FlexiCash Terms and Conditions shall prevail in so far as it relates to FlexiCash.
17. ANZ's decision on all matters relating to FlexiCash shall be at its absolute discretion and shall be final and binding on you.
18. ANZ may, at any time and at its discretion, amend, vary or modify any provisions of FlexiCash Terms and Conditions, the Instalment amount, all fees applicable to FlexiCash, tenor and any and all details of your FlexiCash without notice and such changes shall be binding on you with effect from such date ANZ may determine.
19. 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.

By signing below, I acknowledge that I have read the FlexiCash Terms and Conditions and have understood and accepted the same. I confirm that the Drawing under this notice shall comply with all terms and conditions of FlexiCash Terms and Conditions and the ANZ Credit Card Terms and Conditions. Though this Application Form and receipt of the Drawing to my account above, I acknowledge my indebtedness and obligation to repay the instalments and any other fees on the due dates as determined and advised by ANZ.

Customer's signature:

(*) Attached document: National ID/Passport

FOR BANK USE ONLY

Bank staff name:

Staff code:

- | | Yes | No |
|-------------------------|--------------------------|--------------------------|
| 1. Cardholder applicant | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Submitted documents | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Beneficiary details | <input type="checkbox"/> | <input type="checkbox"/> |

Decision:

Approved amount:

Approval date:

Processor signature
And name:

Authoriser signature
And name:

/ /