



PROMOTION TERMS AND CONDITIONS FOR HOME LOAN/EQUITY LOAN/HOME INVESTMENT LOAN

(Promotion period: 07/4/2014 – 04/7/2014)

ARTICLE 1: DEFINITIONS

- 1.1 “**ANZ**” means ANZ Bank (Vietnam) Limited.
- 1.2 “**Loan**” means the Borrowers’ Home Loan, Equity Loan or Home Investment Loan at ANZ.
- 1.3 “**Promotional Interest Rate**” means the interest rate applied for new Loan in the promotional period.
- 1.4 “**Standard Interest Rate**” means the daily published standard Home Loan/Equity Loan/Home Investment Loan interest rate which ANZ applies for standard customers.
- 1.5 “**Fixed Interest Rate Period**” means the period of time during which the Loan’s interest rate is fixed. The Loan’s interest rate is to be reviewed and amended at the end of each Fixed Interest Rate Period.
- 1.6 “**Promotional Gift**” means the gift provided to eligible customers during the promotional period.

ARTICLE 2: DETAIL OF THE PROMOTION

- 2.1 Promotional Interest Rate: the applied interest rate from the first disbursement date of the new loan applications which are fully submitted from 07/4/2014 to 04/7/2014 and have the first disbursement date before 02/8/2014 with the below details:
 - 2.1.1 If the Loan’s Fixed Interest Rate Period is 1 month or 3 months: the Promotional Interest Rate means the maximum discount 4% (the discount is subject to change from time to time) off the Standard Interest Rate within the first 6 months of the Loan.
 - 2.1.2 If the Loan’s Fixed Interest Rate Period is 6 months: the Promotional Interest Rate means the maximum discount 2% (the discount is subject to change from time to time) off the Standard Interest Rate within the first 6 months of the Loan.
 - 2.1.3 If the Loan’s Fixed Interest Rate Period is 1 year or 2 years: the Promotional Interest Rate means the maximum discount 2.5% (the discount is subject to change from time to time) off the Standard Interest Rate within the first 1 year or 2 years of the Loan respectively.
- 2.2 If customer transfers monthly salary to ANZ as per the Terms and Conditions of the Mortgage Rate discount to Salary Transfer program and if the Loan’s Fixed Interest Rate Period is 1 month, 3 months, 1 year or 2 years, the discount from Salary Transfer program will not be applicable during the period which the Loan is applied Promotional Interest Rate from this program.
- 2.3 Promotional Gift: first 50 disbursed Loans which applications are fully submitted from 07/4/2014 to 07/7/2014 and have the first minimum disbursement amount of VND500,000,000 before 02/8/2014 will be reimbursed the security valuation fee having been paid to ANZ during the loan assessment process.



- 2.4 Early repayment: customers will have to return the entire promotional value (Promotion Gift value) equivalent in VND if customers make any early repayment within six (06) months from the first disbursement date.
- 2.5 To the extent permitted by laws, ANZ reserves the right to terminate, change or otherwise deal with those promotions at any time it deems appropriate without prior notice to the customers.
- 2.6 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.