

TERMS AND CONDITIONS

1. Promotion period: 01/06/2015 - 31/08/2015

2. Promotion mechanism:

2.1 Personal Loan Application

- Additional 1% discount on interest rate for drawdown from VND200 million for all loan tenors at the time of disbursement
- Cash-back up to VND3 million with minimum drawdown of VND80 million

Drawdown amount	Cash-back
From VND80 million to VND119 million	VND500,000
From VND120 million to VND199 million	VND1,000,000
From VND200 million	VND3,000,000

- 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 01/06/2015 to 31/08/2015 and drawdowned as end of 30/09/2015. 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. Cash-back will be credited into qualified ANZ Personal Loan customer’s transaction accounts after 3 repayments (equivalent 3 months after drawdown month) if customers always make payment on time from drawdown month to cash-back month. Detail as below:

Drawdown time	Cash-back time
June 2015	October 2015
July 2015	November 2015
August 2015	December 2015
September 2015	January 2016

5. Qualified ANZ Personal Loan customers will not receive cash-back if customers early discharge the loan before the cash-back date.
6. If customers discharge the loan within 12 months from drawdown date, customer is responsible to pay:
 - 6.1. Early repayment fee in accordance with Terms and Conditions as mentioned in ANZ Personal Loan Application Form and Agreement
 - 6.2. Charges-back the cash-back value as below:

Drawdown amount	Cash-back
From VND80 million to VND119 million	VND500,000
From VND120 million to VND199 million	VND1,000,000
From VND200 million	VND3,000,000

7. 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.
8. 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.
9. 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.

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