



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

(Promotion period: 21/11/2013 – 28/02/2014)

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 interest rate which ANZ applies for existing Home Loan/Equity Loan/Home Investment Loan.
- 1.5 “**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 for the first six (06) months from the first disbursement date of the new loan applications which are fully submitted from 21/11/2013 to 28/02/2014 and meet the below disbursement condition in article 2.2, is offered at discount of 2% p.a. off the Standard Interest Rate.
- 2.2 Disbursement condition: the Promotional Interest Rate is applied to the Loan which has first disbursement amount not less than five hundred million VND (VND500,000,000) and not later than 31/03/2014.
- 2.3 If customer transfers monthly salary to ANZ as per the Terms and Conditions of the Mortgage Rate discount to Salary Transfer program, the Loan will enjoy extra discount from Salary Transfer program. Within the first six (06) months of the Loan, the discount from Salary Transfer program will be fixed at 1% p.a.
- 2.4 Promotional Gift: first 68 disbursed Loans which meet the conditions 2.1 and 2.2 will be reimbursed the security valuation fee having been paid to ANZ during the loan assessment process.
- 2.5 Early repayment: customers will have to return the entire promotional value (Promotion Gift) equivalent in VND if customers make any early repayment within six (06) months from the first disbursement date.
- 2.6 Promotional Interest Rate is not applicable to the Loans with 1-year or 2-year fix rate period.
- 2.7 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. ANZ shall take no liabilities for any claim, loss, damage, cost or expense



incurred by any person in relation to those promotions. ANZ's decision is final and no correspondence will be entered into.

2.8 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.

CUSTOMER'S DECLARATION & AGREEMENT

I/We hereby acknowledge and agree that I/we have read, understood and agreed to be bound by the Terms and Conditions of the promotion program for Home Loan/Equity Loan/Home Investment Loan.

These Terms and Conditions are an integral part of the Mortgage Agreement signed on date _____ and the Letter of Offer signed on date _____ of my/our Loan at ANZ.

Full name: _____
ID/Passport number: _____

Full name: _____
ID/Passport number: _____
