

Customer who accepts and/or joins the Fixed Payment Plan<sup>(1)</sup> hereby agrees that, in addition to and not prejudice or supersede other terms and conditions in relation to ANZ credit card, you shall be bound by the terms and conditions governing such Fixed Payment Plan as follows:

1. Aggregate amount spent in all purchases including Fixed Payment Plan purchase cannot exceed your credit card limit as provided to you by ANZ from time to time (the "**Card Limit**").
2. Your Fixed Payment Plan will be applied for agreed tenor from the next statement date following the date you accept the FPP offer.
3. The instalment amount under your Fixed Payment Plan will constitute part of your minimum monthly credit card repayments until your Fixed Payment Plan is paid in full or the Fixed Payment Plan expires. After the duration of the Fixed Payment Plan, unpaid instalment amount on your credit card (if any) will be subject to the standard interest rate as set out in ANZ Credit Card Fee Schedule applicable at that time.
4. Any interest accrued between the date of purchase and the date the amount is converted to the Fixed Payment Plan will be at the standard variable interest rate applicable to purchases on your card, subject to any standard available interest free days credit on the card. Once customer calls ANZ to accept the FPP offer, promotional interest will apply for the duration of the plan. An FPP instalment conversion fee will be charged to the cardholder once he accepts the FPP offer.
5. Details of the offer accepted by you will start to appear in the Special Promotions section in your succeeding credit card monthly statement. Applicable fees (if any) will be indicated in the Transaction Details section in your credit card. You agree that such Statement is deemed to be correct unless you notify ANZ of any error(s) within ten (10) days from the Statement date.
6. You must make the Minimum Monthly Payment<sup>(2)</sup> shown on each statement of account by the due date, otherwise late payment fees will be applied.
7. If you fail to make the minimum monthly payments or are otherwise in default of your ANZ Credit Card Terms and Conditions, your Fixed Payment Plan may be cancelled.
8. Application of payment would be applied to your account as detailed in your ANZ Credit card Terms and Conditions.
9. You can choose to cancel an agreed Fixed Payment Plan. However, instalment conversion fee is non-refundable. Cancellation of Fixed Payment Plans will be done in the order that they were accepted.
10. If you pay off the total outstanding instalment amount ahead of agreed tenor, early payment fee will be applied 2% of outstanding balance (minimum VND 200,000).
11. To the extent permitted by law, ANZ will not be liable for any loss or damage whatsoever resulting from a delay in the process of converting.
12. Fixed Payment Plan is not available in conjunction with any other offer.
13. ANZ reserves the right, in its sole discretion to refuse a request for a Fixed Payment Plan.
14. You agree that ANZ may charge fees and other expenses with respect to processing instruction of the your instructed on phone. Such fees and expenses will be shown on the subsequent monthly Statement(s).

<sup>(1)</sup> Fixed Payment Plan: is a periodic repayment plan, which allows customer to repay a fixed amount every month for a determined period and fixed interest rate on an agreed transaction(s) or balances. This fixed amount forms part of the 'Minimum Monthly Payment' as shown on the statement of account;

<sup>(2)</sup> Minimum Monthly Payment: is the amount shown on the statement that Cardholder is obliged to pay by the Due Date. Calculation of this amount is provided in Clause 21 in ANZ Credit Card Terms and Conditions