



TERMS AND CONDITIONS

The promotion: Fulfill all your wishes this Tet with ANZ Personal Loan

1. **Promotion period:** 01/11/2013 – 30/01/2014.

2. **Promotion mechanism:**

2.1 Personal Loan Application

- Promotional interest rate is applied throughout the lending period and from the disbursement date, for the loan application which is fully submitted from 01/11/2013 to 30/01/2014.
- Additional 1% discount on the interest rates for the first 100 full approval applications at the time of the disbursement.
- Additional 1% discount on interest rates for successfully applying for a “Pre-approved ANZ Credit card for Personal Loan customer” at the time of the disbursement.
- Additional discount up to 1.5% for first year interest rate by referring friends.

Text **ANZTET< Referee’s names> <phone of referee>** send to **8069***

* Customers text SMS by using the registered phone number on ANZ’s system

The discounted rate will be converted to equivalent cash-back and shall be credited back into the transaction account by 28/02/2014. Detail mechanics are as below:

Mechanics	Prize detail
New personal loan customers who refer new customers to ANZ Personal Loan during promotion period and referees drawdown by 07/02/2014.	- 0.3% discount on 1 st year interest rate for 1 successful drawdown, maximum 2 million VND - 0.6% discount on 1 st year interest rate for 2 successful drawdown, maximum 2 million VND - 1.5% discount on 1 st year interest rate for 3 successful drawdown, maximum 2 million VND.

- Disbursement condition: in order to enjoy promotional rates, the disbursement must be finished by 07/02/2014.



2.2 Pre-approved ANZ Credit Card for Personal Loan customer:

- Customers, who apply for ANZ Personal Loan during the promotion period, receive 1st year annual fee waiver when they apply for new “Pre-approved ANZ Credit Card for Personal Loan customer” and have at least 3 transactions with minimum VND 300,000/ transaction within 30 days from card issuing date.

3. Other conditions

- ANZ Personal Loan referrers who cancel or discharge the personal loan by 28/02/2014 will not receive the cash-back for the successful referrals.
- 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.
- 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.
- The other terms and conditions applied by standard terms & conditions of each product without promotion.
- To the extent permitted by law, ANZ reserves the rights to terminate, change or otherwise deal with the 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; however arise, in relation to these promotions.
- 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.