

## TERMS AND CONDITIONS

### Campaign: Enjoy up to 3% discount rate and free Electrolux Coffee Machine worth VND750,000

**1. Promotion period:** 01/12/2014 - 13/02/2015

**2. Promotion mechanism:**

#### 2.1 Personal Loan Application

- Additional up to 3% discount on interest rate for 60 month tenor at the time of disbursement
- Free Electrolux Coffee Machine worth VND750,000 with minimum drawdown of VND80 million
- Additional 0.5% discount on interest rate when successfully applying a "Pre-approved Credit Card for Personal Loan customers" at the time of disbursement
- Up to VND1 million cash-back for successful referrals:

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

\*\* Customers text SMS by using the registered phone number on ANZ's system. For full T&C, please refer to Member Get Member Campaign via [www.anz.com/vietnam](http://www.anz.com/vietnam)

- Applications must be fully submitted from 01/12/2014 to 13/02/2015
- Disbursement condition: in order to receive gift, the disbursement must be finished as end of 13/03/2015.
- Details of Member get Member campaign are as below:

Mechanics	Prize details
New personal loan customers who refer new customers to ANZ Personal Loan during promotion period and referees drawdown as end of 13/03/2015.	<ul style="list-style-type: none"><li>- VND 300,000 cashback for 1 drawdown from VND50Mil</li><li>- VND 650,000 cashback for 2 drawdowns with VND50Mil minimum/drawdown</li><li>- VND 1,000,000 cashback for 3 drawdowns with VND50Mil minimum/drawdown</li></ul>

## **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 (of both referrer and referee) must be fully submitted from 01/12/2014 to 13/02/2015 and drawdowned as end of 13/03/2015. Customer has up to 30 days to disburse the loan from approval date.
2. The promotion is not applicable to ANZ Employees.
3. ANZ Personal Loan qualified customers will receive the email notification via registered email with ANZ by 20<sup>th</sup> of next month if drawdowning in previous month. ANZ is not responsible if customers do not receive the email notification due to incorrectly provided email address or any situations beyond ANZ's control.
4. ANZ Personal Loan qualified customers can redeem the gift until the expiration date noted in the email notification. The email notification will be expired after the redemption period. To redeem the gift, customer must show the email notification and original ID/Passport at store notified in email notification.
5. The Bank reserves the right to change to equivalent gift if the supplier cannot provide Electrolux coffee machine due to force majeure event.
6. ANZ Personal Loan customers who apply "Pre-approved Credit Card for Personal Loan customers" will not be eligible to join Credit Card's Electrolux Coffee Machine Promotion.
7. Customers who receive coffee machine from Credit Card's Electrolux Coffee Machine Promotion will not also receive coffee machine when applying ANZ Personal Loan.
8. If customers discharge the loan within 12 months from drawdown date, customer is responsible to pay:
  - 8.1. Early repayment fee in accordance with Terms and Conditions as mentioned in ANZ Personal Loan Application Form and Agreement.
  - 8.2. Charges-back the gift value of VND750,000.
9. ANZ Personal Loan referrers must send valid SMS to refer new customers before new customers submit application.
10. ANZ Personal Loan qualified referrers will receive cash-back in transaction account by 15/04/2015.
11. ANZ Personal Loan qualified referrers who cancel or discharge the personal loan by 15/04/2015 will not receive cash-back for successful referrals.

12. ANZ assumes no responsibility for the quality or warranty of the gifts. Customer must handle directly with the vendor for any product related dispute.
13. 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.
14. 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.
15. 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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