



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

(Promotion period: 15/04/2015 – 31/07/2015)

## 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 applicable to new Loan within the promotional period.
- 1.4 “**Standard Interest Rate**” means the daily published standard Home Loan/Equity Loan/Home Investment Loan interest rate which ANZ applies to standard customers.
- 1.5 “**Fixed Interest Rate Period**” means the period of time during which the Loan’s interest rate is fixed. The Loan’s interest rate is to be reviewed and amended at the end of each Fixed Interest Rate Period.
- 1.6 “**First Fixed Interest Rate Period**” means the first period of time during which the Loan’s interest rate is fixed with Promotional Interest Rate. After this period, the Loan Interest rate shall be repriced based on the Fixed Interest Rate Period as initially selected by the Customer at the time of signing Facility Agreement with ANZ.
- 1.7 “**Loan Tenor**” means the Tenor of the Loan booked at ANZ.
- 1.8 “**Return Rate**” means the Percentage used for calculating the earned Promotional Interest Rate returning to the ANZ due to early repayment (either partial or in full) by Customer during the First Fixed Interest Rate Period.
- 1.9 “**Promotional Gift**” means the gift provided to eligible customers during the promotional period.
- 1.10 “**Transactional Account**” means 01 (one) individual transactional account of customer which is opened at ANZ. If the Loan has more than 01 (one) borrower, the Transactional Account means 01 (one) individual transactional account of the Loan’s main borrower opened at ANZ.
- 1.11 “**ANZ Credit Card**” means customer’s credit card opened by ANZ which is still valid at the date of Promotional Gift credit.

## ARTICLE 2: DETAILS OF THE PROMOTION

- 2.1 Promotional Interest Rate and Promotional Gift: eligible customers with any Loan’s drawdown which is made no later than 31 July 2015, shall be able to (i) select either 1 (one) of the following 3 (three) options for Promotional Interest Rate and (ii) have chance to enjoy Promotional Gift from the Campaign, detailed as below:
  - 2.1.1 Promotional Interest Rate:

Option	First Fixed Interest Rate Period & Promotional Interest Rate(*)		Return Rate
1	First 6 months	6.5%/annum	2.5%/annum
2	First 12 months	7.0%/annum	2%/annum
3	First 24 months	8.4%/annum	1%/annum

(\*) For Home Investment Loan and Home Equity Loan, if customer does not have income from employment salary, rate will be added 1%pa.

- 2.1.2 Promotional Gift: For 50 early-bird Customers whose loan disbursed during the Promotion period with a minimum drawdown amount of VND 500,000,000 shall have chance to enjoy Free Valuation Fee offer(\*). Promotional Gift delivers based on disbursed Loan and 1 (one) Customer is able to enjoy more than 1 (one) Promotional Gift. The Promotional Gifts are offered on monthly basis with specific conditions as below:

	First Drawdown of the Loan	Specific Conditions and Number of Promotional Gifts
1 <sup>st</sup> Month of the Promotion	Made any time between 1/5/2015 and 31/5/2015	First 15 Customers
2 <sup>nd</sup> Month of the Promotion	Between 1/6/2015 and 30/6/2015	First 15 Customers
3 <sup>rd</sup> Month of the Promotion	Between 1/7/2015 and 31/7/2015	First 20 Customers
<b>Total</b>		<b>50 Gifts</b>

(\*) The Promotional Gift shall be converted to the equivalent VND 2,100,000 and credited to Customer's ANZ Credit Card. If Customer does not have ANZ Credit Card, that amount shall be credited to Customer's Transactional Account at ANZ.

In case the Customer early repays the Loan, return of Promotional Gift is not requested.

- 2.2 If the Customer transfers monthly salary to ANZ in accordance with the Terms and Conditions of the Mortgage Rate discount to Salary Transfer program and if the Loan's Fixed Interest Rate Period is 6 months or 1 year or 2 years, the discount from Salary Transfer program shall not be applicable during the period in which the Loan is applied Promotional Interest Rate from this program.
- 2.3 This program is not applicable to loan applications submitted after 31/7/2015. Also, the Promotional Interest Rate is valid only for Drawdown made during the promotion period.
- 2.4 The Customer can only select 1 (one) of the 3 (three) Options on Promotional Interest Rate (Article 2.1.1). The selection date shall be the signing date of Customer's acknowledgement on these T&C. Once the Customer makes the selection, the Customer is not allowed to change the Option.
- 2.5 The Customer shall bear all incurred cost, fee or income tax (if any) related to his receipt of the Promotion Gift from this program.



- 2.6 Early repayment (partial or in full): within the First Fixed Interest Rate Period if the Customer early repays, the Customer shall be requested to return the earned Promotional Interest Rate in cash.

The earned Promotional Interest Amount to be calculated as: Return Rate (subject to each Option selected by the Customer) \* Early Repayment Amount \* Actual Number of Promotional Days enjoyed (1 year is subject to 360 days).

*For example: On 17/4/2015, if the Customer drawdowns VND 500,000,000 with Option 2 of Promotional Interest Rate (i.e. 7.0%/ annum fixed in the first 12 months). On 15/8/2015, the Customer early repays VND 200,000,000, then the Customer shall be requested to return an amount of: VND 200,000,000 \* 120 days of earned Promotional Interest Rate \* 2%/ 360 days = VND 1,333,333.*

- 2.7 In case the Customer early repays in partial, the remaining loan balance shall continuously enjoy the Promotional Interest Rate under this program.
- 2.8 This program cannot be combined with any other program unless otherwise stated by ANZ in writing.
- 2.9 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 after sending notice to the Customer or notifying at ANZ branches or ANZ website.

**2.10 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**

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.

The selection of option for Promotional Interest Rate, I/We would like to select is:

- Option 1                       Option 2                       Option 3

These Terms and Conditions shall constitute an integral part of the Mortgage Agreement dated \_\_\_\_\_ and the Credit Contract dated \_\_\_\_\_ of my/our Loan at ANZ.



Full name: \_\_\_\_\_

ID/Passport number: \_\_\_\_\_

Full name: \_\_\_\_\_

ID/Passport number: \_\_\_\_\_

\_\_\_\_\_  
Date:...../...../.....

\_\_\_\_\_