



TERMS AND CONDITIONS

1. Promotion period: 15/07/2015 - 31/08/2015

2. Promotion mechanism:

2.1. Personal Loan

- Receive cash-back up to VND3 million OR Eddas luggage worth up to VND2.5 million with minimum drawdown of VND80 million

Drawdown amount	Cash-back	Trolley bag
From VND80 million to VND119 million	VND500,000	Eddas luggage 20" worth VND2,000,000
From VND120 million to VND199 million	VND1,000,000	
From VND200 million	VND3,000,000	Eddas luggage 25" worth VND2,500,000

- Additional 0.5% discount on interest rate when successfully applying a "Pre-approved Credit Card for Personal Loan customers" at the time of disbursement

To apply, customer texts as below and sends to 8069 from 15/07/2015 to 16/10/2015

To receive	SMS code
Cash-back	ANZTET TIEN
Trolley bag	ANZTET VALI

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

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 must be fully submitted from 15/07/2015 to 31/08/2015 and drawdowned as end of 30/09/2015. Customer has up to 30 days to disburse the loan from approval date.
2. The promotion is not applicable to ANZ Employees.
3. The promotion is not applicable to existing ANZ Personal Loan customers who apply for Additional Personal Loan.
4. Customers need to text as instructed above from 15/07/2015 to 16/10/2015 using the registered phone number on ANZ's system. In case customers text more than one message, the last message is considered as customers' final choice. In case customers do not text any message to select the cash-back or trolley bag, ANZ assumes that customers do not want to receive neither cash-back nor trolley bag.

5. ANZ Personal Loan customers need to make 3 on time repayments from drawdown month to be qualified for the campaign. Details are as below:

Drawdown time	3 on time repayments
07/2015	08, 09 and 10/2015
08/2015	09, 10 and 11/2015
09/2015	10, 11 and 12/2015

6. ANZ Personal Loan qualified customers will receive email & SMS notification via registered phone number and email address with ANZ with the below schedule. ANZ is not responsible if customers do not receive the email notification/SMS notification due to incorrectly provided email address/phone number or any situations beyond ANZ's control. In case customers receive SMS but not email notification, please call Contact Centre via 19001276 to inform so ANZ can re-send email notification. Email notification will give you detail on cash-back or trolley back redemption.

Drawdown time	SMS & Email notification
07/2015	15/11/2015
08/2015	15/12/2015
09/2015	15/01/2016

7. Redemption method:

- 7.1. If customer selects cash-back, cash-back will be credited into qualified ANZ Personal Loan customer's transaction accounts with the timeline below.
- 7.2. If customer selects trolley bag, customer will follow the instruction in email notification to redeem the trolley bag. After the redemption period, email notification is no longer valid.

Cash-back/trolley bag redemption period is as below:

Drawdown time	Cash-back/Redemption deadline
07/2015	30/11/2015
08/2015	31/12/2015
09/2015	31/01/2016

8. ANZ Personal Loan qualified customers will not receive cash-back/trolley bag if customers early discharge the loan before the email notification sent out date.
9. If customers early discharge the loan within 12 months from drawdown date, customer is responsible to pay:



9.1. Early repayment fee in accordance with Terms and Conditions as mentioned in ANZ Personal Loan Application Form and Agreement

9.2. Charges-back the cash-back/trolley bag value as below:

Drawdown amount	Cash-back	Trolley bag
From VND80 million to VND119 million	VND500,000	VND2,000,000
From VND120 million to VND199 million	VND1,000,000	
From VND200 million	VND3,000,000	VND2,500,000

10. 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.
11. 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.
12. 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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