



ANZ Personal Loan - Member get Member

Program terms and conditions

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

2. Promotion mechanism: this program applies for both existing and new ANZ credit cardholders and personal loan customers who refer new customers applying for ANZ personal loan.

Compose **ANZTET < Referees' names> <phone of referees>** send to **8069***

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

Referrer will receive a cashback reward for each successful referral and the total cashback rewards shall be credited to the ANZ Customer's account based on total number of successful referrals during the campaign period.

3. Promotion details:

Mechanics	Promotion period	Prize detail
Existing and new ANZ credit card holders, personal loan customers and transaction account customer who refer new customers to ANZ personal loan during promotion period and referees make first disbursement as end of 13/03/2015	01/12/2014 - 13/02/2015	- VND300,000 cashback for 1 drawdown from VND50Mil - VND650,000 cashback for 2 drawdowns with minimum VND50Mil /drawdown - VND1,000,000 cashback for 3 drawdowns with minimum VND50Mil /drawdown

4. Other conditions:

1. ANZ Personal Loan referrers must send valid SMS to refer new customers before new customers submit application.



2. The promotion is not applicable to ANZ Employees.
3. The existing and new customers of ANZ Credit Card and Personal Loan who join this promotion must remain ANZ Cardholders, Personal Loan Customers, respectively, until 15/04/2015 to be qualified for the promotion.
4. The promotion is not applicable for referees who submit the top-up loan.
5. Referred applications must make disbursement as end of 13/03/2015. The cashback rewards is based on the total drawdown applications.
6. Total cashback rewards shall be credited back into the Credit Card account for Credit Card Customers and transaction account for Personal Loan Customers by 15/04/2015.
7. Referrers will not receive cash-back if referees apply ANZ Personal Loan application via ANZ Website.
8. The other terms and conditions applied by standard terms & conditions of each product without promotion.
9. The decision of ANZ on all matters relating to this promotion is final, conclusive and binding.
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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