

ANZ Gold Promotion

Terms & Conditions

1. Name of the promotion: ANZ Gold Promotion

2. Promotion products/ services:

Customers who register/buy the following ANZ products/services as specified below during the promotion time (from 23 March to 20 June 2009) will be able to join ANZ Gold Promotion, including:

2.1 For new individual customers:

- Open a Smart Account and maintain the minimum balance of VND 2,000,000 or USD300 for VND account or USD account respectively.
- Open an Online Saver Account and maintain the minimum balance of VND5,000,000 or USD1,000 for VND account or USD account respectively.
- Open a Progress Saver Account and maintain the minimum balance of VND5,000,000 or USD1,000 for VND account or USD account respectively.
- Open a Term Deposit (at least one-month term) with minimum deposit of VND20,000,000 for VND account, or USD2,000, AUD2,000, EUR2,000, GBP2,000 for USD, AUD, EUR, GBP accounts respectively.
- Open a Certificate of Deposits (at least one-month term) in foreign currencies with minimum deposits of USD2,000, AUD2,000, EUR2,000, GBP2,000 for USD, AUD, EUR, GBP accounts respectively.
- Apply for a Gold Tower (wealth management product) with minimum amount of VND200,000,000.
- Apply for a Protected Savings product with minimum target saving amount of VND 100,000,000 and minimum quarterly instalment amount of VND 10,000,000.
- Apply for a Life Care Product with minimum sum assured of VND 100,000,000.

2.2 For new Retail business customers:

- Open a Business Transaction Account

and maintain the minimum balance of VND15,000,000 or USD3000 for VND account or USD account respectively.

- Open a Business Cash Maximizer and maintain the minimum balance of VND50,000,000 for VND account.
- Open a Term Deposit (at least one-month term) with minimum deposit of VND1,000,000,000 for VND account, or USD100,000, AUD100,000, EUR100,000, GBP100,000 for USD, AUD, EUR, GBP accounts respectively.

2.3 For ANZ individual existing customers:

- Individual existing customers who buy a new product or roll over a CD/TD at ANZ in alignment with the Terms & Conditions specified in condition 2.1 above will be eligible for participation.
- Dormant or nil balance account holders who deposit and maintain the required minimum balance as specified in condition 2.1 above will be eligible for participation.

2.4 For ANZ Retail business existing customers:

- Retail Business existing customers who buy a new product at ANZ or roll over a TD at ANZ in alignment with the Terms & Conditions specified in condition 2.2 above will be eligible for participation.
- Dormant or nil balance account of Retail Business account holders who deposit and maintain the minimum balance as specified in condition 2.2 above will be eligible for participation.

3. Promotion period:

From 23/3/2009 to 20/6/2009

4. Areas applicable to the promotion: Nation-wide

5. Format of the promotion: Lucky draw



6. Eligible participants:

- Any new Retail customer who apply for one of the above-mentioned products in alignment with the above Terms & Conditions.
- Existing Retail customers who buy a new product or roll over a Certificate of Deposit/ Term of Deposit at ANZ in alignment with the above Terms & Conditions.
- Dormant and nil balance account holders who re-activate, deposit and maintain the minimum balance in alignment with the above Terms & Conditions.
- Customers who withdraw their corresponding minimum required deposit during the promotion period or make premature cancellation of the product will be excluded from this promotion.

7. Prize structure:

Prize structure	Description	Amount of prize
Golden Prize	Half a kilogram of Gold (equals 13 bars and 3 rings)	1
First Prize	9 Gold Bars	1
Second Prizes	1 Gold Bar	9
Third Prizes	1 Gold Ring	99
Consolation Prizes	1 USB 8Gb named “Money God”	999

Table 1: Prize Structure

Note:

- Total value is equivalent to 82,000 USD.
- The prizes are not transferable into cash.

8. Details of the promotion:

8.1 Description:

- Each new Retail customer who registers for each of the above mentioned products of ANZ Vietnam (as detailed above) from 23/3/2009 to 20/6/2009 will be issued one (1) lucky draw coupon for each of the registered products.
- To be eligible for lucky draw participation, Retail Existing customers having a TD/CD roll-over during the promotion period have to contact any ANZ branches for lucky draw coupon issuing.
- Customers who register or re-activate a Smart, Online Saver, Progress Saver, Business Transaction, Business Cash Maximizer accounts (as detailed above) can receive only 01 (one) coupon.
- A lucky draw coupon will contain a serial number (which is the lucky draw number), customer’s personal information, and account information. To be eligible for the lucky draw, a lucky draw coupon is required to have the above information in full.
- Structure of lucky draw coupon issuance: One lucky draw coupon will be issued for each time the customers apply for each product or roll-over a TD/CD. The more money customers deposit or the more products customers purchase, the higher the chance customers will win. The maximum coupons each customer can receive are 20 (twenty). (see table 2)
- One customer can win more than one (01) prize.

Account type	Minimum deposit for 1st coupon issuance	Base amount for every extra coupon issuance	Example
Term Deposit (TD) and Certification of Deposit(CD) applied for ANZ Individual customers	VND 20,000,000 or USD 2,000; or AUD 2,000; or EUR 2,000; or GBP 2,000	<ul style="list-style-type: none"> - For foreign currencies: for each extra amount of 5,000 corresponding currency, customers will receive one(01) more coupon. - For VND currency: for each extra amount of VND 50,000,000, customers will receive one (01) more coupon. - Maximum coupons customer can receive are 20. 	<ul style="list-style-type: none"> - Deposit USD 7,000 for one month, customer will receive 2 coupons. - Deposit AUD 120,000 for 3 month, customer will receive 20 coupons. - Deposit VND 120,000,000, customer will receive 3 coupons.
Term Deposit (TD) and applied for ANZ Retail Business customers	VND 1,000,000,000 or USD 100,000; or AUD 100,000; or EUR100,000; or GBP100,000	<ul style="list-style-type: none"> - For foreign currencies: for each extra amount of 100,000 corresponding currency, customers will receive one (01) more coupon. - For VND currency: for each extra amount of VND1,000,000,000, customers will receive one (01) more coupon. - Maximum coupons customer can receive are 20. 	<ul style="list-style-type: none"> - Deposit USD 250,000 for one month, customer will receive 2 coupons. - Deposit AUD 300,000 for 3 month, customer will receive 3 coupons. - Deposit VND 3,000,000,000, customer will receive 3 coupons.
Smart	VND 2,00,000 or USD 300	Not applicable	
Online Saver	VND 5,000,000 or USD 1,000	Not applicable	
Progress Saver	VND 5,000,000 or USD 1,000	Not applicable	
Business Transaction	VND 15,000,000 or USD 3,000	Not applicable	
Business Cash Maximizer	VND 50,000,000	Not applicable	
Gold Tower	VND 200,000,000	For each extra amount of VND 100,000,000, customers will receive one (01) more coupon.	
Protected Savings	VND 100,000,000	Not applicable	
Life Care	VND 100,000,000	Not applicable	

Table 2: Structure of lucky draw coupon issuance

- 8.2 Eligibility of winning proof: The lucky draw coupon must be kept in proper conditions in the full format as when it is issued. Any worn-out or erased coupons submitted are not accepted. Images and writing on the lucky draw coupon must be clear. It must be similar to the sample coupon that ANZ Vietnam registers at Trade Promotion Bureau, Ministry of Trade in advance of the promotion.
- Necessary papers for claiming the prize:
 - a. Lucky draw coupon
 - b. Identity card (or passport), Residence Registration book (original or notarised copy)
 - c. Supporting documents of the products used
 - d. In case, the winner authorises for prize collection, the winner must follow the authorization procedures as stipulated by civil laws
 - The winning customers are required to submit the eligible lucky draw coupon and other required documents to ANZ main branches during working hours from 08.00 till 17.00 daily, except Saturdays, Sundays and public holidays.

ANZ Vietnam

Hanoi branch

**14 Le Thai To, Hoan Kiem District, Hanoi
Tel: (84-4) 3 825 8190**

Ho Chi Minh City branch

**11 Me Linh Square, District 1, Ho Chi Minh city
Tel: (84-8) 3 829 9319**

- On receiving eligible documents from winners, ANZ will contact the customers to provide information on prize collection
- 8.3 Deadline for receiving prize claim documentation: Within 10 working days (not including Saturday, Sunday and public holiday) from sending the notification to the customers (based on the date of the post office)
- 8.4 Venue and prize presentation ceremony: Prize presentation ceremony will be held at ANZ Ho Chi Minh sub branch, District 1, Ho Chi Minh city on 04 July, 2009 after the closing of the promotion program. Venue and timing of the ceremony will be notified at all ANZ branches

and transactional offices, ANZ Vietnam website as well as on selective media.

- The lucky draw ceremony will be organized under the supervision of representatives from Vietnamese Authorities, ANZ Management and Representatives from the Media Circle.
- Results of the lucky draw ceremony will be made in document with confirmation of attendants.

8.5 Notice of prize winners: List of winners will be announced on ANZ Vietnam website, Lao Dong newspaper, Thanh Nien newspaper and at all ANZ Vietnam branches & transactional offices. Besides, the Bank will send letters of prize notification to every winner.

8.6 Deadline of prize collection: within 30 days from the closing of the promotion program.

8.7 For enquiries regarding this promotion, please contact:

- **Marketing Departments, ANZ Vietnam**

Hanoi branch: Tel: (84-4) 3 938 6901, extension: 2721, attn: Ms Thu Trang

Ho Chi Minh city branch: Tel: (84-8) 3 829 9319, extension: 1272, attn: Ms Hoai Phuong

- **24-hour, toll free number: 1800 1559**

9. Responsibilities of prize notification:

- 9.1 Detailed terms & conditions of this promotion are clearly defined in the leaflets distributed at ANZ premises and advertisements on the mass media.
- 9.2 Time, venue and detailed program of the lucky draw ceremony will be notified to authority state agency 7 days ahead to organize supervision of the lucky draw; and to be notified at all ANZ branches and transactional offices, on ANZ Vietnam website and at least 1 public media.
- 9.3 List of winners will be announced on ANZ Vietnam website, Lao Dong newspaper, Thanh Nien newspaper and at all ANZ branches and transactional offices. Besides, ANZ will send notification letter to every winner.

10. Others

- 10.1 The promotion is not applicable to ANZ staffs, advertising and printing agencies for this promotion.
- 10.2 Customers are to bear all expenses relating



to prize collection such as transportation, personal expenses, and irregular income tax as regulated by Vietnamese law.

- 10.3 ANZ Vietnam is eligible to put pictures and information of the winners in its communications and advertisements without paying any fee.
- 10.4 Images of prizes in all communications materials are for illustration purposes
- 10.5 Participants to the promotion are responsible to acquire the promotion information on the mass media and at ANZ branches.
- 10.6 For enquiries on the promotion, ANZ Vietnam will handle in conformity to Vietnamese laws and terms & conditions of the promotion.
- 10.7 On participating in the promotion, participants are committed to the terms & conditions with no exception. Failing this, participants are deemed not eligible to take part in the promotion.