

ANZ Travel Miles Program

Participation

ANZ Travel Miles Program (hereinafter called ‘ANZ Travel Miles’) is open to the holders of ANZ Travel Platinum Credit Card and a Travel Platinum account opened in respect of the Card issued by ANZ Bank (Vietnam) Limited (“ANZ”)

ANZ Travel Miles earned by Supplementary Cardholders will be credited to the Travel Platinum Account of the Primary Cardholder and may only be used by the Primary Cardholder for the redemption of ANZ Travel Miles.

A. Earning ANZ Travel Miles

ANZ Travel Miles	ANZ Travel Miles per statement cycle	ANZ Travel Miles maximum per statement cycle
(a) Base miles	1 ANZ Mile = VND25,000 spending	No limit
(b) Bonus miles - 3x overseas weekend spending	1x ANZ Mile = VND25,000 spending (base mile); AND 2x additional ANZ Miles for all International Spending on Weekends	Maximum 2,000 miles with condition of minimum spending of VND30,000,000 in one statement cycle
(c) Bonus miles – Sign-up	2,000 ANZ Miles upon sign-up	2,000 miles with condition of minimum spending of VND10,000,000 within 30 days since card activation
(d) Rewards miles – 5x for Agoda spending	5x ANZ Mile = VND25,000 spending on www.agoda.com/anzvnmiles	No limit

- a) Every spending of VND 25,000 will be offered 1 ANZ Travel Mile for ANZ partner airlines and is subject to change without prior notice. Spending includes both domestic and international retail transaction using the Travel Platinum. Cash advance transactions, Instalment Plan, FlexiFund and any other fees howsoever called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment and late payment fees will not be counted for the purpose of the earning ANZ Travel Miles.
- b) Earn 1x ANZ Travel Mile for every VND 25,000 spending both locally and internationally. Earn 3x ANZ Travel Miles in which 1x is normal mile and 2x is additional bonus miles for All International Spending on Weekends (Saturday and Sunday). It is subject to minimum monthly card spending of VND 30,000,000 for the statement cycle to receive the bonus miles. Maximum of 2,000 bonus miles per month per cardholder.

Qualified transactions for International Spending include any retail and online transactions, made overseas under any currencies, or made in Vietnam Dong but the party accepting the card is overseas, or made on any websites registered as overseas merchants and successfully posted to Travel Platinum Account within the statement cycle.

- c) Earn sign-up bonus of 2,000 ANZ Travel Miles for card activation subject to minimum card spending of VND10,000,000 within 30 days.
- d) Earn 5x ANZ Travel Mile in which 1x is from base miles and 4x is additional miles for every VND 25,000 spending on Agoda at www.agoda.com/anzvnmiles.

ANZ Travel Miles will be shown on your monthly Travel Platinum statement, including total ANZ miles redeemed, total ANZ miles available for redemption and ANZ Miles details within the statement cycle.

B. Expiration and Forfeiture of ANZ Travel Miles

- a) ANZ Travel Miles expire within 3 years and notification of miles expiry will be made 3 months before expiry on the monthly statement.
- b) Miles accumulated under Travel Platinum Account (i) will be forfeited and/or (ii) will not be redeemed when the Travel Platinum Account is closed or is not in good credit standing in the sole opinion of ANZ, or the Card has expired or ceased to be effective or a breach of the ANZ Travel Platinum Terms and Conditions has occurred. In such event, any outstanding miles whether received before or after Cardholder's miles have been forfeited shall not be processed.
- c) Additional 4x Agoda miles earned during the month will be credited into credit card account in the first ten (10) working days of the next month. To be qualified for Agoda miles earning, card account must be in active status and good credit standing at the processing time.
- d) If the Primary Cardholder's Travel Platinum 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 ANZ Travel Miles Program and all unused miles then accrued shall automatically be cancelled.
- e) ANZ may, at its sole discretion, withdraw or cancel any miles if Cardholder's spending is deemed not to be satisfactory.
- f) ANZ may terminate the whole or part of ANZ Travel Miles Program at any time at ANZ's discretion. Purchases made in accordance with this Program before a notice of termination is given will be covered under the Program. Purchases made after this notice of termination is given will not be eligible for the Program.

C. Participating Partners

1. Airlines Partners

- a) ANZ may from time to time partner with Miles Partners to enable cardholder to transfer ANZ Travel Miles to Miles Partners.
- b) Cardholder must be a member of Lotusesmiles (VN Airlines), Asia Miles (Cathay Pacific) & Krisflyer (Singapore Airlines) to transfer earned miles and use of these transferred miles will be subject to the Terms and Conditions of the participating of Lotusesmiles (VN Airlines), Asia Miles (Cathay Pacific) & Krisflyer (Singapore Airlines).
- c) ANZ may decide to add, delete or modify the list of participating Miles Partners from time to time, at its discretion and without prior notice.
- d) Once miles have been successfully redeemed and transferred to Lotusesmiles (VN Airlines) or Asia Miles (Cathay Pacific) or Krisflyer (Singapore Airlines), ANZ will not be able to make any adjustments, cancellations or refunds to the miles transferred.

2. Agoda Partner

- a) The Reward Miles earned on Agoda Partner are not cumulative and shall not be awarded to cardholders who select to use other discounts, promotions, discounted items and fixed price items (unless specified otherwise by Agoda). The awarding of the Reward Miles shall be separate from any other joint promotion or program conducted by AGODA and ANZ/ or Australia and New Zealand Banking Group Limited.
- b) Reward Miles cannot be exchanged for cash or other products. Reward Miles can only be earned by one Cardholder per room and cannot be split between two or more Cardholders occupying the same room. Where Reward Miles are earned on the basis of the amount spent, unless otherwise specified, Reward Miles are only earned on the accommodation component of the stay, not on ancillary charges such as meals, minibar, beverages, phone, laundry or other extra costs charged to the room account.
- c) ANZ and/or AGODA reserves the right to vary the terms of conditions of the program and/or to suspend or terminate the program at any point of time at its reasonable discretion.
- d) ANZ is not an agent of Agoda and will not be responsible for the quality or any other aspect of the services provided by Agoda. Any dispute between the Cardholder and Agoda, in respect of the services provided shall be resolved directly between the Cardholder and Agoda. ANZ shall not be liable to the Cardholder for any loss, cost or damages of any kind resulting from Agoda's services.

D. ANZ Travel Miles Redemption! October, 2015

List of redemption	Frequent Flyer Program (FFP) <i>*Note: Cardholder must have airlines account before miles redemption</i>	Agoda e-voucher <i>*Note: Cardholder must use redeemed Agoda e-voucher at www.agoda.com/anzvnredemption</i>
1 ANZ Mile:1 Lotusmile	Lotusmiles – Vietnam Airlines	
1 ANZ Mile:1 Asia Mile	Asia Miles – Cathay Pacific	
1 ANZ Mile:1 KrisFlyer mile	KrisFlyer – Singapore Airlines	
2,800 ANZ mile: 1 e-voucher		e-voucher VND1mil

- a) ANZ primary cardholder is required to call to ANZ Contact Centre at 1900 1276 to request for redemption of ANZ Travel Miles. Only primary cardholder can request miles redemption, which cannot be refunded after request.
- b) Every redemption request can only be made with a minimum 1,000 ANZ Travel Miles (for FFP miles) or 2,800 ANZ Travel Miles (for Agoda). A redemption fee of VND 100,000 will be charged for each redemption request.
- c) Cardholder can redeem earned miles to (a) the Miles Partners at the rate of 1 ANZ Travel Mile = 1 Partner Mile or (b) Agoda e-voucher at the rate of 2,800 ANZ Travel Miles = 1 Agoda e-voucher VND1 mil. This ratio is subject to change from time to time and without prior notice. At the time of redemption, ANZ Travel Platinum Account and Travel Platinum are valid and in good credit standing.
- d) Miles redemption will be processed on a weekly basis by ANZ. ANZ reserve the right to extend this processing time without notice.
- e) ANZ Travel Miles to be credited into Cardholder's membership airline account up to 4 weeks upon the date of cardholder's miles redemption request. ANZ shall not be liable in any way for any delay in crediting the Asia Miles / KrisFlyer / Lotusmiles account.
- f) Agoda e-voucher(s) will be sent by Agoda to cardholder's email address on behalf of ANZ, up to 4 weeks upon the date of cardholder's miles redemption request.
 - (i) The e-Voucher code entitles cardholder to the discount on hotel room(s) (excluding local taxes, service fees and additional charges) and can only be redeemed for bookings made via this designated webpage www.agoda.com/anzredemption
 - (ii) The e-Voucher entitles qualified cardholder to a discount of VND 1,000,000 off on hotel room charges before any applicable taxes, fees or additional surcharges. Cardholder must enter e-Voucher code in the booking form in order to enjoy Vietnam Dong discount on their booking.
 - (iii) Agoda e-Voucher code is valid for 3 months from the date of issue. There is strictly no extension of validity of this promotion code. The e-Voucher code is

valid for one-time use and will be deemed fully used once booking has been confirmed.

- (iv) Agoda e-voucher cannot be exchanged for cash, credit or other products. The e-voucher is non-cumulative and cannot be used in conjunction with any other discount, promotion, discounted item or fixed price item (unless specified).
- (v) The e-Voucher code can only be used for pre-pay hotels that have "promotion eligible" banner on the search result page. The discount will only be displayed on the booking form after entering a valid e-Voucher code.
- (vi) ANZ and/or Agoda can change the terms of conditions at any point of time. The redemption for Agoda e- voucher is independent of, and unrelated to, any offer or arrangement between ANZ and the cardholder (payment facility, etc.), which is at ANZ's sole discretion and for which ANZ is solely responsible and liable.

ANZ Travel Miles promotion will be offered from time to time & ANZ decision will be the final.

ANZ reserves the right not to provide any reasons, for non-accordance of redemption to customers; ANZ decision on airline miles redemption and Agoda decision on Agoda e-voucher redemption are absolute and final.

ANZ may, at its absolute discretion and at any time, withdraw, vary or substitute any ANZ Travel Miles Program or vary, modify or amend these terms and conditions as it may deem fit upon 3-day prior notice at ANZ's branches, offices and/or on its website anz.com/vietnam, and the Cardholder shall be bound by such variations and amendments.

The Cardholder hereby authorizes ANZ to disclose information regarding the Cardholder and the Cardholder's Travel Platinum Account(s) to any third parties for the purpose of the ANZ Travel Miles Program.

The cardholder authorizes ANZ to perform miles redemption request upon the instruction of the Cardholder via ANZ Contact Centre, using the cardholder details including name and airlines membership account/or email address. The Cardholder agrees that the Bank shall not be liable for any incorrect or invalid information provided by the Cardholder for the redemption purpose.