

TERMS AND CONDITIONS

1. Promotion period: Full application submitted from 16th June 2017 to 15th September 2017 ("Promotion Period").

2. Eligible Customers: Active Primary Cardholders of good credit standing ("Cardholders") of ANZ Visa Classic Credit Card, ANZ Visa Gold Credit Card, ANZ Visa Platinum Credit Card & ANZ Travel Visa Platinum ("Credit Card") **issued by ANZ Bank Vietnam Limited ("ANZ") before 16th June 2017** are eligible for this promotion.

3. Promotion details:

To be eligible for this promotion, Cardholders have to meet the conditions as set out in the following table:

Card type	Condition	Minimum spending requirement	Reward
Classic	Primary Cardholders: submit full application for supplementary card	VND1,000,000	Tiki voucher worth VND300,000
Gold		VND3,000,000	Tiki voucher worth VND500,000
Core Platinum	Supplementary Cardholders: activate card and achieve minimum spending requirement	VND4,000,000	Tiki voucher worth VND1,000,000
Travel Platinum		VND5,000,000	Tiki voucher worth VND1,500,000

4. Details of Terms & Conditions:

4.1 Qualified Primary Credit Cardholders are defined to (1) complete application & submit all required documentations to open supplementary card from 16th June 2017 to 15th September 2017 and (2) have Supplementary cardholders activate cards and achieve minimum spending requirement within 30 days from the date of issuance and no later than 16th October 2017.

4.2 Total spending is accumulated from international and local POS and online of new Supplementary cards which Cardholders open during the promotion period.

4.3 If the winners may become disqualified for any reason to be eligible for the prize, the prize will be given to next winners in the list if any.

5. Qualified transactions/cardholders:

5.1 The eligible transactions will be based on the dates the transactions are made by Supplementary cardholders within 30 days from the date of issuance and from 16th June 2017 to 16th October 2017 and posted to ANZ Credit Card account no later than 31st October, 2017

5.2 Transactions which are converted to FlexiCash and any other fees however called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment, late fees or any foreign exchange trading, currencies trading

and financial trading transactions are excluded from the calculation of the spending amount.

5.3 Eligible 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 and gift awarding period or if their SMS registration was invalid or fraudulent.

6. Reward redemption process

6.1 Qualified Cardholders will receive Notification message from ANZ by email or SMS no later than 15th November 2017. ANZ will not be responsible for non-delivery of the Notification message in case Cardholder has failed to provide or incorrectly provided contact details or the failure of delivery has been caused by reasons beyond control of ANZ.

6.2 Redemption must be made during specific period informed by ANZ via Notification message. Eligible Cardholders will follow the instruction in Notification message to redeem reward. After the redemption period, the reward will be forfeited in favour of ANZ.

6.3 The reward is not convertible to cash or credit.

6.4 The promotion is not applicable for ANZ Staff or new primary cardholders from 16th June 2017 to 15th September 2017.

6.5 Any dispute concerning the quality of the Prize shall be settled directly between the Cardholder and the relevant partner.

7. Other Terms & Conditions:

7.1 For any disputes, Cardholders have to raise ANZ for further investigation not later than 30th November, 2017. After this deadline, ANZ will not entertain any exceptional requests.

7.2 In case supplementary card is closed or account is not in a good credit standing within 1 year from the issuance date, ANZ reserves the right to charge back 100% the full retail price/value of the reward to any account that Primary Cardholder maintains at ANZ.

7.3 The decisions of ANZ on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.

7.4 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.

7.5 ANZ Bank (Vietnam) Limited 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.