GOLDEN WEEKS - Terms & Conditions

I. Promotion Campaign Name:

Golden Weeks

II. Promotion time:

From 05 May 2014 – 05 September 2014 (or until gift lasts, whichever is earlier)

III. Promotion type:

Instant gift

IV. Promotion scheme:

Customer having qualified Fixed Term Deposit account can register to join the promotion campaign to get instant gift which is shopping voucher of BigC supermarket provided that terms and conditions are met.

1. Products & Services to join campaign:

1.1. Fixed Term Deposit Account:

• Currency: VND, AUD, USD

• Tenor: from 3 months and above

• Required balance amount: table 1 below.

Applied to new account opening in the promotional period.

1.2. Conditions applied:

• Customer joins promotion by completing and signing the Registration form and having qualified account as required in the table 1 below:

Table 1:

	Instant gift (VND)	Amount/account	Tenor
New fresh funds	01 Voucher VND1,000,000	VND1,000mil. or equivalent USD/AUD50,000	From 3 months & above

New fresh funds	01 Voucher VND500,000	VND500mil. or equivalent USD/AUD25,000	From 3 months & above
New fresh funds (*)	01 Voucher VND1,000,000	VND500mil. or equivalent USD/AUD25,000	From 6 months & above
New fresh funds (*)	01 Voucher VND500,000	VND250mil. or equivalent USD/AUD12,000	From 6 months & above
Extend on maturity funds (**)	01 Voucher VND1,000,000	VND500mil. or equivalent USD/AUD25,000	Tenor longer than last-matured one, min. 6month-tenor
	01 Voucher VND500,000	VND250mil. or equivalent USD/AUD12,000	

Note:

- (*) At account opening time to join campaign, customer maintains total deposit balance at ANZ (not included saving amount registered for the campaign) which is equal or higher than the total balance before the commencement of the campaign (29 Apr 2014)
- An amount equal to the value of vouchers received will be automatically held in the deposit account (called the "Frozen Amount").
- Within 3 or 6 required months from date of account opening, if customer breaks term or partially withdraws, ANZ reserves the right to auto-debit the Frozen Amount corresponding with the gift value received by the customer.
- The frozen amount will be automatically released after 3 or 6 months during which the customer satisfied campaign conditions.
- Customer can register more than 1 account but receive maximum vouchers of VND6mil. in the whole campaign period.

2. Target Customers:

- Vietnamese and foreigners who are qualified to open fixed term deposit.
- ANZ new to bank or existing customers having qualified accounts mentioned above.

3. Contact points:

For campaign enquiries, please contact Ms. Nguyễn Thị Thu Trang – Marketing Department - Tel: (84-4) 3 938 6901 – ext.: 2012

For customer enquiries, please call Contact Center 1800- 1559

4. Communication Responsibility:

Terms and conditions of this promotion campaign will be public in the form of leaflets at ANZ branch and in ANZ website.

V. Other related conditions:

- 1. Deposit amount registered for this campaign shall not be combined with other promotion campaign occurring at the same promotion period.
- 2. ANZ will not bear any other extra cost generated from gift voucher (if any).
- 3. 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. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person in relation to this promotion.
- 4. ANZ Bank (Vietnam) Limited ("ANZ") 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.