



TERMS AND CONDITIONS

Product	ANZ Visa Debit Card	ANZ Visa Credit Card	Signature Priority Banking																						
1. Promotion Period	20 August 2015 – 06 September 2015		19 August 2015 – 15 September 2015																						
2. Eligible Customers	All ANZ Visa Debit Cards Cardholders ("Cardholders") issued by ANZ Bank Vietnam Limited ("ANZ")	Active Primary & Supplementary Cardholders of good credit standing ("Cardholders") of ANZ Visa Classic Credit Card, ANZ Visa Gold Credit Card, ANZ Visa Platinum Credit Card, ANZ Visa Signature Priority Banking Platinum Credit Card & ANZ Travel Visa Platinum ("Credit Card") issued by ANZ Bank Vietnam Limited ("ANZ")	New and existing ANZ customers using the Signature Priority Banking ("SPB") service from ANZ Bank Vietnam Limited ("ANZ").																						
3. Registration Criterion	<p>3.1 To participate in this promotion, customer need to register by sending a registration SMS in the required format "ANZ25" to 8069 anytime during the Promotion Period of according product and will receive a confirmation SMS of successful registration from ANZ.</p> <p>3.2 If customer holds more than one product, customer only needs to text "ANZ25" one time from 20 August 2015 to 06 September 2015.</p> <p>3.3 Only registration SMS from the phone numbers which have been registered with ANZ customer (debit card/credit card/SPB) database are considered valid registrations.</p>																								
4. The Offer:	<p>4.1</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Card type</th> <th style="width: 20%;">Program mechanics</th> <th style="width: 65%;">Tickets details</th> </tr> </thead> <tbody> <tr> <td rowspan="2" style="text-align: center;">Classic & SPB Card</td> <td rowspan="2" style="text-align: center;">Total minimum spend of VND 8,000,000</td> <td style="text-align: center;">05 GA1 pairs of tickets valued VND1,400,000</td> </tr> <tr> <td style="text-align: center;">45 GA2 pairs of tickets valued VND800,000</td> </tr> </tbody> </table> <p>4.2 Maximum 50 pairs of tickets are given away during the promotion. If there are more than 50 cardholders qualify for the promotion, tickets are to be given top spenders. Each five (05) highest spenders will receive one pair of GA1 tickets valued at VND1,400,000. Each remaining qualified cardholder will receive one GA2 pair of tickets valued at VND800,000.</p>	Card type	Program mechanics	Tickets details	Classic & SPB Card	Total minimum spend of VND 8,000,000	05 GA1 pairs of tickets valued VND1,400,000	45 GA2 pairs of tickets valued VND800,000	<p>4.1</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Card type</th> <th style="width: 20%;">Program mechanics</th> <th style="width: 65%;">Tickets details</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Classic & Gold</td> <td style="text-align: center;">Total minimum spend of VND 5,000,000 at "Back To School" merchants*</td> <td style="text-align: center;">105 GA2 pairs of tickets valued VND800,000</td> </tr> <tr> <td style="text-align: center;">Platinum & Travel Platinum & Signature Priority Banking Platinum</td> <td style="text-align: center;">Total minimum spend of VND 8,000,000 at "Back To School" Merchants*</td> <td style="text-align: center;">45 GA1 pairs of tickets valued VND1,400,000</td> </tr> </tbody> </table>	Card type	Program mechanics	Tickets details	Classic & Gold	Total minimum spend of VND 5,000,000 at "Back To School" merchants*	105 GA2 pairs of tickets valued VND800,000	Platinum & Travel Platinum & Signature Priority Banking Platinum	Total minimum spend of VND 8,000,000 at "Back To School" Merchants*	45 GA1 pairs of tickets valued VND1,400,000	<p>4.1</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Customer type</th> <th style="width: 80%;">Program mechanics</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">New customers</td> <td>New fund from USD50,000; VND1 billion or AUD50,000 and commits to maintain the required balance for minimum six (06) months; the tenor of deposited fresh fund from 6 months.</td> </tr> <tr> <td style="text-align: center;">Existing customers</td> <td>Total banking relationship from USD 50,000 or the equivalent: Fresh funds from USD25,000, VND500 million or AUD 25,000 and maintain the total accumulated balance (existing and new funds) for minimum 6 months measured from the time fresh funds were placed and the tenor of deposited fresh fund has to be from 6 month.</td> </tr> </tbody> </table>	Customer type	Program mechanics	New customers	New fund from USD50,000; VND1 billion or AUD50,000 and commits to maintain the required balance for minimum six (06) months; the tenor of deposited fresh fund from 6 months.	Existing customers	Total banking relationship from USD 50,000 or the equivalent: Fresh funds from USD25,000, VND500 million or AUD 25,000 and maintain the total accumulated balance (existing and new funds) for minimum 6 months measured from the time fresh funds were placed and the tenor of deposited fresh fund has to be from 6 month.
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4.3 Only transactions at point-of-sales (POS) or online are counted in this promotion. Cash transactions (cash withdrawal at ATMs) are not eligible for this promotion.

(*) "Back to School" merchants are defined based on merchant category codes assigned by Visa including:

- Educational tuition & services (Elementary Schools, Distance Learning Schools, Business and Secretarial Schools, Vocational and Trade Schools, Colleges, Universities, Professional Schools, and Junior Colleges).
- Kinds shopping (Children and Infants Wear Shops, Family Clothing Shops, Hoppy, Toy, and Game Shops, Gift, Cards, Novelty and Souvenir Shops, Stationery Shops, Office and School Supply Shops, Artists Supply and Craft Shops).
- Attraction & Museum (tourist Attractions and Exhibits, Amusement Parks, Circuses, Video Amusement game Supplies, Aquariums, Seaquariums, Dolphinariums, Video Game and Amusement Arcades/Establishments).
- Books, Media and Entertainment (Record Shops, Video Tape Rental Shops, Orchestras, Book Shops, Dance Halls, Studios and School, Betting/Tracks/Casino/Lottery Tickets, Cinemas & Ticket Agencies)

4.2 There are 45 GA1 pairs of tickets and 105 GA2 pairs of tickets given out during promotion. If the number of qualified cardholders is more than the number of tickets, the tickets will be given to top spenders.

4.3 Total spend will be accumulated from international & local POS & online spend at "Back To School" merchants of all ANZ Credit Card types which Cardholders have during the promotion period.

4.4 In case Cardholders upgrade/downgrade their

Total banking relationship below USD 50,000 or the equivalent:

Fresh funds at least from USD25,000; VND500 million or AUD25,000 or equivalent so that the total accumulated balance (existing and fresh funds) reaches at least USD50,000; VND1 billion or 50,000 AUD and maintain this total accumulated balance for minimum 6 months measured from the time fresh funds were placed; and the tenor of deposited fresh fund has to be from 6 months

4.2 If customers bring the deposit in other currencies not listed in Clause 4.1, the total deposit amount will be converted to USD with the bank current exchange rate.

4.3 Disney Music Festival show ticket is GA1 ticket type valued VND 700,000 each. Each customer receives maximum 2 tickets valued VND 1,400,000. Total number of tickets of the whole promotion is two hundred (200) tickets for the first qualified customers.

4.4 The first qualified customers are defined as the first customers who bring the fresh fund first based on the fund deposit date during the promotion period and register the promotion.

4.5 The deposit interest rate applied during the promotion is fully compliant with the ceiling deposit rate as required by the State Bank of Vietnam (SBV). Deposit interest rate plus the proportion of the prize value to the total mobilized deposit amount during the promotion will be under the ceiling deposit interest rate

		<p>Credit Card or have more than one Credit Card types during the promotion period, a pair of ticket will be awarded based on the qualified Credit Card type.</p> <p>4.5 In case Cardholders upgrade/downgrade their Credit Card or have more than one Credit Card types during the promotion period and they are all qualified for the tickets, Cardholders will be awarded with the couple Tickets of higher value.</p> <p>4.6 If more than one Cardholder accumulates the same total spend, ANZ will use the time that the Cardholders perform transactions (in Vietnam time zone) to determine who reached the total spend first and is therefore the top spender.</p>	as required by the SBV from time to time.
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5. Tickets condition & redemption process	5.1 Each eligible customer can receive maximum one pair of ticket for each product during the promotion.			
	5.2 Eligible customers will be notified by registered email or SMS and will need to call (08) 5412 4048 (extension 1618) to confirm the show time which they will attend. Tickets will be booked based on first come first served basis upon availability for each show time. If eligible customers do not call to confirm the ticket show time or the preferred show time is fully booked, the tickets are to be assigned randomly.			
	No.	Date	Time	Language
	Hoa Binh Theatre 240-242 3/2 Street, District 10, HCM City			
	1	Wed, 30/09/2015	18:00	English show with Vietnamese subtitle
	2	Thu, 01/10/2015	18:00	Vietnamese show
	3	Fri, 02/10/2015	19:00	English show with Vietnamese subtitle
	4	Sat, 03/10/2015	11:00	Vietnamese show
	5	Sat, 03/10/2015	15:00	Vietnamese show
	6	Sat, 03/10/2015	19:00	English show with Vietnamese subtitle
	7	Sun, 04/10/2015	11:00	English show with Vietnamese subtitle
	8	Sun, 04/10/2015	15:00	Vietnamese show
9	Sun, 04/10/2015	19:00	English show with Vietnamese subtitle	
10	Mon, 05/10/2015	18:00	English show with Vietnamese subtitle	
The National Convention Center Gate 1, Thang Long Highway, Tu Liem District, Ha Noi				

1	Fri, 09/10/2015	19:00	Vietnamese show
2	Sat, 10/10/2015	10:00	Vietnamese show
3	Sat, 10/10/2015	15:00	English show with Vietnamese subtitle
4	Sat, 10/10/2015	19:00	Vietnamese show
5	Sun, 11/10/2015	10:00	Vietnamese show
6	Sun, 11/10/2015	15:00	Vietnamese show
7	Sun, 11/10/2015	19:00	English show with Vietnamese subtitle

5.3 The tickets will be sent to customers' registered address via postal mail in September 2015. ANZ will not be responsible for non-delivery of the tickets in case customers has failed to provide or incorrectly provided contact details or the failure of delivery has been caused by reasons beyond control of ANZ.

5.4 The tickets cannot be converted to cash or other benefits. The prizes cannot be transferred to others without the prior consent of ANZ.

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

5.6 The winners will permit ANZ to put his/her picture and information as ANZ deems appropriate and necessary in its communications and advertisements without paying any fee.

5.7 Any dispute concerning the tickets shall be settled directly between the customer and the relevant partner.

6.1 The Eligible Transactions will be based on the dates the transactions are made within the promotion periods and they have to be **posted** to the ANZ Debit Card account **no later than 9 September, 2015**.

6.1 The Eligible Transactions will be based on the dates the transactions are made within the promotion periods and they have to be **posted** to the ANZ Credit Card account **no later than 9 September, 2015**.

6.1 Each customer will be given one (1) highest value prize (up to 2 tickets valued 1.4 million VND). If the customers open from two (2) accounts during the promotion period, they will receive the only one (1) prize based on the account with higher deposit. Or one joint account from 2 account holders will receive only 1 prize.

6.2 Transactions made by the Supplementary Cardholders will be counted under the Primary Cardholders.

6.2 Customers withdraw the funds and re-deposit the fund during campaign are not qualified.

6.3 Transactions which are converted to Instalment Plan, FlexiFund 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

6.3 Customers receive the benefits on deposit rate will not be eligible for this campaign.

6.4 The new fund registered for this campaign shall not be combined with other campaigns, including but not limited, Member Get Member program and Term Deposit Promotion occurring at the same promotion

6. Qualified transactions/ customers:

		<p>the calculation of the spending amount.</p> <p>6.4 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 tickets awarding period or if their SMS registration was invalid or fraudulent.</p>	<p>period.</p> <p>6.5 Customers participated in this campaign shall not be able to join other campaigns of the Signature Priority Banking service within 6 months from the promotion joining date, depending on conditions as stated in clause 4.1, 4.2.</p> <p>6.6 ANZ has the right to charge back the cost of the tickets up to VND 1.4 million from customer's deposit account or ANZ credit card account if he/she does not meet and maintain required balance (referred to Clause 4.1, 4.2) within 6 months.</p>
<p>7. Others Terms and Conditions</p>	<p>7.1 For any disputes, customers have to raise to ANZ for further investigation not later than 18 September 2015. After this deadline, ANZ will not entertain any exceptional requests.</p> <p>7.2 The decisions of ANZ on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.</p> <p>7.3 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.</p> <p>7.4 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.</p>		