

TERMS AND CONDITIONS

1. Name of the promotion: enjoy Eddas luggage when register ANZ credit card

2. Promotion period: 01/08/2015 – 14/08/2015.

3. Area applicable to the promotion: Only New Credit Cardholders of ANZ Classic Credit Card, ANZ Gold Credit Card, ANZ Platinum Credit Card, ANZ Travel Platinum Credit card issued by ANZ Vietnam are eligible for this promotion.

4. Promotion mechanism

1/ **Register ANZ Classic** to receive the Eddas luggage 20" valued of VND2mil (only applied for customer via ANZ Website, SMS to 8069)

2/ **Register ANZ Gold** to receive the Eddas luggage 20" valued of VND2mil

3/ **Register ANZ Platinum, ANZ Travel Platinum:** to receive the Eddas luggage 25" valued of VND2.5mil

4/ **Register ANZ Supplementary Card** to be reverted Annual fee if having at least 1 transaction within 30 days from issuing date

5. Details of terms and conditions

- Primary qualified cardholders is defined to complete application & submit all required documentations by 14/08/2015, activate card within 30 days from issuing date and pay-off the 1st year annual fee in 1st statement cycle
- This promotion program will not be eligible for cardholders applying ANZ credit card under ANZ staffs, ANZ Signature Priority Banking credit card and other annual fee waiver promotions.
- ANZ will send the Notification Letter to eligible Primary cardholders by email address registered with ANZ. ANZ accepts no liability for undelivered Notification Letter due to the incorrectness of the contact details provided by the Primary cardholders or for other reasons not in the control of ANZ.
- The Annual fee of Supplementary card will be reverted in Oct 2015
- Notification Letter is not transferable or convertible to cash. Redemption must be made during 2 weeks from issuing date of Notification Letter in Oct (hereafter

called "Redemption period"). The Primary cardholders' ANZ Notification Letters, ID card/Passport must be presented upon receipt at the designated addresses shown on Notification Letter

- Each Primary cardholder shall be eligible for only one (01) item during the promotion period (not applied for Supplementary cardholder).
- Eligible Cardholder 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 or if their Notification letter was invalid or fraudulent.
- Eligible cardholder must not close the card within 06 months from the issuance date or been considered by ANZ, at its own authority, not in a good credit standing, ANZ reserves the right to charge back 100% the full retail price and debit to any account she/he owns at ANZ.
- 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.
- Any dispute concerning the quality or acceptance of product shall be settled directly between the Cardholders and vendor.
- The decisions of ANZ on all matters relating to Promotions are final, conclusive and binding and no correspondence will be entertained.

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