



Terms and Conditions

1. Name of the promotion: Offer exclusively for new ANZ credit card apply on ANZ website.

2. The program period: 1/03/2014 – 30/04/2014

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

4. Promotion details:

- 1st year annual fee waiver for new ANZ Credit Card
- Enjoy 0% instalment up to 12 months when purchasing iPhone 5S at 1,400,000VND/month

5. Detail of the promotion campaign:

5.1 Waive 1st year annual fee for new Primary Credit Cardholders who have at least 3 transactions with minimum VND 300,000/transaction within 30 days from issuing date of Primary card.

5.2 Revert the amount of processing fee for those cardholders purchase & convert instalment for iPhone 5S at Thien Hoa & Pico.

6. Other condition:

- Primary cardholders must complete application & submit all required documentations by 30/4/2014.
- The qualified transactions (stated in term 5.1) will be based on the dates the transactions are made within the promotion period not later than 31 May, 2014 and these transactions are posted to the ANZ Credit Card account not later than 05 Jun, 2014 ("Posting Deadline") and those transactions (stated in term 5.2) will be made and converted before 30 Jun 2014.
- The 1st year annual fee will be charged upon on your activation date and reverted for qualified cardholders in Jun 2014 & Jul 2014 cycle.
- Each Primary shall be eligible for reverting only one (1) time of processing fee during the promotional period (not applied for Supplementary card).
- Transactions made by the Supplementary Cardholders will be counted under the Primary account. Transactions such as instalment Plan, Flexi-Fund 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.



- Eligible cardholder must not close the card within 12 months from the date of program ends or been considered by ANZ, at its own authority, not in a good credit standing, ANZ reserves the right to charge back 1st year annual fee and the full of processing fee and debit to any account she/he owns at ANZ.
- To the extent permitted by law, ANZ reserves the rights to terminate, change or otherwise deal with the promotion at any time it deems appropriate without prior notice to the customers. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person; however arise, in relation to this promotion.
- 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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