



TERM & CONDITIONS

1. Promotion period: 01/11/2014 – 31/12/2014

2. Area applicable to the promotion:

Only New Credit Cardholders of ANZ Classic Credit Card, ANZ Gold Credit Card, ANZ Platinum Credit Card and ANZ Travel Platinum Credit Card issued by ANZ Vietnam are eligible for this promotion.

3. Promotion mechanism:

- The referrer: receive the cash-back amount equivalent to the number of successful credit card below

1 successful credit card	VND100,000
2-4 successful credit cards	VND400,000
5-9 successful credit cards	VND1,500,000
>=10 successful credit cards	VND4,000,000

- The referee:
 - Receive cash-back VND100,000 if apply Classic/Gold/Platinum credit card
 - Receive cash-back VND200,000 if apply Travel card

4. Details of terms and conditions

- The successful referral is defined to be issued by assigned ANZ sales team and activate card by 31/1/2015.
- The program will not be conjunction with other programs such as Vietnam Airlines, Online campaign.



- Eligible Referrers are current ANZ credit cardholders by ANZ bank (Vietnam) Limited. Eligible referrals have to be sent from registered phone or email of current ANZ credit cardholders.
- The cash-back will be inform and revert in Feb 2015 for the qualified cardholders.
- This program is not applicable to existing ANZ cardholders who are involved in the Credit Card processes - Sales & Distribution, Card Product, Card Operations, Credit Assessment and Call Centre selling card team.
- The decision of ANZ on all matters relating to this promotion is final, conclusive and binding.
- Fraud, abuse or any unauthorized action relating to the credit card transaction may result in forfeiture of the free voucher under this promotion. This forfeiture shall be without prejudice to any legal action that may be undertaken by 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.

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 authorize 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.