

Credit Card Rewards Program

Participation

The ANZ Credit Card Rewards Program is available to the holders of ANZ Visa Classic, ANZ Visa Gold, ANZ Visa Platinum and ANZ Signature Priority Banking Visa Platinum Credit Card (hereinafter called a 'Card' and an account opened in respect of a Card called a 'Card Account') issued by ANZ Bank (Vietnam) Limited ("ANZ")

Rewards earned by Supplementary Cardholders will be credited to the Card Account of the Primary Cardholder and may only be used by the Primary Cardholder for the redemption of Rewards.

Rewards

Credit Card type	Reward per statement cycle*	Reward maximum per statement cycle
ANZ Visa Classic/ Gold	0.3% of cardholder's spending	No limit
ANZ Visa Platinum	0.4% of cardholder's spending	No limit
	Additional 5% of cardholder's spending at dining category merchants on weekends (Saturday and Sunday)	Maximum VND 300,000 with condition of minimum spending of VND 10,000,000 in one statement cycle
ANZ Signature Priority Banking Visa Platinum	0.5% of cardholder's spending	No limit
	Additional 5% of cardholder's spending at dining category merchants on weekends (Saturday and Sunday)	Maximum VND 300,000 with condition of minimum spending of VND 10,000,000 in one statement cycle

* Rewards granted shall be conditional upon the fulfilment of the terms and conditions of the Rewards Program by the cardholders.

Terms and Conditions of the Reward Program:

- Spending made by both the Primary and Supplementary Cardholders are qualified for rewards. Spending made by the Supplementary Cardholder will be counted under Primary Cardholder. Spending eligible for the Reward Program include both domestic and international retail transaction using the Card. Cash advance transactions, Instalment Plan, FlexiFund and any other fees howsoever called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment and late payment fees will not be counted for the purpose of the reward under this Reward Program.
- Rewards accumulated under the Card Account (i) will be forfeited and/or (ii) will not be awarded when the Card Account is closed or is not in good credit standing in the opinion of ANZ, or the Card has expired or ceased to be effective or a breach of the ANZ Credit Card Terms and

Conditions has occurred. In such event, any outstanding Reward whether received before or after Cardholder's Reward amounts have been forfeited shall not be processed.

- Additional rewards (for ANZ Visa Platinum and ANZ Signature Priority Banking Visa Platinum Credit Card) will be computed based on spending at dining category merchants on weekends (Saturday and Sunday) in one statement cycle. Retail purchases made in dining outlets during weekends are identified as qualified transactions based on dining merchant category codes assigned by VISA and which are successfully posted to credit card account within the statement cycle.
- ANZ may, at its discretion, withdraw or cancel any rewards if Cardholder's spending is deemed not to be satisfactory;
- ANZ may terminate the Rewards Program at any time at ANZ's discretion. Purchases made in accordance with this Rewards Program before a notice of termination is given will be covered under this Rewards Program. Purchases made after this notice of termination is given will not be eligible for this Rewards Program.
- If the Primary Cardholder's Card Account is terminated at any time for any reason, either by the Primary Cardholder or ANZ, the Primary Cardholder and Supplementary Cardholder(s) will forthwith be disqualified from participating in the Rewards Program and all unused Rewards amounts then accrued shall automatically be cancelled.
- ANZ may, at its discretion and at any time, withdraw, vary or substitute any Reward or vary, modify or amend these terms and conditions as it may deem fit, and the Cardholder shall be bound by such variations and amendments with prior notice in writing by ANZ.