



TERMS AND CONDITIONS

1. Promotion period: from 20 August 2015 – 06 September 2015 (“**Promotion Period**”).

2. Eligible Customers: 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”) are eligible for this promotion.

3. Registration Criterion:

3.1 To participate in this promotion, Cardholders need to register by sending a registration SMS in the required format “ANZ25” to 8069 anytime during the Promotion Period and will receive a confirmation SMS of successful registration from ANZ.

3.2 Only registration SMS from the phone numbers which have been registered with ANZ credit cards database are considered valid registrations.

4. The Offer:

4.1 To be eligible for this promotion, Cardholders have to follow the conditions in the following table:

Card type	Program mechanics	Tickets details for Disney show “Mickey’s Music Festival” (“Tickets”)
Classic & Gold	Total minimum spend of VND 5,000,000 at “Back To School” merchants*	105 GA2 pair tickets valued VND 800,000 for 105 highest spenders during the promotion period
Platinum & Travel Platinum & Signature Priority Banking Platinum	Total minimum spend of VND 8,000,000 at “Back To School” Merchants*	45 GA1 pair tickets valued VND 1,400,000 for 45 highest spenders during the promotion period

(*) “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 pair tickets and 105 GA2 pair tickets given out during promotion. If the number of qualified cardholders is more than the number of pair 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 Credit Card or have more than one Credit Card types during the promotion period, the couple Tickets will be awarded based on the qualified Credit Card type.

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.

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.

4.7 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. Qualified transactions/cardholders:

5.1 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.

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

5.3 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 the calculation of the spending amount.

5.4 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.

6. Ticket redemption process

6.1 Qualified Cardholders will be notified from ANZ by SMS after transaction posting period. Qualified Cardholders need to call **(08) 54124048 (extension 1618)** to confirm the show time which they will attend. Tickets will be given on a first-come, first-served basis upon availability for each show time. If qualified Cardholders do not call to confirm the ticket show time or the preferred show time is fully booked, the tickets are to be assigned randomly to the qualifiers.

Show time schedule in Ho Chi Minh City and Ha Noi:

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

6.2 The Tickets will be sent to cardholders' registered address via post mail. ANZ will not be responsible for non-delivery of the Tickets in case Cardholder has failed to provide or incorrectly provided contact details or the failure of delivery has been caused by reasons beyond control of ANZ.

6.3 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.

6.4 The Tickets will not be converted to cash or gift amount to Credit card account.

6.5 Any dispute concerning the Ticket shall be settled directly between the Cardholder and the relevant partner.

7. Other Terms & Conditions:

7.1 For any disputes, Cardholders have to raise to ANZ for further investigation not later than 18 September 2015. After this deadline, ANZ will not entertain any exceptional requests.

7.2 The decisions of ANZ on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.

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.

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.