

TERMS & CONDITIONS

Name of the Promotion: Your way to paradise

1. Promotions period: 20 July – 20 September, 2015.

2. Eligible Customers: Active Primary & Supplementary Credit 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 ("Cardholders") in good credit standing 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 "ANZKM" 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

Number	Minimum spend during the promo period	The Gift
1	1 highest spending customers overseas (minimum 85 million VND during the promotion period)	A trip to Maldives valued VND 40 million ("The Trip")
2	5% cashback based on the total overseas transactions amount (minimum overseas spend of 3 million VND during the Promotion Period)	Maximum cashback of 1 million VND per customer ANZ Credit Card account ("Cashback")

5. Winning methods:

5.1 Maldives trip valued 40 million VND includes return airlines tickets, 4 night 4-star resorts, food & beverages, airport & speedboat transfers

5.2 The Maldives trip validity is from beginning of November 2015 to end of February 2016

5.3 The overseas retail transaction is defined to be made at POS and/or online overseas or on the websites hosted outside of Vietnam. Cash advance transactions are not included.

5.4 This program is not valid for ANZ Credit Card staff and the service providers for this program.

5.5 Maximum 350 customers will rewarded the Cashback during the promotion

5.6 If the quantity of the qualified customers is more than the maximum quantity of the Cashback given in the promotion, then highest spending customers will be chosen to get the Cashback.

6. Qualified transactions/cardholders:

6.1 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 05 October, 2015

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

6.3 Transactions 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

6.4 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 gift awarding period or if their SMS registration was invalid or fraudulent.

6.5 If the winners may become disqualified to be eligible for The Gift, The Gifts will be given to next winners in the list if any.

7. The Trip/Cashback awarding process

7.1 Cardholders will receive the The Trip or Cashback Winning Notification from ANZ by email, SMS or postal on October 2015. ANZ will not be responsible for non-delivery of the Confirmation Letter 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

7.2 To redeem The Trip, the Cardholder must present his/her ANZ credit card together with his/her original ID/Passport and Confirmation Letter at ANZ assigned partner.

7.3 The list of winners will be published on ANZ website

7.4 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.

7.5 The Trip is not convertible to cash or credit.

7.6 Any dispute concerning the quality of The Trip shall be settled directly between the Cardholder and the partner. ANZ will support the Cardholder to settle with the partner if any issues arisen during the services usage period.

7.7 Cashback amounts shall be credited to the Primary Cardholder's accounts in October 2015. Cashback awarded will appear in Cardholders' the ANZ Credit Card monthly statement as a credit transaction to the total outstanding balance and Cardholder still has to pay the minimum amount due (if any) for that billing statement. The Cashback amount will not be counted as a payment amount.

7.8 If the Cardholder has more than one ANZ Credit Card Account, total eligible spending will be combined from different ANZ Credit Card accounts.

8. Other Terms & Conditions

8.1 For any disputes, Cardholders have to raise to ANZ for further investigation not later than 31 January 2016. After this deadline, ANZ will not entertain any exceptional requests.

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

8.3 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.

8.4 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.