



TERMS AND CONDITIONS

1. Promotion period: 20th June 2016 – 20th July 2016 (“**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 can register in one of two below ways during the Promotion Period:

- Send SMS in the required format “**ANZ25**” to 8069
- Send email to address anzccusage@anz.com in the required email subject: **ANZ25-[Phone number]**

3.2 Only registration SMS or email with the phone number registered in ANZ credit cards database are considered valid registrations.

4. The Prizes:

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

All card types	Grand prize	Additional prize
Prize details	01 tour voucher valued VND 20,000,000	01 Kangaroo backpack valued VND 500,000
Minimum points*	80	15
Total prize	03	300

* Cardholders will earn **01 point** for every **domestic spending** of VND 500,000 and **03 points** for every **cross border spending** of VND 500,000.

4.2 **Cross border spending** is accumulated from international & local POS or online spending made at locations outside Viet Nam and its currency is not VND. Other spending will be defined as domestic spending. Total spending includes spending of all ANZ Credit Card types which Cardholders have during the promotion period.

4.3 If the number of qualifiers is more than the number of grand prizes, prizes will be given to first spenders who reach minimum points during the promotion period.

4.4 If more than one Cardholder earn minimum points at the same time (in Vietnam time zone),



Cardholder with higher total points will be eligible for prize.

4.5 Each Primary Cardholder is eligible to receive a maximum of 01 Prize of higher value.

4.6 If the winners may become disqualified for any reason to be eligible for the prize, the prize 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 01st August, 2016.

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

5.3 Transactions which are converted to Instalment Plan, FlexiCash 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 gift awarding period or if their SMS registration was invalid or fraudulent.

6. Gift redemption process

6.1 Qualified Cardholders will receive Confirmation Letter on the Prize from ANZ by email or SMS on 15th August 2016. 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.

6.2 Full details about redemption period and location will be mentioned in Confirmation Letter. Eligible Cardholders will follow the instruction in Confirmation Letter to pick up the Prize. After the redemption period, the Prize will be forfeited in favor of ANZ.

6.3 The Prize is not convertible to cash or credit.

6.4 Any dispute concerning the quality of the Prize shall be settled directly between the Cardholder and the relevant partner.

7. Other Terms & Conditions:

7.1 For any disputes, Cardholders have to raise ANZ for further investigation not later than 15th September 2016. 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.