



TERMS AND CONDITIONS

1. Name of the promotion: TRAVEL IN STYLE WITH ANZ CREDIT CARD

2. Promotion period: 01/07/2014 – 30/09/2014

3. Area applicable to the promotion: Only New Credit Cardholders of ANZ Classic Credit Card, ANZ Gold Credit Card, ANZ Platinum Credit Card and ANZ Signature Priority Banking Platinum Credit Card issued by ANZ Vietnam are eligible for this promotion.

4. Promotion mechanism:

1/ 1st year annual fee waiver for new ANZ Primary Credit Card for customers who have at least 5 transactions min VND300,000/per transaction within 30 days from issuing date.

2/ Enjoy “The stylish trolley bag only at 199,000VND” for customers who having accumulative spending of VND 5 million within 30 days from the issuing date.

5. Details of terms and conditions

- Primary cardholders must complete application & submit all required documentations by 30/09/2014.
- This promotion program will not be eligible for cardholders applying ANZ credit card under V.I.P, ANZ staffs and other promotion programs occurred at the same time with this promotion.
- The 1st year annual fee will be charged when activation and revert for qualified cardholders in Sep, Oct & Nov cycle.
- The qualified transactions (concern in term 4.1 & 4.2) will be based on the dates the transactions are made within the promotion period not later than 31st Oct, 2014 and these transactions are posted to the ANZ Credit Card account not later than 5th Nov, 2014 (“Posting Deadline”).
- ANZ will send the Notification Letter to eligible Primary cardholders by email address registered with ANZ. ANZ accepts no liability for undelivered Notification Letter due to the incorrectness of the contact details provided by the Primary cardholders or for other reasons not in the control of ANZ
- Notification Letter is not transferable or convertible to cash. Redemption for the trolley bag must be made during 2 weeks from issuing date of Notification Letter by 31/12/2014 (“Redemption period”). The Primary cardholder has to purchase the trolley bag at 199,000 VND by their own ANZ credit card and their ANZ Notification Letter, ID card/Driving licence must be presented upon on receipt at the following addresses (“the Stores”).

Ho Chi Minh: Lotte Mart Phu Tho, 3/2 Street, District 11, HCMC

Hanoi: The Manor Urban Areas, Me Tri, My Dinh, Hanoi



- Each Primary shall be eligible for only one (1) trolley bag during the promotional period (not applied for Supplementary card).
- Maximum 1,000 trolley bag during the promotion on first come first served basis.
- Transactions made by the Supplementary Cardholders will be counted under the Primary account. Transactions such as Instalment Plan, Flexi-Fund 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.
- Splitting the transaction is not allowed in this promotion. Splitting transaction is defined as having more than one (1) transaction made by a cardholder to purchase one item at the same merchant on the same day. ANZ in its discretion reserves the right to determine whether splitting transactions are excluded from the promotion without giving any reason or explanation.
- 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 or if their Notification letter was invalid or fraudulent.
- Eligible cardholder must not close the card within 12 months from the date of program ends or been considered by ANZ, at its owns authority, not in a good credit standing, ANZ reserves the right to charge back 100% the full retail price of the trolley bag (1,980,000 VND) & 1st year annual fee and debit to any account she/he owns at ANZ.
- 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. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person in relation to this promotion.
- Any dispute concerning the quality or acceptance of the luggage shall be settled directly between the Cardholders and vendor.
- The decisions of ANZ on all matters relating to Promotions are final, conclusive and binding and no correspondence will be entertained.

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