



Terms and Conditions

1. Name of the promotion: Applying new ANZ credit card to enjoy the HP 8 TABLET at 1,999,000 VND.

2. The program period: 24/03/2014 – 30/06/2014

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 details:

- 1st year annual fee waiver for new ANZ Credit Card
- Enjoy one (1) HP 8 tablet only at 1,999,000 VND

5. Detail of the promotion campaign:

- Waive 1st year annual fee for new Primary Credit Card who have at least 5 transactions with minimum VND 300,000/ transaction within 30 days from issuing date of Primary card.
- Enjoy "HP 8 tablet only at 1,999,000VND" for customers who qualify 5 transactions and min 300,000 VND/ swipe and having accumulative spending of 10 million VND within 30 days from the issuing date.

6. Details of terms and conditions:

- Primary cardholders must complete application & submit all required documentations by 30/06/2014.
- 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 July & Aug & Sep cycle.
- The qualified transactions (concern in term 5.1 & 5.2) will be based on the dates the transactions are made within the promotion period not later than 31 July, 2014 and these transactions are posted to the ANZ Credit Card account not later than 05 Aug, 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 HP 8 tablet must be made during 2 weeks from issuing date of Notification Letter by 31/7/2014 ("Redemption period") apply for submission date from 24/3 – 31/5/2014 and by 31/8/2014 ("Redemption period") apply for submission date from 1/6 – 30/6/2014. The Primary cardholder has to purchase HP 8 tablet at 1,999,000 VND by their own ANZ credit card and their ANZ Notification Letter, ID card/Driving license must be presented upon receipt at the following addresses ("the Stores"):
 - **Ho Chi Minh:** B1-16, Level B1, Vincom Center A, 171 Dong Khoi, Ben Nghe, District 1, HCM City



- **Hanoi:** 18th floor, Icon 4 Tower, 243A De La Thanh, Dong Da, Hanoi.
- Each Primary shall be eligible for only one (1) HP 8 tablet during the promotional period (not applied for Supplementary card).
- Maximum 600 HP 8 tablet 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 Installment 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 own authority, not in a good credit standing, ANZ reserves the right to charge back 100% the full retail price of the HP 8 tablet (4.490.000 VND) & 1st year annual fee and debit to any account she/he owns at ANZ.
- To the extent permitted by law, ANZ reserves the rights to terminate, change or otherwise deal with the promotion at any time it deems appropriate without prior notice to the customers. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person; however arise, in relation to this promotion.
- 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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