



Terms and Conditions

1. Name of the promotion: Your time to make Back To School enjoyable.

2. The program period: 08/08/2014 - 08/10/2014

3. Eligible Customers: Active Primary & Supplementary Credit Cardholders of ANZ Classic Credit Card, ANZ Gold Credit Card, ANZ Platinum Credit Card and ANZ Signature Priority Banking Platinum Credit Card ("Cardholders") in good credit standing issued by ANZ Bank Vietnam Limited ("ANZ") are eligible for this promotion.

4. Registration Criterion:

3.1 To participate in this promotion, Cardholders need to register by sending a registration SMS in the required format "ANZ <Lego Code>" (Lego codes: Planes, Batman, Lego Movie), e.g.: 'ANZ Batman' to 8069 anytime during the Promotion Period and will receive a confirmation SMS from ANZ

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

5. The Offer:

5.1o be eligible for the promotion, cardholders have to qualify the following conditions:

Tier	Conditions	Promotion Voucher
1	More than VND15 million accumulated spending during the Promotion Period in the following spending categories: - School fee (tuition fee), bookstore, cinemas, theatre, artist supply and craft, souvenir, office & school supply, stationery, toys & games, kids clothing, attraction & amusement, museum	A Lego toy set ("The Gift")

5.2 Maximum the number of The Gift in the whole promotion is 500. If the total qualifiers are more than 500, then the winners will be determined if they have reached the qualified spending first during the Promotion Period.

5.3 The qualified spending categories are defined based on merchant category codes assigned by VISA

- Attraction & Museum (Tourist Attractions and Exhibits, Amusement Parks, Circuses, Carnivals, and Fortune Tellers, Video Amusement Game Supplies, Aquariums,



Seaquariums, Dolphinariums, Recreation Services-Not Elsewhere Classified, Video Game and Amusement Arcades/Establishments)

- Books, Media and Entertainment (Record Shops, Video Tape Rental Shops, Bands, Orchestras, and Miscellaneous Entertainers-Not Elsewhere Classified, Book Shops, Dance Halls, Studios and Schools, Betting/Tracks/Casino/Lottery Tickets, Cinemas, Theatrical Producers (except Films) and Ticket Agencies)
- Educational Services (Elementary and Secondary Schools, Distance Learning Schools, Business and Secretarial Schools, Vocational and Trade Schools, Colleges, Universities, Professional Schools, and Junior Colleges)
- Shopping (Children and Infants Wear Shops, Hobby, Toy, and Game Shops, Gift, Card, Novelty and Souvenir Shops, Stationery Shops, Office and School Supply Shops, Artists Supply and Craft Shops)

6. Other Terms and Conditions:

- Each Primary Cardholder is eligible to receive only 1 (one) Gift set during the Promo Period
- Transactions made by the Supplementary Cardholders will be counted under Primary Cardholders.
- The Gift is not convertible to cash or credit.
- The Qualified 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 by 20 October, 2014.
- Any dispute concerning the quality of The Gift shall be settled directly between the Cardholder and vendor.
- The Gift notification would be delivered to the ANZ cardholders strictly by email or postal or by phone on November 2014. ANZ will not be responsible for non-delivery of The Notification due to incorrectly provided or non-providence of Cardholder contact addresses or failure caused by reasons beyond control of ANZ.
- Transactions such as Instalment Plan, FlexiFund and any other fees however called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, auto pay, credit card payment, debit adjustment, late fees is excluded from the calculation of the qualified spending amount.
- 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.
- For any disputes, Cardholders have to raise to ANZ for further investigation not later than December 2014. After this deadline, ANZ will not entertain any



exceptional requests.

- The decisions of ANZ on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.
- To the extent permitted by laws, ANZ reserves the rights to terminate, change or otherwise deal with the promotion at any time it deems appropriate upon prior notice to the customers on ANZ's website or at any ANZ's office, branches. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person; however arise, in relation to this promotion

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