

## ANZ Vietnam

### Hanoi Offices

- **Head Office:**  
Floor 17, 13 Hai Ba Trung Street, Hoan Kiem District - SWIFT : ANZB NVX
- **Hanoi Transaction Centre:**  
14 Le Thai To Street, Hoan Kiem District
- **Cau Giay Transaction Office:**  
Room 102 - D5 Block, Tran Thai Tong Street, Cau Giay District
- **Trung Hoa Transaction Office:**  
1<sup>st</sup> Floor, VIMECO Building, Pham Hung Street, Cau Giay District
- **Suncity Kiosk:**  
1<sup>st</sup> floor, Suncity Building, 13 Hai Ba Trung Street. Hoan Kiem District

### Ho Chi Minh City Offices

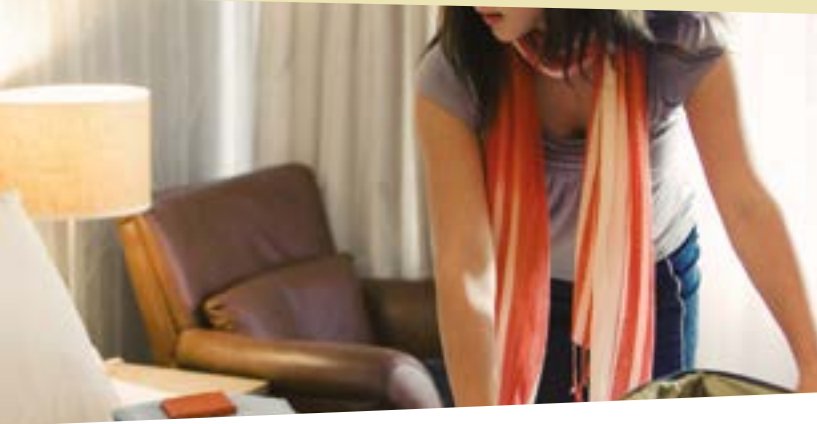
- **Ho Chi Minh City Branch:**  
39 Le Duan, District 1 - SWIFT: ANZB NVX472
- **District 3 Transaction Office:**  
65 Pham Ngoc Thach Street
- **District 5 Transaction Office:**  
86 Tan Da Street
- **Saigon South Transaction Office:**  
47 Nguyen Van Linh Boulevard
- **Tan Binh Transaction Office:**  
113 - 115 Cong Hoa street  
Tan Binh District

Item ID: WK003-V2015Jan15 How your ANZ Credit Card works (ENG)

# How your ANZ Credit Card works

JAN 2015





ANZ Credit Cards fulfil your daily spending and allow you to conveniently shop online and overseas with year round premium privileges.

This guide has been created to give you an overview of how your ANZ Credit Card works. For detailed information on your ANZ Credit Card please refer to your ANZ Credit Card Terms and Conditions.

With an ANZ Credit Card you have a short-term loan to buy something now, and then pay the amount later.

#### Benefits at a glance

- ✎ Get unlimited cashback for every spend
- ✎ Buy now, pay later, up to 45 days free of interest on purchase
- ✎ Flexible repayment with minimum amount only 5% of monthly outstanding balance
- ✎ Easy internet and phone shopping, secured credit card eStatement service
- ✎ Convenient payment methods including ATM, Internet Banking, and cash payment (free of charge & no delay) at nationwide branches of Dong A or An Binh bank or any Payoo merchants (FPT shop, Vienthong A, Circle K, Hnam Mobile, Foodcomart, BKC, Nhat Cuong, B's Mart)
- ✎ SMS Banking Service (free of charge) for account enquiry 24/7 and credit card activation at your fingertips
- ✎ SMS alert service for every cash and retail transaction
- ✎ Convert purchases and cash transactions into easy monthly instalment plans\*
- ✎ Explore a world of exciting privileges and discounts with your ANZ Credit Card, recognized at over 1000 ANZ Spot partners across Asia.

#### ANZ AutoPay Service

\* available for post-paid mobile (MobiFone, VinaPhone, Viettel), fixed line (Viettel, SST), ADSL (Viettel, SST)

It's as easy as filling out a one-time registration form for services you want to pay every month, ANZ Credit Card will take care of recurring payment for your phone/internet bills **AUTOMATICALLY, ON-TIME and ALL THE TIME.**

- ✎ You don't have to take time out from your busy schedule to make payments
- ✎ Keep track of your spending in one statement
- ✎ Avoid fees or service disconnection due to late payment

#### Exclusive privileges for ANZ Visa Platinum Cardholders\*\*

- ✎ 5% cashback on weekend dining spend (capped at VND300,000 with required minimum spend of VND10,000,000 per statement cycle)\*\*
- ✎ Travel insurance cover of up to USD500,000
- ✎ Golf Privileges offer primary cardholders with complimentary green fee at top 6 Golf clubs in Vietnam
- ✎ Take advantage of Visa Platinum Concierge service assistance on travel, dining, shopping and everyday, business or special needs
- ✎ Up to 75% discount special hotel deals when booking online at [hotelclub.com/visa](http://hotelclub.com/visa) and up to 7% at [Agoda.com/anz](http://Agoda.com/anz)

More benefits available at [www.visa-asia.com/premium/platinum](http://www.visa-asia.com/premium/platinum)

\* Instalment plan: a retail or cash transaction converted into instalments over a fixed period of time  
\*\*Terms and Conditions apply

### How much credit am I eligible for?

The amount of credit (your credit limit) you are eligible for is calculated based on your financial and personal details provided at application for your credit card. ANZ reviews information including: your employment history, your financials, your banking history, repayment history and length of employment contract, to determine your credit limit. If the credit limit is higher than you need, you can ask for it to be reduced.

### What if I spend over the credit limit?

If a transaction takes you over your credit limit, you must repay the excess amount immediately. You may be charged an over limit fee or have your ANZ Credit Card account suspended.

### Using my ANZ Credit Card

When you use your ANZ Credit Card, your transaction details are sent from the retailer or service provider to ANZ. Your available credit limit is then reduced by the amount of the transaction and the details are recorded on your ANZ Credit Card statement.

It is important to carefully check the transaction amount and other details before you authorise the transaction, and again when you receive your ANZ Credit Card statement, to ensure your purchases.

In addition to using your ANZ Credit Card for purchasing from retailers and service providers, you can also use your ANZ Credit Card for cash advances.

A cash advance occurs when you use your ANZ Credit Card to withdraw cash from a branch or ATM or a cash equivalent transaction (for example when you purchase travellers cheques).

### Fees and Charges

The fees and charges on your ANZ Credit Card account are detailed in the ANZ Credit Card Fee Schedule. If there is any change to these fees and charges, you will be notified.

The latest fee schedule can be accessed at [anz.com/vietnam](http://anz.com/vietnam) or at any ANZ branch or by calling ANZ Cards 24/7 at 1900 1276

Fees and charges may vary between ANZ Credit Cards and are charged for:

- Account maintenance (for example, annual credit card fees)
- Service fees (for example, late payment or over the limit fees)
- Transactions (for example, if you withdraw cash using your credit card)

### Your ANZ Credit Card statement

You will be issued with a monthly ANZ Credit Card statement. This statement will include:

- details of transactions made for the statement period
- details of instalment plans (if any)
- interest and other charges
- reward cashback (reward credited from last month, reward earned this month, reward earned year-to-date)
- a running balance
- payments made and payments due

Always read your statement carefully and make sure you understand your obligations as a credit cardholder. Statement information may vary for each type of product. However, you should always check the amount you owe (your closing balance) and when the minimum monthly payment has to be paid, the amount of credit you have used, the amount of credit that is available to you.

If you do not receive your statement, call ANZ Cards 24/7 at 1900 1276 for a copy.

### How much do I have to pay

You can choose to pay the full statement closing balance or part of it, but at least the monthly minimum amount. If you do not pay the monthly minimum amount by the due date, you may be charged a late payment fee and your ANZ Credit Card account may be suspended or closed.

Interest will be applied when your payment is less than statement closing balance



### Checking statement charges

If you find a charge on your statement that you do not recognise, please check your receipts. You may have forgotten about a transaction made earlier that month. Some merchants also have trading names different from the name that appears on the statement, a transaction may have been made by an additional cardholder.

If you still believe you have been incorrectly charged, the first step is to contact the merchant. If you are unhappy with the result, contact ANZ Cards 24/7 at 1900 1276 and ask for assistance with a disputed transaction. If ANZ agrees that you have been incorrectly charged, and you have notified ANZ within a reasonable time, the transaction will be reversed and a refund processed to your account.

## 7 easy ways to pay for your ANZ Credit Card



### Paying through Internet Banking (VND only)

1. Log on to ANZ Internet Banking (anz.com/vietnam)
2. Choose "Bill Payment" option
3. Select Biller Code "10002- VNN CR CARD"
4. Enter 16 digits ANZ Credit Card number (\*)
5. Enter the amount you wish to pay
6. Press "Next"
7. Confirm the payment and save the receipt for future reference

Note: You must enrol for ANZ Internet Banking prior to using this payment option.

Distributed by ANZ Bank (Vietnam) Limited



### Payments at over 100 ANZ ATMs across Vietnam

1. Insert your ANZ Visa Debit Card and type in your PIN
2. Select "Bill Payment" option
3. Select Biller "VNN CRD"
4. Select pay "own bill" or "others bill"
5. Enter your ANZ Credit Card number (Without any space or dot "." or dash "-")
6. Enter the amount you wish to pay (Card payment amount limit is less than VND100M/transaction)
7. Confirm your transaction and collect the receipt



### Auto-Debit

Simply fill in the Auto-Debit Authorisation form at any ANZ branch to register. You can choose to pay the full closing balance or the minimum balance due for the month.



### At any Payoo merchants

Including FPT shop, Vienthong A, Circle K, Hnam Mobile, Foodcomart, BKC, Nhat Cuong, B's Mart

\*Free of charge & no delay (Payments are processed on the same day)

Simply pay cash and provide merchant with your account number (16 digits shown on Credit Card statement) then keep the payment receipt. Do not provide your credit card number (Please refer to anz.com/vietnam for example)



### Cash deposit at any Dong A or An Binh Bank branch (free of charge & no delay\*) or Telegraphic Transfer (TT) from any banks

\* Service fee is waived for ANZ Credit Card payment made by cash deposit only. Payments at Dong A or An Binh Bank are processed on the same day.

Simply deposit cash by filling the Deposit Slip at any Dong A or An Binh Bank branch or transfer from any banks with following information:

1. Beneficiary account name: Credit Card Payment Account
2. Beneficiary account number: 4491845
3. Beneficiary bank details: ANZ Bank (Vietnam) Ltd, Ho Chi Minh City Branch
4. Payment details: Payment for "input 16 digits credit card number" (Without any space or dot " . " or dash "-")

Example: "Payment for 4628123456781234"



Call ANZ Cards 24/7 at 1900 1276 for ANZ Credit Card payment with maximum amount of VND 5,000,000 per request



### ANZ branches

\* Cash deposit free-of-charge via ANZ Credit Card Fast-Cash Deposit Service (Kumho, District 3, Le Thai To branch):

1. Cardholder or nominated payer complete Deposit Envelope with full cardholder name, card account details, payment amount and nominated payer information (if any). For nominated payer, attach ID/ passport copy in the envelope is required.
2. Take the carbon copy inside the envelope for your record.
3. Put the cash payment amount in the envelope, seal it and put into Credit Card Payment Drop Box.  
Maximum deposit amount per customer is VND10 mil per day.

\* Cash deposit and transfer services over-the-counter. ANZ Credit Card number must be clearly highlighted. Payment equal to or less than VND 1mil will be applied fee of VND60,000.

The customer/the payer should be aware that there are risks associated with the payment instruction by way of indicating credit card number only (the "Instruction"), including but not limited to risks arising due to negligence and wrong input of the recipient's credit card number. The fund transfer will be made relying solely on the recipient's credit card number and there might not be any verification prior to transfer or confirmation after the transfer is made.

## Understanding interest

### What is interest?

Interest is a charge for providing credit. Interest is applied to purchases, cash transactions, instalment plans and interest from previous months and fee charges.

### How is interest calculated?

Interest is calculated on the daily closing account balance and is applied at the end of the statement period. The corresponding daily interest rate is used for this calculation.

Where special rate applies, for example, in case an instalment plan offer is accepted, the rate that applies to the offer will be used to calculate on that part of the balance.

### When is interest charged?

Interest is charged if the statement closing balance is not paid off in full by the statement due date each month and accrued from the day of each transaction in that statement.

Interest is charged on cash transactions from the date they are made until the full amount of the transaction is paid off in full. There is no interest free period for cash transactions.

For instalment plan(s), its interest (if any) will be applied in accordance with the agreed tenor of the plan.

### What is an interest free period?

The maximum interest free period for purchases is the number of days from the transaction date to the payment due date.

Cash advances on your ANZ Credit Card accrue interest from the day of the transaction, and so are not included as part of your interest free period. Refer to your ANZ Credit Card Terms and Conditions for more information.

The interest free period is not applicable to instalment plan(s).



### When will you stop seeing interest billed to your statement?

Once you make your next full payment by the due date, your interest free benefits for purchases will automatically reinstate. However, interest is charged to your ANZ Credit Card account up until the full payment is received. A final interest charge will appear on your next statement. For instalment plan(s), as interest is computed daily, you may see the last remaining interest due from your instalment transaction posted after the full instalment amount is paid.

## Understanding Reward

### What is Reward?

Reward is cashback granted to card account of Primary Cardholders based on spending (eligible transactions) made by both the Primary and Supplementary Cardholders.

Reward includes base cashback applied to all eligible spendings in the statement cycle, and bonus cashback (if any) on pre-defined period and target cardholders.

### Who is eligible for ANZ Reward?

All ANZ Credit Cardholders holding a valid ANZ Credit Card of Classic, Gold, Platinum, Signature Priority Banking Visa Platinum are eligible to participate in the program.

Reward granted shall be conditional upon the fulfilment of the terms of the Rewards Program by the cardholders.

### What are eligible transactions for Reward?

Spending eligible for the Reward Program include both domestic and international retail transactions using the card. Cash advance transactions, Instalment Plan, FlexiFund and any other fees howsoever called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment and late payment fees will not be counted for the purpose of the reward under this Reward Program.

### How do you find out your Reward balance?

Your Reward balance will be reflected on your credit card statement with below details:

- Reward cashback credited from last month
- Reward cashback earned this month
- Reward cashback earned year-to-date

### How do you utilise your Reward?

Your reward (if any) accumulated in this month (one statement cycle) will automatically disburse to your account and deduct to your outstanding balance (the total amount you owe) of next statement cycle.

ANZ may, at its sole discretion, withdraw or cancel any reward if cardholder's spending is deemed not to be satisfactory



## Understanding ANZ Autopay

### Who can register for ANZ AutoPay facility?

Only Primary Cardholders can request for registration/ amendment of ANZ AutoPay service by:

- Visit ANZ Branch and complete ANZ Credit Card AutoPay Service Registration form
- Download the ANZ Credit Card AutoPay Service Registration form on [anz.com/Vietnam](http://anz.com/Vietnam), completing the form with signature and sending to [ask@anz.com](mailto:ask@anz.com) via registered email for ANZ Credit Card

You can request for cancellation of the service/biller(s) via ANZ Cards 24/7 at 1900 1276

### Service is currently available for post-paid mobile (MobiFone, VinaPhone, Viettel), fixed line (Viettel, SST) & ADSL (Viettel, SST)

There is no limit of number of registered bills.

### How do I know if my bills are registered successfully?

You will get sms message within 10 days to confirm your registration status on billers detail. If you get no such notice, please contact ANZ Cards 24/7. If you get failure notification, you need to re-check your relevant bill or validate the bill account with Service Provider to request amendment for ANZ AutoPay

Request for registration/amendment or cancellation received by ANZ from the 15<sup>th</sup> of the month will take effect from the subsequent month.

### How do I know my monthly bill payment is successful?

Apart from sms confirmation on your registration status, your successful payment will be shown in details on credit card monthly statement. Otherwise, you would get sms notification that bill payment for the specific month fails and needs to be managed by yourself for the month.

### How is ANZ AutoPay processed?

ANZ shall debit your card account for bill payment on the 8<sup>th</sup> & 15<sup>th</sup> of each month. In case the 8<sup>th</sup> & 15<sup>th</sup> falls on a non-working day (weekend or public holiday), the bill payment will be processed the next working day or before the due day of the bills. Due to no limit of registered bill number, please ensure that your card limit is sufficient for total bill amount, or the payment does not make your card over-limit, otherwise you would get sms notification of payment failure.

## Understanding SMS Banking

Without registration required, you can activate your credit card/ check card balance and status on the go with free SMS Banking Service.

*\* Standard Telco SMS charges of 500VND/SMS apply*

SMS Banking is a smart way to access your credit card account whenever you want:

- Activate your credit card within 24hours (or next working day)
- Keep track of your beginning credit card balance, minimum amount due and payment due date with our 24/7 SMS Center.

How to text:

### SMS

Text **ACT <Your card limit>** to 8069

### To get

To activate your credit card  
Example: Text **ACT 10000000** to 8069

Text **BAL <4 last card number digits>** to 8069

Your daily credit card outstanding balance

Text **DUE <4 last card number digits>** to 8069

Your due amount, due date and minimum due amount

## SMS Alert service

You can enjoy peace of mind from unauthorised transactions with sms notification sent within 5 minutes for every retail or cash transaction to your registered mobile. This instant alert protects you against fraudulent activity on ANZ credit card account and makes 24/7 SMS Banking fully convenient to get credit card information at your fingertips.

Monthly charge will apply (please refer to Fee Schedule at [anz.com/vietnam](http://anz.com/vietnam)) except you want to opt out by calling ANZ Cards 24/7 at 1900 1276 ext.2. The charge will be upfront every quarter and pro-rate charge will be refunded from the month you opt out.

## Useful tips when using your ANZ Credit Card

- ✎ Always pay by the due date at least the minimum payment including any amount due immediately.
- ✎ Ensure your ANZ Credit Card limit is appropriate and manageable for you. Contact ANZ Cards 24/7 at 1900 1276 if you have any concerns.
- ✎ Make sure you sign your ANZ Credit Card, and always keep it safe.
- ✎ Do not disclose your PIN to anyone to keep it close to your card.
- ✎ If your ANZ Credit Card is lost or stolen, call ANZ Cards 24/7 immediately at 1900 1276.

## Get to know your statement

1. **Account Number:** This is your customer account number for making credit card payments via ATMs, over the counter or internet. This is different from your credit card number. We have assigned an account to you for security purposes. This account cannot be used for any transaction except for credit card payments
2. **Credit limit:** Your credit line granted by ANZ. This limit is shared with your supplementary account/s (if any)
3. **Available credit limit:** the limit available to use at the statement date
4. **Overdue/Overlimit:** Any amount overdue (not paid from your previous statement), and/or any amount in excess of your existing credit limit
5. **Minimum amount due:** This is the amount consist of repayment amount due for the instalment plans (if any) required by this statement and minimum due for the rest balance of the statement
6. **Due Date:** The date by which the required payment (at least the minimum payment) must be made to avoid late charges
7. **Total minimum payment due:** This is the minimum total payment required for this statement (combination of Overdue/Over limit and minimum amount due)
8. **Opening Balance:** The balance carried forward from your previous statement
9. **Interest charges:** Total of all interest charged on purchases, cash advance, finance charge, fees, instalment plan, etc. as of the statement date. Breakdown of each categories interest amount is clearly provided on following page in the statement
10. **Reward cashback:** reward granted based on eligible spending per statement cycle made by both Primary and Supplementary Cardholders, automatically credited to the card account of primary cardholder. Reward earned this statement cycle automatically disburse to the card account and deduct to outstanding balance of the next statement cycle.
11. **Outstanding balance:** is the total amount you owe, inclusive of purchase, cash advance, fee & charge and instalment plan balance (including all payments not yet due on instalment plans accepted), deducted by the reward cashback (if any). For account with instalment plan, paying this outstanding balance might result in early payment fee to be charged.
12. **Statement closing balance:** Total outstanding balance less payment not yet due on Instalment plans accepted. This amount if to be paid in full will retain for you the interest free period applied for purchase transaction.



### EASY & CONVENIENCE

- SMS **ACT** <Your card limit> to 8069 to activate your ANZ credit card

Example: sms ACT 10000000 to 8069


- SMS **BAL** <4 last card number digits> to 8069 to get your daily credit card outstanding balance.

- SMS **DUE** <4 last card number digits> to 8069 to get your due amount, due date and minimum due amount.

For more information, enquiry, request, contact ANZ Credit Card:

 1900 1276

 anz.com/vietnam

 ask@anz.com