

## TERMS AND CONDITIONS

**1. Name of the promotion:** enjoy Eddas trolley bag for registration of ANZ credit card

**2. Promotion period:** 24/08/2015 – 26/10/2015.

**3. Area applicable to the promotion:** Only New Credit Cardholders of ANZ Classic Credit Card, ANZ Gold Credit Card, ANZ Platinum Credit Card, ANZ Travel Platinum Credit card issued by ANZ Bank (Vietnam) Limited are eligible for this promotion.

### 4. Promotion mechanism

Card Type	Acquisition Reward	Top up Offers	
		Total accumulative spending within 30 days	Reward
<b>Classic</b>	Eddas Trolley Bag 20" worth VND 2 million	From <b>VND 10 million</b>	Agoda voucher worth <b>VND 1 million</b>
<b>Gold</b>	Eddas Trolley Bag 20" worth VND 2 million	From <b>VND 15 million</b>	Agoda voucher worth <b>VND 1,5 million</b>
<b>Core Platinum SPB Platinum</b>	Eddas Trolley Bag 25" worth VND 2,5 million	From <b>VND 20 million</b>	Agoda voucher worth <b>VND 2 million</b>
<b>Travel Platinum</b>		From <b>VND 30 million</b>	Agoda voucher worth <b>VND 1 million &amp; complimentary 5,000 miles</b>

### 5. Details of terms and conditions

#### a/ Acquisition Reward:

- Primary Gold/Core Platinum/SPB Platinum/Travel Platinum qualified cardholders are those who complete application & submit all required documentations by 26/10/2015 and whose card is approved by 26/11/2015. Primary Cardholder must activate and pay-off the 1st year annual fee in 1st statement cycle.
- Primary Classic qualified cardholders are those who complete application & submit all required documentations by 26/10/2015 and whose card is approved by 26/11/2015. Primary Cardholder must activate, pay-off the 1st year annual fee in 1st statement cycle and make purchase transaction with minimum value of VND one (1) million within 30days from the card issuance date.

- The qualified transactions will be based on the date transactions are made within the promotion period and posted to the ANZ Credit Card account no later than Dec 31<sup>st</sup>, 2015 (hereafter called "Posting Deadline").
- Qualified transactions can be made by Primary Cardholder and/or Supplementary Cardholder.
- ANZ will send the Notification Letter to eligible Primary cardholders by email address registered with ANZ in Oct, Nov15 and no later than 15/01/2016. 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.
- Redemption must be made no later than 31/01/2016 (hereafter called "Redemption period"). The Primary cardholders' ANZ Notification Letters, ID card/Passport must be presented upon receipt at the designated addresses shown on Notification Letter
- Each Primary cardholder shall be eligible for only one (01) item during the promotion period (not applied for Supplementary cardholder). In case Cardholders successfully apply and maintain more than one Credit Card types during the promotion period and they are all qualified for the Prize, Cardholders will be only awarded with the Prize of highest value.

**b/ Top-up Offers:**

- Total accumulative spending must be made within 30 days from the card issuance date. The qualified transactions will be based on the date transactions are made within the promotion period and posted to the ANZ Credit Card account no later than 31/12/2015 (hereafter called "Posting Deadline").
- Qualified transactions can be made by Primary Cardholder and/or Supplementary Cardholder.
- In case Cardholders have more than one Credit Card types during the promotion period, and they are all qualified for the Prize, Cardholders will be awarded with the Prize of highest value.

- ANZ will send the Notification Letter to eligible Primary cardholders by email address registered with ANZ in Oct, Nov15 and no later than 15/01/2016. 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.
- Agoda e-voucher code will be provided in Notification Letter. Cardholder must input this code when booking on Agoda to get the reward. Agoda e-voucher code will be valid for booking within 3 months and by 15/04/2016 at the latest.
- Complimentary 5.000 miles will be credited to Primary ANZ Travel Platinum Credit Cardholder no later than 31/01/2016.

**c/ General Terms and Conditions:**

- This promotion program will not be available for cardholders being ANZ staffs and cardholders who have applied under other annual fee waiver promotions.
- Eligible purchase transactions do not include cash advance transactions at counters, ATMs or POS and other cash advance transactions, ANZ fee-related transactions and e-wallets charging by credit.
- Disputed, cancelled and/or reversed transactions during the Promotion period will be deducted from the total eligible purchase amount.
- Eligible Cardholder can be disqualified from the promotion in the event that their ANZ Credit Card becomes delinquent, fraud, cancelled or terminated within the promotion period or gift awarding period or if their Notification letter was invalid or fraudulent.
- In case card is closed or is not in a good credit standing within 1 year from the issuance date, ANZ reserves the right to charge back 100% the full retail price of the gift to any account cardholder maintains 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 reward shall be settled directly between the Cardholders and vendor.
- Reward cannot be converted into cash.
- The decisions of ANZ on all matters relating to Promotions are final, conclusive and binding and no correspondence will be entertained.

ANZ Bank (Vietnam) Limited ("ANZ") is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL). ANZBGL is incorporated in Australia, and is an authorized 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.