



# TERMS AND CONDITIONS

**1. Name of the promotion:** Enjoy Misfit watch & Harman stereo when register ANZ Credit Card

**2. Promotion period:** 16/03/2015 – 29/05/2015.

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

**4. Promotion mechanism:**

- Cash-back 1<sup>st</sup> year annual fee for new ANZ Primary Credit Card for customers who have at least 4 transactions from VND 400,000 per transaction within 30 days from the issuing date.
- Cash-back 1<sup>st</sup> year annual fee or new ANZ Supplementary Credit Card for customers who have at least 1 transaction by Supplementary card within 30 days from issuing date.
- Register ANZ Classic & Gold to enjoy “Misfit Flash watch at VND 499,000” for customers who have at least 4 transactions from VND 400,000 per transaction within 30 days from the issuing date and accumulative spending of VND 10 million within 30 days from the issuing date.
- Register ANZ Platinum & SPB Platinum to enjoy “Harman stereo at VND 999,000” for customers who have at least 4 transactions from VND 400,000 per transaction within 30 days from the issuing date and accumulative spending of VND 10 million within 30 days from the issuing date.

**5. Details of terms and conditions:**

- Primary cardholders must complete application & submit all required documentations by 29/05/2015.
- This promotion program will not be eligible for cardholders applying ANZ Credit Card under ANZ staffs and other promotion programs occurred at the same time with such promotion.



- The 1<sup>st</sup> year annual fee will be charged when activation and reverted for qualified cardholders in May, Jun & Jul 2015.
- The qualified transactions (concerning in term 4) will be based on the dates the transactions are made within the promotion period, not later than Jun 30<sup>th</sup>, 2015 and these transactions are posted to the ANZ Credit Card account not later than 05 Jul, 2015 (hereafter called "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 coffee machine must be made during 2 weeks from issuing date of Notification Letter in May & Jun 2015 (hereafter called "Redemption period"). The Primary cardholders have to purchase by their own ANZ Credit Cards and their ANZ Notification Letters, ID card/Passport must be presented upon on receipt at the designated addresses shown on Notification Letter ("the Stores").
- Each Primary cardholder shall be eligible for only one (01) item during the promotion period (not applied for Supplementary cardholder).
- The winners must claim their prizes within two (02) weeks from Notification Letter issuance date at the designated ANZ pick-up location.
- Transactions made by the Supplementary Cardholder 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 fee, cash advance fee, interest, credit card payment, debit adjustment, late fee 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 (01) 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 Cardholder 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 & 1<sup>st</sup> 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 product 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.

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.