

# TERMS AND CONDITIONS

**1. Promotion period:** 10<sup>th</sup> February 2017 – 24<sup>th</sup> March 2017 (“**Promotion Period**”).

**2. Eligible Customers:** Active Primary & Supplementary Cardholders of good credit standing (“Cardholders”) of ANZ Visa Classic Credit Card, ANZ Visa Gold Credit Card, ANZ Visa Platinum Credit Card, ANZ Visa Signature Priority Banking Platinum Credit Card & ANZ Travel Visa Platinum (“Credit Card”) issued by ANZ Bank Vietnam Limited (“ANZ”) are eligible for this promotion.

## 3. The Prizes:

3.1 To be eligible for this promotion, Cardholders have to follow the conditions in the following table:

| All card types               | Grand prize   | Additional prize   |  |
|------------------------------|---|--|--|
|                              |   | Ha Noi   | Ho Chi Minh  |
| Prize Detail                 | 01 Saigon Tourist voucher valued VND 20 mil                             | 01 dinner buffet voucher (for two pax) at Daewoo Hotel Ha Noi        | 01 dinner buffet voucher (for two pax) at Sofitel Saigon Plaza |
| Total Prize                  | 10  | 80   | 100  |
| Requirement                  | 10 Eligible Credit Cardholders have highest total spending              | 180 Eligible Credit Cardholders have earliest minimum total spending |  |
| Minimum spending requirement | Have a minimum total spending of VND 15,000,000 within promotion period |  |  |

3.2 Total spending is accumulated from international and local POS and online of all ANZ Credit Card types which Cardholders have during the promotion period.

3.3 If the number of qualifiers is more than the number of grand prizes, prizes will be given to the cardholder who first reached the highest total spending within promotion period.

3.4 If the number of qualifiers is more than the number of additional prizes, prizes will be given to the cardholder who reached the minimum total spending sooner.

3.5 Each Primary Cardholder is eligible to receive a maximum of 01 Prize of higher value.

3.6 If the winners may become disqualified for any reason to be eligible for the prize, the prize will be given to next winners in the list if any.

#### **4. Qualified transactions/cardholders:**

4.1 The eligible 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 no later than 07<sup>th</sup> April, 2017

4.2 Transactions made by the Supplementary Cardholders will be counted under the Primary Cardholders.

4.3 Transactions which are converted to FlexiCash 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.

4.4 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.

#### **5. Gift redemption process**

5.1 Qualified Cardholders will receive Notification message from ANZ by email or SMS on 18<sup>th</sup> April, 2017. ANZ will not be responsible for non-delivery of the Notification message in case Cardholder has failed to provide or incorrectly provided contact details or the failure of delivery has been caused by reasons beyond control of ANZ.

5.2 Full details about redemption period and location will be mentioned in the Notification message. Eligible Cardholders will follow the instruction in Notification message to pick up the Prize. After the redemption period, the Prize will be forfeited in favor of ANZ.

5.3 The Prize is not convertible to cash or credit.

5.4 Any dispute concerning the quality of the Prize shall be settled directly between the Cardholder and the relevant partner.

#### **6. Other Terms & Conditions:**

6.1 For any disputes, Cardholders have to raise ANZ for further investigation not later than 18<sup>th</sup> May, 2017. After this deadline, ANZ will not entertain any exceptional requests.

6.2 The decisions of ANZ on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.

6.3 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.



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