



TERMS AND CONDITIONS

1. Name of the promotion: Share your ANZ experience & be rewarded

2. Promotion period: 01/07/2014 – 31/08/2014

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

4. Promotion mechanism:

Mechanics	Promotion period	Prize detail
Existing ANZ credit card holders who refer new customers to ANZ credit card during promotion period and referees activate their credit card	submission by (including) 15/09/2014 and activate card by 30/9/2014	<ul style="list-style-type: none">- Cashback VND200,000 for each successful Classic- Cashback VND300,000 for each successful Gold- Cashback VND500,000 for successful Platinum credit card

5. Details of terms and conditions

- The successful referral is defined to be issued by assigned ANZ sales team and activate card by 30/9/2014.
- Eligible Referrers are current ANZ credit cardholders issued before 1/7/2014 by ANZ bank (Vietnam) Limited. Eligible referrals have to be sent from registered phone or email of current ANZ credit cardholders
- The cash-back will be inform and revert in Oct 2014 for the qualified cardholders
- This program is not applicable to existing ANZ cardholders who are involved in the Credit Card processes - Sales & Distribution, Card Product, Card Operations, Credit Assessment and Call Centre selling card team.
- The decision of ANZ on all matters relating to this promotion is final, conclusive and binding.
- Fraud, abuse or any unauthorized action relating to the credit card transaction may result in forfeiture of the free voucher under this promotion. This forfeiture shall be without prejudice to any legal action that may be undertaken by ANZ.
- To the extent permitted by law, ANZ reserves the rights to terminate, change or otherwise deal with the promotion at any time it deems appropriate without prior notice



to the customers. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person; however arise, in relation to this promotion

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 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