



TERMS AND CONDITIONS

Promotion Name: **Your smart way to make the purchases.**

1. Promotion period: from 01 June – 31 July 2014

2. Eligible Customers: Active Primary & Supplementary Credit Cardholders of ANZ Classic Credit Card, ANZ Gold Credit Card, ANZ Platinum Credit Card and ANZ Signature Priority Banking Platinum Credit Card (“Cardholders”) issued by ANZ Bank Vietnam Limited (“ANZ”) and being eligible for ANZ Fixed Payment Plan (FPP).

3. Registration Criterion:

3.1 To participate in this promotion, Cardholders need to register by sending a registration SMS in the required format “ANZKM” to 8069 anytime during the Promotion Period and will receive a confirmation SMS from ANZ

3.2 Only registration SMS from the phone numbers which have been registered with ANZ credit cards database are considered valid registrations

3.3 The eligible cardholders must make the purchase by ANZ Credit Card with the minimum amount of VND 12,000,000 and convert to ANZ Fixed Payment Plan 6, 12, 18, 24 months via Hotlines 18001559 after 3 days from transaction date at the stated transaction processing fee and/or interest rate in order to receive the cashback.

4. The Offer:

To be eligible for this promotion, the Cardholders need to purchase the following amount at any merchant and convert to ANZ Fixed Payment Plan 6 or 12, 18, 24 months:

Tiers	Eligible Fixed Payment Plan Amount	Cashback
1	From VND 12 million	VND 300.000
2	From VND 20 million	VND 500.000

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

Each Primary Cardholder shall be eligible for only one (1) cashback awarding within the promotion period.

5. Other Terms and Conditions:



- The eligible cardholders need to convert any transactions with the minimum amount of VND 12,000,000 to ANZ Fixed Payment Plan 6, 12, 18, 24 months at the stated interest rate and transaction processing fee in order to receive the cashback.
 - All payment must be made by ANZ Credit Cards and the transaction must be converted to instalment by 20 August 2014.
 - Early termination fee of 2% applies when cardholders cancels their Fixed Payment Plan before the number of months of the plan selected is finished.
 - Cashback amounts shall be credited to the Primary Cardholder's accounts in September 2014. Cashback awarded will appear in Cardholders' the ANZ Credit Card monthly statement as a credit transaction to the total outstanding balance and Cardholder still has to pay the minimum amount due (if any) for that billing statement. The Cashback amount will not be counted as a payment amount.
 - 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.
 - For any disputes, Cardholders have to raise to ANZ for further investigation not later than 30 November 2014. After this deadline, ANZ will not entertain any exceptional requests.
 - 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
- 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.**