

## Terms and Conditions

**1. Name of the promotion:** cashback VND 500,000 and up to 60% off at Thien Hoa Electronics Centre with ANZ Credit Card

**2. Promotion period:** from 8 September – 30 September 2014 (“**Promotion Period**”)

**3. 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”) in good credit standing issued by ANZ Bank Vietnam Limited (“ANZ”) are eligible for this promotion.

**4. Outlet addresses:**

Thien Hoa Coop Mart, 497 Hoa Hao, Ward 7, District 10, HCM

- Thien Hoa Go Vap, 168 Quang Trung, Ward 10, Go Vap District , HCM
- Thiên Hoa District 7, 571 Huynh Tan Phat, Tan Thuan Dong Ward, District 7, HCM
- Thien Hoa District 12, 2-6B Truong Chinh, Tan Thoi Nhat Ward, District 12, HCM
- Thien Hoa District 10, 277B Cach Mang Thang Tam, Ward 12, District 10, HCM
- Thien Hoa Binh Duong, 333 Binh Duong High Way, Thuan Giao Ward, Thuận An, Binh Duong province.

**5. Registration Criterion:**

- To participate in this promotion, Cardholders must pay the whole amount from VND 15,000,000 and above using ANZ Credit Card and then call 18001559 to register.
- Only apply to the first 50 qualified transactions call to ANZ Callcenter
- Each Card Holder only get cash back 1 time during promotion.

**6. The Offer:**

- Cash Back promotion can be combined with additional 10-30% off on promotional price for selected items at Thien Hoa, and be combined with 0% interest instalment program
- The qualified transactions will be based on the date of the call of Card Holders to ANZ Call Center to register within the promotion period and must be posted to credit card account no later than 30 September 2014
- In case the card holder returns any product and Thien Hoa reverts all amount for Card Holders, the card holder shall not be eligible for the cash back. In case of Card Holders already got cash back, the amount will be deducted accordingly by ANZ in the next statement.

## **7. Other Terms and Conditions:**

- Cashback amounts VND 500,000 shall be credited to the Primary Cardholder's accounts in latest 10/11/ 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.
- Transactions such as, FlexiFund 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
- 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 registration was invalid or transaction fraudulent.
- Fraud, abuse or any unauthorized action relating to the credit card transaction or cash back at Thien Hoa Electronics Centre may result in forfeiture this promotion. This forfeiture shall be without prejudice to any legal action that may be undertaken by ANZ
- The decisions of ANZ on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.
- 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.**