



## TERMS AND CONDITIONS

### Promotion: SPECIAL YEAR-ENDED OFFER FROM ANZ AT PICO

1. Promotion period: 10<sup>th</sup> Oct to 15<sup>th</sup> Dec, 2013 or until full utilisation of VND 600 million , as decided by ANZ in its discretion and for all cardholders at indicated Pico Electronics shops, whichever is earlier.
2. Discount 10% for every bill payment VND 5 million and above when convert to instalments for up to 12 months, but not over VND 1 million/card holder during promotions.
3. Address Pico shops:
  - 76 Nguyen Trai, Thanh Xuan, Hanoi
  - 324 Tay Son, Dong Da, Hanoi
  - 35 Hai Ba Trung, Hoan Kiem , Hanoi
  - 173 Xuan Thuy, Cau Giay, Hanoi
  - 20 Cong Hoa, Ward 12, Tan Binh District, HCMC
4. This offer is not in conjunction with other promotions. To be eligible to 10% discount, cardholders must make the purchase by ANZ Credit Card and convert to 0% interest for up to 12 months instalments. Cardholders must pay full amount of bill payment VND 5 million and above, fill in the form at Pico and call 18001559 after 3 days to convert to instalments, set up fee 2.99% will be applied.
5. The qualified transactions will be based on the dates of the transactions within the promotion period and they have to be posted to credit card account and convert instalment on or by 31<sup>st</sup> December 2013.
6. In case of dispute including without limitation to the Cardholder's eligibility, coverage of dates, fulfilment, ANZ's decision shall prevail. Any questions or disputes regarding the Cardholder's eligibility for the Promotion or for any discount shall be resolved by ANZ at its sole discretion.
7. 10% of cashback will be posted by January 2014
8. Fraud, abuse or any unauthorized action relating to the credit card transaction or cash back at Pico Electronics may result in forfeiture this promotion. This forfeiture shall be without prejudice to any legal action that may be undertaken by ANZ.



9. To the extent permitted by laws, 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.
10. 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.