



TERMS AND CONDITIONS

Campaign: "No Conversion Fee – FPP with Interest Rate"

1. Promotion period: 10th August 2017 to 16th October 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 SPB Platinum Credit Card & ANZ Travel Visa Platinum ("Credit Card") issued by ANZ Bank Vietnam Limited ("ANZ") are eligible for this promotion.

3. Promotion details:

3.1 No Instalment Conversion Fee for Fixed Payment Plan (FPP) with interest rate which is successfully transacted and converted within the promotion period.

3.2 Each cardholder is eligible to be refunded maximum VND 400,000 for FPP transaction with interest rate converted during promotion period.

3.3 ANZ instalment program is applicable for bills with value from VND3 millions.

4. Qualified transactions/cardholders:

4.1 The eligible plans will be based on the date the transactions are made and converted during promotion period.

4.3 Eligible Cardholders can be disqualified from the campaign 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. Redemption process:

5.1 Instalment Conversion Fee will be charged once FPP is successfully converted. This Fee will be refunded no later than 17/11/2017 with condition FPP transaction is still active.

5.2 Qualified Cardholders will receive Notification message from ANZ by email or SMS no later than 17/11/2017. 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.

6. Other Terms & Conditions:

6.1 For any disputes, Cardholders have to raise ANZ for further investigation not later than 20/11/2017. 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.