

Item No. 0001 DATE 01.01.10 Health is gold promotion



## Health is Gold Promotion

22/02 - 21/05/2010



## Introduction

High workload and a busy life can distract you from taking care of yourself and getting regular check-ups.

Between 22 February and 21 May 2010, if you use any ANZ product, you have a chance to receive an exciting health care instant gift, and especially go into the Lucky Draw to win other wonderful prizes.

In addition, if you apply for an ANZ Home Loan or Auto Loan, you will receive a discount interest rate of **0.68% p.a.** for the first year.

### “Health is Gold” Promotion

Join ANZ promotion today to have the chance to win trips to Europe for 2 persons and other fantastic gifts.



#### 02 Special Prizes

Each prize is a trip for 2 persons to Europe, including medical check-up



#### 04 First Prizes

Each prize is a 3-year medical check-up card at SOS International



#### 78 Second Prizes

Each prize is an Ozone fruit purifier



#### 130 Third Prizes

Each prize is a First-aid Kit for your family



#### Thousands of Consolation Prizes

Each prize is an Instant hand sanitizer

# Terms & Conditions

## 1. Name of the Promotion:

Health is Gold Promotion

## 2. Promotions products/services:

Customers need one of the following conditions:

### 2.1 For new individual customers:

- Apply for a Mortgage or Car Loan during the promotion period and maintain the transaction account- Smart Account with minimum balance of VND3,000,000 during the promotion period; or
- Open a Smart Account and maintain the minimum balance of VND3,000,000 or USD300 for VND account or USD account respectively during the promotion period; or
- Open an Online Saver Account and maintain the minimum balance of VND5,000,000 or USD1,000 for VND account or USD account respectively during the promotion period; or
- Open a Term Deposit (at least one-month term) with minimum deposit of VND20,000,000 for VND account, or USD2,000, AUD2,000, EUR2,000, GBP2,000 for USD, AUD, EUR, GBP accounts respectively during the promotion period; or
- Open a Certificate of Deposits (at least one-month term) in foreign currencies with minimum deposits of USD2,000, AUD2,000, EUR2,000, GBP2,000 for USD, AUD, EUR, GBP accounts respectively during the promotion period; or
- Apply for a Gold Tower (Wealth management product) with minimum amount of VND200,000,000 or AUD20,000 during the promotion period; or
- Apply for a Life Care product with minimum sum assured of VND100,000,000 during the promotion period; or
- Apply for a Secured Savings product with minimum

target saving amount of VND100,000,000 during the promotion period; or

- Apply for a Credit Card during the promotion period and meet these two conditions
  - (i) credit cards application must be submitted at least 10 days before the end of campaign; and
  - (ii) the approved credit card must be collected no later than 3 working days after the end of the campaign. The coupon will be provided upon the customer's collection of the credit cards.

### 2.2 For ANZ existing individual customers:

- Apply a new product at ANZ in alignment with the Terms & Conditions specified in the above 2.1; or
- Roll over a Certificate of Deposit or Term Deposit or Gold Tower at ANZ in alignment with the Terms & Conditions specified in the above 2.1; or
- Agree to block the minimum balance of the Smart Account or Online Saver Account during the promotion period in alignment with the Terms & Conditions specified in the above 2.1. The customers contact ANZ branches to get the promotions issued.

## 3. Promotions period:

From 22 February 2010 to 21 May 2010 (inclusive of Saturdays, Sundays and national holiday)

## 4. Areas applicable to the promotions:

Nation-wide

## 5. Format of the promotions:

Lucky draw

## 6. Eligible participants:

- Individual existing and new customers who acquired products/services in alignment with the Terms & Conditions specified in the above 2.1. and 2.2.
- Customers who withdraw their corresponding minimum required deposit during the promotion

period or make premature cancellation of the product will be EXCLUDED from this promotion and is required to return the issued coupons to ANZ for cancellation

## 7. Prize structure:

(See Table 1)

Besides, customers have chance to win other prizes at the transaction.

Note:

- The prizes are not transferable into cash
- Value of prizes are subject to manufacturers' prices on signing the purchase contract

## 8. Details of the promotions:

### 8.1 Description:

- Each new individual customer who registers for each of the above mentioned products of ANZ Vietnam (as detailed above) during 22 February 2010 to 22 May 2010 will be issued one (1) lucky draw coupon for each of the registered products during the promotion period.
- Existing customers have a TD / CD / Gold Tower

roll-over during the promotion period need to contact ANZ branches to receive the lucky draw coupon.

- The more money customers deposit or the more products customers purchase, the higher the chance customers will win. The maximum number of coupons each customer can receive is 20 (twenty) per transaction.
- A lucky draw coupon will contain a serial number (which is the lucky draw number), customer's personal information, and account information. To be eligible for the lucky draw, a lucky draw coupon is required to have the above information in full.

### 8.2 Structure of lucky draw coupon issuance:

(See Table 2)

- The lucky draw ceremony will be held in Ho Chi Minh City after the promotion period ends. Venues and timing of the ceremony will be notified at all ANZ branches and transactional offices, ANZ website as well as on selective media.
- The lucky draw ceremony will be organized under the supervision of representatives from Vietnamese Authorities, ANZ Management and Representatives from the Media Circle.

**Table 1: Prize structure**

Prize structure	Description	Quantity each prize	Amount (VND)
Special Prize	Trip for 2 persons to Europe (France and Italy), including medical check-up	02	165,000,000
First Prize	3-year medical check-up card at SOS International	04	46,197,500
Second Prize	Ozone fruit purifier	78	1,450,000
Third Prize	First Aid Kit	130	253,000

**Table 2: Structure of lucky draw coupon issuance**

Account type	Minimum deposit for 1st coupon issuance	Base amount for every extra coupon issuance	Example
Term Deposit (TD) and Certificate of Deposit (CD)	VND 20,000,000 or USD 2,000; or AUD 2,000; or EUR 2,000, or GBP 2,000	<ul style="list-style-type: none"> <li>For each extra amount of VND 20,000,000 or USD 2,000; or AUD 2,000; or EUR 2,000; or GBP 2,000</li> </ul>	<ul style="list-style-type: none"> <li>For a 1-month deposit of USD 7,000: 3 coupons.</li> <li>For a 3-month deposit of VND 500,000,000: 20 coupons.</li> </ul>
Smart	VND 3,000,000 or USD 300	<ul style="list-style-type: none"> <li>For each extra amount of VND 3,000,000 or USD 300.</li> </ul>	<ul style="list-style-type: none"> <li>For a Smart Account with minimum balance of VND30,000,000: 10 coupons</li> </ul>
Online Saver	VND 5,000,000 or USD 1,000	<ul style="list-style-type: none"> <li>For each extra amount of VND 5,000,000 or USD 1,000</li> </ul>	<ul style="list-style-type: none"> <li>For an Online Saver with minimum balance of VND 40,000,000: 8 coupons.</li> </ul>
Gold Tower	VND 200,000,000 or AUD 20,000	<ul style="list-style-type: none"> <li>For each extra amount of VND 100,000,000 or AUD 10,000.</li> </ul>	<ul style="list-style-type: none"> <li>For a VND Gold Tower of VND 500,000,000: 5 coupons</li> <li>For an AUD Gold Tower of AUD 100,000: 9 coupons</li> </ul>
Secured Savings	Target saving amount of VND 100,000,000	<ul style="list-style-type: none"> <li>For each extra amount of VND 100,000,000</li> </ul>	<ul style="list-style-type: none"> <li>For a Secured Savings product with target saving amount of VND 500,000,000: 5 coupons</li> </ul>
Life Care	Sum Assured of VND 100,000,000	<ul style="list-style-type: none"> <li>For each extra amount of VND 100,000,000</li> </ul>	<ul style="list-style-type: none"> <li>For a Life Care with the sum assured of VND 600,000,000: 6 coupons</li> </ul>

### 8.3 Notice of prize winners:

List of winners will be announced on ANZ website, Lao Dong newspaper, Thanh Nien newspaper and at all ANZ Vietnam branches & transactional offices. Besides, the Bank will send letters of prize notification to every winner.

### 8.4 Prize winning eligibility:

- The lucky draw coupon must be kept in proper conditions in the full format as when it is issued. Worn-out or erased coupons are not accepted. Images and writing on the lucky draw coupon must be clear. It must be similar to the sample coupon that ANZ Vietnam registers at Trade Promotions Bureau, Ministry of Trade in advance of the promotions.
- Necessary papers for claiming the prize:
  - a. Lucky draw coupon
  - b. Identity card (or passport), Residence Registration book (original or notarised copy)
  - c. In case the winner authorises someone for prize collection, the winner must follow the authorization procedures as stipulated by civil laws
- The winning customers are required to submit the eligible lucky draw coupon and other required documents to ANZ main branches during working hours from 08.30 till 16.00 daily, except Saturdays, Sundays and public holiday.
- ANZ Branches / Transaction Offices  
  
(See Table 3)
- On receiving eligible documents from winners, ANZ will contact the customers to provide information on prize collection

### 8.5 Deadline for receiving prize claim documentation:

Within 10 working days (not including Saturday, Sunday and public holiday) from sending the notification to the customers (based on the date of the post office)

### 8.6 Deadline of prize collection:

21 June 2010.

### 8.7 For enquiries regarding this promotion, please contact:

Marketing Departments, ANZ Vietnam

- Hanoi branch: Tel: (84-4) 3 938 6901, extension: 2721, attn: Ms Thu Trang
- Ho Chi Minh city branch: Tel: (84-8) 3 829 9319, extension: 1272, attn: Ms Hoai Phuong
- 24-hour, toll free number: 1800- 1559

### 9. Responsibilities of prize notification:

- 9.1 Detailed terms & conditions of this promotion are clearly defined in the brochure distributed at ANZ premises and advertisements on the mass media.
- 9.2 Time and venue of the lucky draw ceremonies will be notified at all ANZ branches and transactional offices, on ANZ web and the media.
- 9.3 List of winners will be announced on ANZ web site, Lao Dong newspaper, Thanh Nien newspaper and at all ANZ branches and transactional offices. Besides, ANZ will send notification letter to every winner.

### 10. Others

- 10.1 The promotion is not applicable to ANZ staffs, advertising and printing agencies for this promotion.
- 10.2 Customers are to bear all expenses relating to prize collection such as transportation, personal expenses, and irregular income tax as regulated by Vietnamese law.
- 10.3 ANZ Vietnam may put pictures and information of the winners in its communications and advertisements without paying any fee.
- 10.4 Images of prizes in all communications materials are for illustration purposes.

**Table 3: ANZ Branches / Transaction Offices**

City	District	Address	Phone / Fax
Hanoi	Hoan Kiem	7 <sup>th</sup> Floor, Suncity Building, 13 Hai Ba Trung Street	P: +84 4 39386 901 F: +84 4 39386 930
Hanoi	Hoan Kiem	14 Le Thai To Street	P: +84 4 38258 190 F: +84 4 38258 188
Hanoi	Cau Giay	Room 102 - D5 Block, Tran Thai Tong Street	P: +84 4 62690600 F: +84 4 62690608
Hanoi	Cau Giay	1 <sup>st</sup> Floor, VIMECO Building, Pham Hung Street	P: +84 4 37833240 F: +84 4 37833246
Hanoi	Soc Son	Noi Bai International Airport	P: +84 4 35842460 F: +84 4 35842462
Ho Chi Minh	District 1	39 Le Duan Street	P: +84 8 3827 2926 F: +84 8 3822 3449
Ho Chi Minh	District 1	2 Ngo Duc Ke Street	P: +84 8 38299319 F: +84 8 38258619
Ho Chi Minh	District 3	65 Pham Ngoc Thach Street	P: +84 8 38209044 F: +84 8 38207310
Ho Chi Minh	District 5	86 Tan Da Street	P: +84 8 62610911 F: +84 8 62610921
Ho Chi Minh	District 7	Phu My Hung, 47 Nguyen Van Linh Boulevard	P: +84 8 54101666 F: +84 8 54102666

- 10.5 Participants to the promotions are responsible to acquire the promotion information on the mass media and at ANZ branches.
- 10.6 For enquiries on the promotions, ANZ Vietnam will handle in conformity to Vietnamese laws and Terms & Conditions of the promotions.
- 10.7 On participating in the promotions, participants are committed to The terms & Conditions with no exception. Failing this, participants are deemed not eligible to take part in the promotions.
- 10.8 According to the Vietnamese law issued by the Ministry of Trade, if there are no receivers for the above mentioned prizes after the end of the promotions, 50% value of the prizes will be handed to the state budget, the remaining 50% to be handled by ANZ.

## How to contact us



1800 1559 (free)



[anz.com/vietnam](http://anz.com/vietnam)



[ask@anz.com](mailto:ask@anz.com)



Visit your nearest ANZ office



ANZ Mobile Banking Services (free)