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ANZ Signature Priority Banking Visa Platinum
Credit Card - How your ANZ Credit Card works

 anz.com/vietnam

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ANZ credit cards fulfil your daily spending and allow you to conveniently shop online and overseas with year round premium privileges.

This guide has been created to give you an overview of how your ANZ credit card works. For detailed information on your ANZ credit card please refer to your ANZ Credit Card Terms and Conditions.

With an ANZ credit card you have a short-term loan to buy something now, and then pay the amount later.

Benefits at a glance

- 🍷 Get unlimited cashback on every spend
- 🍷 Buy now, pay later, up to 45 days free of interest on purchase
- 🍷 Flexible repayment with minimum amount only 5% of monthly outstanding balance
- 🍷 Easy internet and phone shopping, secured credit card eStatement service
- 🍷 Convenient payment methods including ATM & internet
- 🍷 24/7 account enquiry over phone

- 🍷 Convert purchases and cash transactions into easy monthly instalment plans*
- 🍷 Explore a world of exciting privileges and discounts with your ANZ credit card, recognized at over 1000 ANZ Spot partners across Asia.

Exclusive privileges for ANZ Signature Priority Banking Visa Platinum cardholders**

- 🍷 5% cashback on weekend dining spend (capped at VND300,000 with required minimum spend of VND10,000,000 per statement cycle)**
- 🍷 Travel insurance cover of up to USD500,000
- 🍷 Take advantage of Visa Platinum Concierge service assistance on travel, dining, shopping and everyday, business or special needs
- 🍷 Up to 75% discount special hotel deals when booking online at hotelclub.com/visa and up to 10% at Agoda.com/anz

More benefits available at www.visa-asia.com/premium/platinum

* Instalment plan: a retail or cash transaction converted into instalments over a fixed period of time
**Terms and conditions apply

How much credit am I eligible for?

The amount of credit (your credit limit) you are eligible for is calculated based on your financial and personal details provided at application for your credit card. ANZ reviews information including: your employment history, your financials, your banking history, repayment history and length of employment contract, to determine your credit limit. If the credit limit is higher than you need, you can ask for it to be reduced.

What if I spend over the credit limit?

If a transaction takes you over your credit limit, you must repay the excess amount immediately. You may be charged an over limit fee or have your ANZ credit card account suspended.

Using my ANZ credit card

When you use your ANZ credit card, your transaction details are sent from the retailer or service provider to ANZ. Your available credit limit is then reduced by the amount of the transaction and the details are recorded on your ANZ credit card statement.

It is important to carefully check the transaction amount and other details before you authorise the transaction, and again when you receive your ANZ credit card statement, to ensure your purchases.

In addition to using your ANZ credit card for purchasing from retailers and service providers, you can also use your ANZ credit card for cash advances.

A cash advance occurs when you use your ANZ credit card to withdraw cash from a branch or ATM or a cash equivalent transaction (for example when you purchase travellers cheques).

Fees and Charges

The fees and charges on your ANZ credit card account are detailed in the ANZ Credit Card Fee Schedule. If there is any change to these fees and charges, you will be notified.

The latest fee schedule can be accessed at anz.com/vietnam or at any ANZ branch or by calling ANZ Cards 24/7 at 1800 5999 26

Fees and charges may vary between ANZ credit cards and are charged for:

- Account maintenance (for example, annual credit card fees)
- Service fees (for example, late payment or over the limit fees)
- Transactions (for example, if you withdraw cash using your credit card)

Your ANZ credit card statement

You will be issued with a monthly ANZ credit card statement. This statement will include:

- details of transactions made for the statement period
- details of instalment plans (if any)
- interest and other charges
- Reward cashback (reward credited from last month, reward earned this month, reward earned year-to-date)
- a running balance
- payments made and payments due

Always read your statement carefully and make sure you understand your obligations as a credit cardholder. Statement information may vary for each type of product. However you should always check the amount you owe (your closing balance) and when the minimum monthly payment has to be paid, the amount of credit you have used, the amount of credit that is available to you.

If you do not receive your statement, call ANZ Cards 24/7 at 1800 5999 26 for a copy.

How much do I have to pay

You can choose to pay the full statement closing balance or part of it, but at least the monthly



minimum amount. If you do not pay the monthly minimum amount by the due date, you may be charged a late payment fee and your ANZ credit card account may be suspended or closed.

Interest will be applied when your payment is less than statement closing balance

Checking statement charges

If you find a charge on your statement that you do not recognise, please check your receipts. You may have forgotten about a transaction made earlier that month. Some merchants also have trading names different from the name that appears on the statement, a transaction may have been made by an additional cardholder.

If you still believe you have been incorrectly charged, the first step is to contact the merchant. If you are unhappy with the result, contact ANZ Cards 24/7 at 1800 5999 26 and ask for assistance with a disputed

transaction. If ANZ agrees that you have been incorrectly charged, and you have notified ANZ within a reasonable time, the transaction will be reversed and a refund processed to your account.

6 easy ways to pay for your ANZ credit card



Paying through Internet Banking (VND only)

1. Log on to ANZ Internet Banking (anz.com/vietnam)
2. Choose "Bill Payment" option
3. Select Biller Code "10002- VNN CR CARD"
4. Enter 16 digits ANZ credit card number (*)
5. Enter the amount you wish to pay
6. Press "Next"
7. Confirm the payment and save the receipt for future reference

Note: You must enrol for ANZ Internet Banking prior to using this payment option.

Payments at over 100 ANZ ATMs across Vietnam

1. Insert your ANZ Visa debit card and type in your PIN
2. Select "Bill Payment" option
3. Select Biller "VNN CRD"
4. Select pay "own bill" or "others bill"
5. Enter your ANZ credit card number (Without any space or dot "." or dash "-")
6. Enter the amount you wish to pay (Card payment amount limit is less than VND100M/ transaction)
7. Confirm your transaction and collect the receipt

Auto-Debit

Simply fill in the Auto-Debit Authorisation form at any ANZ branch to register. You can choose to pay the full closing balance or the minimum balance due for the month.

ANZ branches

Cash deposit and transfer services are available at all ANZ branches. Your ANZ credit card number must be clearly highlighted.

Cash deposit at any DongA Bank branch (free of charge*) or Telegraphic Transfer (TT) from any banks


* Service fee is waived for ANZ credit card payment made by cash deposit only. Payment at DongA Bank must be made 24-hours prior due date.

Simply deposit cash by filling the Deposit Slip at any DongA branch or transfer from any banks with following information:

1. Beneficiary account name: Credit Card Payment Account
2. Beneficiary account number: 4491845
3. Beneficiary bank details: ANZ Bank (Vietnam) Ltd, Ho Chi Minh City Branch

4. Payment details: Payment for "input 16 digits credit card number" (Without any space or dot "." or dash "-") of "input card holder's full name"

Example: "Payment for 4628123456781234 of NGUYEN VAN A"

 Call ANZ Cards 24/7 at 1800 5999 26 for ANZ credit card payment with maximum amount of VND5,000,000 per request

Understanding interest

What is interest?

Interest is a charge for providing credit. Interest is applied to purchases, cash transactions, instalment plans and interest from previous months and fee charges.

How is interest calculated?

Interest is calculated on the daily closing account balance and is applied at the end of the statement period. The corresponding daily interest rate is used for this calculation.

Where special rate applies, for example, in case an instalment plan offer is accepted, the rate that applies to the offer will be used to calculate on that part of the balance.

When is interest charged?

Interest is charged if the statement closing balance is not paid off in full by the statement due date each month and accrued from the day of each transaction in that statement.

Interest is charged on cash transactions from the date they are made until the full amount of the transaction is paid off in full. There is no interest free period for cash transactions.

For instalment plan(s), its interest (if any) will be applied in accordance with the agreed tenor of the plan.



What is an interest free period?

The maximum interest free period for purchases is the number of days from the transaction date to the payment due date.

Cash advances on your ANZ credit card accrue interest from the day of the transaction, and so are not included as part of your interest free period. Refer to your ANZ Credit Card Terms and Conditions for more information.

The interest free period is not applicable to instalment plan(s).

When will you stop seeing interest billed to your statement?

Once you make your next full payment by the due date, your interest free benefits for purchases will automatically reinstate. However, interest is charged to your ANZ credit card account up until the full payment is received. A final interest charge will

appear on your next statement. For instalment plan(s), as interest is computed daily, you may see the last remaining interest due from your instalment transaction posted after the full instalment amount is paid.

Understanding Reward

What is Reward?

Reward is cashback granted to card account of primary cardholder based on spending (eligible transactions) made by both the Primary and Supplementary Cardholders.

Reward includes base cashback applied to all eligible spendings in the statement cycle, and bonus cashback (if any) on pre-defined period and target cardholders.

Who is eligible for ANZ Reward?

All ANZ Credit Cardholders holding a valid ANZ Credit Card of Classic, Gold, Platinum, Signature Priority Banking Visa Platinum are eligible to participate in the program.

Reward granted shall be conditional upon the fulfilment of the terms of the Rewards Program by the cardholders

What are eligible transactions for Reward?

Spending eligible for the Reward Program include both domestic and international retail transactions using the Card. Cash advance transactions, Instalment Plan, FlexiFund and any other fees howsoever called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment and late payment fees will not be counted for the purpose of the reward under this Reward Program.

How do you find out your Reward balance?

Your Reward balance will be reflected on your Credit Card statement with below details:

- Reward cashback credited from last month
- Reward cashback earned this month
- Reward cashback earned year-to-date

How do you utilise your Reward?

Your reward (if any) accumulated in this month (one statement cycle) will automatically disburse to your account and deduct to your outstanding balance (the total amount you owe) of next statement cycle.

ANZ may, at its sole discretion, withdraw or cancel any reward if Cardholder's spending is deemed not to be satisfactory

Useful tips when using your ANZ credit card

- ✎ Always pay by the due date at least the minimum payment including any amount due immediately.
- ✎ Ensure your ANZ credit card limit is appropriate and manageable for you. Contact ANZ Cards 24/7 at 1800 5999 26 if you have any concerns.
- ✎ Make sure you sign your ANZ credit card, and always keep it safe.
- ✎ Do not disclose your PIN to anyone to keep it close to your card.
- ✎ If your ANZ credit card is lost or stolen, call ANZ Cards 24/7 immediately at 1800 5999 26.

Get to know your statement

1. Account Number: This is your customer account number for making credit card payments via ATMs, over the counter or internet. This is different from your credit card number. We have assigned an account to you for security purposes. This account cannot be used for any transaction except for credit card payments
2. Credit limit: Your credit line granted by ANZ. This limit is shared with your supplementary account/s (if any)
3. Available credit limit: the limit available to use at the statement date
4. Overdue/Overlimit: Any amount overdue (not paid from your previous statement), and/or any amount in excess of your existing credit limit
5. Minimum amount due: This is the amount consist of repayment amount due for the instalment plans (if any) required by this statement and minimum due for the rest balance of the statement
6. Due Date: The date by which the required payment (at least the minimum payment) must be made to avoid late charges

7. Total minimum payment due: This is the minimum total payment required for this statement (combination of Overdue/Over limit and minimum amount due)
8. Opening Balance: The balance carried forward from your previous statement
9. Interest charges: Total of all interest charged on purchases, cash advance, finance charge, fees, instalment plan, etc. as of the statement date. Breakdown of each categories interest amount is clearly provided on following page in the statement
10. Reward cashback: reward granted based on eligible spending per statement cycle made by both primary and supplementary cardholders, automatically credited to the card account of primary cardholder. Reward earned this statement cycle automatically disburse to the card account and deduct to outstanding balance of the next statement cycle.
11. Outstanding balance: is the total amount you owe, inclusive of purchase, cash advance, fee & charge and instalment plan balance (including all payments not yet due on instalment plans accepted), deducted by the reward cashback (if any). For account with instalment plan, paying this outstanding balance might result in early payment fee to be charged.
12. Statement closing balance: Total outstanding balance less payment not yet due on Instalment plans accepted. This amount if to be paid in full will retain for you the interest free period applied for purchase transaction.

ANZ Bank (Vietnam) Limited

Bảng Sao Kế Giao Dịch Thẻ Tín Dụng ANZ
ANZ Credit Card Statement

Trung tâm Dịch vụ Thẻ / Card Service Center: 1800 1599

Kỳ lập bảng sao kê / Statement period: _____

Số tài khoản thẻ / Account number: _____

Hạn mức tín dụng / Credit limit (ANZ): _____

Hạn mức tín dụng còn lại / Available credit limit (ANZ): _____

Tóm tắt yêu cầu thanh toán / Payment summary (ANZ)

Nợ quá hạn/Vượt hạn mức: Thanh toán ngay / Due Immediately

Cộng / Plus: _____

Số tiền tối thiểu: Ngày đến hạn / Due Date: _____

Tổng thanh toán tối thiểu: Total minimum payment due: _____

Tóm tắt tài khoản / Account summary (ANZ)

Dư nợ đầu kỳ / Opening balance: _____

Khấu thành toán và các ghi có khác: Payments and other credits: _____

Mua hàng, rút tiền mặt và các ghi nợ khác: Purchases, cash advance and other debits: _____

Tiền lãi / Interest charges: _____

Tiền thưởng / Reward cashback: _____

Tổng dư nợ / Outstanding balance: _____

Dư nợ cuối kỳ / Statement closing balance: _____

Dòng chữ nhỏ: Tổng dư nợ cuối kỳ là số dư nợ phải trả của bạn tại thời điểm lập bảng sao kê. Nếu bạn không thanh toán đủ số tiền tối thiểu, bạn có thể bị tính lãi và bị hạn chế quyền lợi ưu đãi. (The closing balance at the end of the statement is the amount you owe at the time of the statement. If you have not repaid the minimum due, you may be charged interest and your benefits may be restricted.)

Tóm tắt chương trình tiền thưởng / Reward cashback summary (ANZ)

Tiền thưởng cho chi tiêu tháng trước: Reward cashback credited from last month: _____

Tiền thưởng cho chi tiêu tháng này: Reward cashback earned this month: _____

Tổng tiền thưởng tính từ đầu năm: Reward cashback earned year-to-date: _____

6 Phương Thức Thanh Toán Đề Đăng / 6 Easy Payment Methods

Để biết thêm chi tiết về các phương thức thanh toán, vui lòng truy cập vào liên kết bên dưới. (For more details on the payment methods, please click on the links below.)

- 1. Chuyển khoản từ tài khoản ngân hàng của bạn sang tài khoản của ANZ. (Transfer money from your bank account to ANZ account.)
- 2. Tại máy ATM của ANZ, sử dụng thẻ ANZ của bạn để rút tiền từ tài khoản của ANZ và thanh toán bằng tiền mặt. (At ANZ ATM, use your ANZ card to withdraw money from your ANZ account and pay with cash.)
- 3. Tại các cửa hàng ANZ, sử dụng thẻ ANZ của bạn để thanh toán bằng tiền mặt. (At ANZ outlets, use your ANZ card to pay with cash.)
- 4. Thanh toán bằng thẻ tín dụng khác. (Pay with another credit card.)
- 5. Thanh toán bằng tiền mặt tại các ngân hàng được chấp thuận. (Pay with cash at approved banks.)
- 6. Thanh toán bằng tiền mặt tại các điểm thanh toán được chấp thuận. (Pay with cash at approved payment points.)

Phiếu Thanh Toán Thẻ Tín Dụng ANZ
ANZ Credit Card Payment Slip

Số tài khoản thẻ / Account number: _____

Ngày thanh toán / Date paid: _____

Phương thức thanh toán / Payment method: ☐ Tiền mặt / Cash ☐ Chuyển khoản / Account transfer

Số tiền thanh toán / Amount in words: _____

Từ tài khoản số / From my account number: _____

Chữ ký / Signature: _____

For more information, enquiry, request, contact ANZ Credit Card:

- Call 1800 5999 26
- Visit anz.com/vietnam
- Contact your Relationship Manager