



Discover all the world with
ANZ Travel Visa Platinum Credit Card



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This guide has been created to give you an overview of how your ANZ Travel Visa Platinum Credit Card (ANZ Travel Platinum) works. For detailed information on your ANZ Travel Visa Platinum Credit Card please refer to your ANZ Travel Visa Platinum Credit Card Terms and Conditions.


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Benefits at a Glance


 Earn 1X ANZ Travel Mile for every VND25,000 spend. Earn 3X ANZ Travel Miles for All overseas spend on Weekends*
Earn additional 4X Travel Miles for spend on agoda.com/anzvnmiles

 Redeem at 1-for-1 conversion rate from ANZ Travel Miles to **Lotusmiles (Vietnam Airlines), KrisFlyer (Singapore Airlines) or Asia Miles (Cathay Pacific Airways)** and FLY FOR FREE with over 75 global airlines. Redeem **Agoda e-voucher VND1mil** upon every 2,800 ANZ Travel Miles

 Unlimited and free Airport Lounge Access at around 100 VIP Airport lounges worldwide.

 Complimentary Travel Insurance coverage up to USD500,000

 Exclusive Golf Privileges with 50% off green fee for primary and supplementary cardholders at top 6 Golf Clubs in Vietnam

 Visa Platinum Concierge service assistance on travel, dining, shopping and everyday, business or special needs

 Instant discounts and privileges at over 2,200 ANZ Spot outlets across Asia Pacific

- ✦ 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 Banking, and cash payment (free of charge & no delay) at nationwide branches of Dong A or An Binh bank or any Payoo merchants (FPT shop, Vienthong A, Circle K, Hnam Mobile, BKC, Foodcomart, Nhat Cuong, B's Mart, Nguyen Kim, Family Mart, Citimart, Vinmart, MediaMart)
- ✦ SMS Banking Service (free of charge) for account enquiry 24/7 and credit card activation at your fingertips
- ✦ SMS alert service for every cash and retail transaction
- ✦ Convert purchases and cash transactions into easy monthly instalment plans*

Earning ANZ Travel Miles

- Earn 1X ANZ Travel Mile for every VND25,000 spend both locally and internationally and earn 3X ANZ Travel Miles for overseas spend on Weekends*
- Earn sign-up bonus of 2,000 ANZ Travel Miles for card activation (*)
(*) Subject to minimum VND10,000,000 spending within 30 days since card activation date.
- Earn ANZ Travel Miles everyday and everywhere



Above table is for illustration purpose only.

*3X Miles for overseas spend on weekends is subject to minimum VND 30,000,000 spending within statement cycle to receive the bonus miles. Maximum of 2,000 bonus miles per month per cardholder.

- Earn additional 4X ANZ Travel Miles for every VND25,000 spend agoda.com/anzvnmiles

* Terms and conditions applied. Please refer to anz.com/vietnam

Redeeming ANZ Travel Miles

- Great Conversion and Flexible Redemption
- Enjoy 1-for-1 conversion rate from ANZ Travel Miles to the following Frequent Flyer Program:
 - Lotusmiles by Vietnam Airlines
 - Asia Miles by Cathay Pacific Airways
 - KrisFlyer by Singapore Airlines
- Enjoy Agoda e-voucher redemption: 2,800 ANZ Travel Miles for VND1mil voucher
Redeemed voucher can be used at www.agoda.com/anzvnr redemption
- How to redeem:
Primary cardholder calls ANZ Cards 24/7 at 1900 1276 ext.2. Each redemption request must be a minimum of 1,000 Miles (for airlines) and 2,800 Miles (for Agoda e-voucher)

Illustration of accrued ANZ Travel Miles for a FREE flight with Vietnam Airlines under Lotusmiles Program

Departure	Destination	Accrued ANZ Travel Miles (one-way ticket as Economic class)	Accrued ANZ Travel Miles (one-way ticket as Business class)
Hanoi/Ho Chi Minh	Da Nang	7,500	12,500
Hanoi/Ho Chi Minh	Singapore	17,500	27,500
Hanoi/Ho Chi Minh	Taiwan	17,500	27,500
Hanoi/Ho Chi Minh	Tokyo	25,000	37,500
Hanoi/Ho Chi Minh	Sydney	32,500	47,500
Hanoi/Ho Chi Minh	Paris	42,500	60,000

*Note:

- You must be a member of Lotusmiles (Vietnam Airlines), Asia Miles (Cathay Pacific Airways) & KrisFlyer (Singapore Airlines) to transfer your earned ANZ Travel Miles to ANZ partner miles and the use of these transferred miles will be subject to the Terms and Conditions of Lotusmiles, Asia Miles or KrisFlyer.
- ANZ assumes no responsibility for any benefits, change of travel miles or any associated fees and interests in relation to airline miles redemption for tickets between the Cardholder and the airlines partners.
- To get the information on your available ANZ Travel Miles, please refer to your monthly ANZ Travel Platinum statement or call ANZ Cards 24/7 at 1900 1276 ext.2
- For reference to air miles required to any destination and/or ANZ Partner Miles Program, visit the respective websites
 - Lotusmiles: http://www.vietnamairlines.com/wps/portal/vn/site/frequent_flyer/redeem_miles/awards_on_vietnam_airlines/
 - Asia Miles: <http://www.asiamiles.com/am/en/redeem>
 - KrisFlyer: http://www.singaporeair.com/en_UK/ppclub-krisflyer/










Unlimited and free VIP Airport Lounge Access Worldwide

Your luxury is reserved around the world - Enjoy free and unlimited access to more than 100 VIP airport lounges, only with your ANZ Travel Platinum.

Whether you are travelling for business or leisure, take off in style. Escape the airport traffic, sit back and relax in the luxury of VIP lounges. Regardless of your ticket class or airline, access is reserved for all ANZ Travel Platinum cardholders.

Everything you need, at your service:

-  Complimentary food and drinks
-  Free internet/ Wi-fi
-  Conference rooms
-  Complimentary newspapers and magazines
-  Entertainment facilities

Simply present your ANZ Travel Platinum, along with your boarding pass, at the VIP airport lounges to arrive at your destination refreshed. Please refer to the full list of airport lounges at anz.com/vietnam

Complimentary Travel Insurance up to US\$500,000

You and your loved ones will automatically benefit from an extensive travel coverage plan, so no matter where you go, you'll enjoy peace of mind.

Enjoy complimentary travel and accident insurance coverage of up to US\$500,000 when you pay for your full travel fares using your ANZ Travel Platinum.

Please refer to the Policy for specific terms and conditions at anz.com/vietnam
For more information, please call Claims hotline as: +84-8-3914 2856 (HCM), +84-4-3936 1455 (Hanoi)
In case of emergency abroad, insured may call Travel Guard hotline as: + 603-2772-5688 or + 848-6299-2185

Golf Privileges

Special Golf offers at Visa Golf Clubs are valid until 31st Dec, 2015. Enjoy 50% off green fee for primary and supplementary cardholders at top 6 Visa Golf Clubs in Vietnam as below:

- ▶ Vietnam Golf & Country Club
- ▶ King's Island Golf Club, Son Tay
- ▶ Da Nang Golf Club (Ocean Dune Golf Course)
- ▶ Chi Linh Star Golf & Country Club (Chi Linh, Hai Duong)
- ▶ Long Thanh Golf Club (Long Thanh, Dong Nai)
- ▶ Bo Chang Dong Nai Golf Club (Trang Bom, Dong Nai)

How to get the offer

- ▶ A maximum of 1 cardholder per flight is required for weekday booking.
- ▶ A maximum of 1 cardholder and minimum of 2 paying guests per flight are required for weekend/holiday booking.
- ▶ For reservation, please call International SOS hotline 24/7 at +84-8-3824 0578

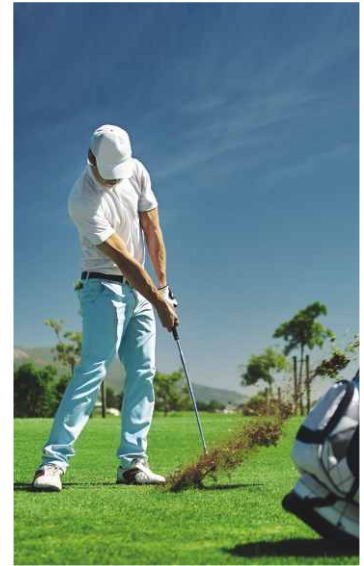
* Note: Cap of 40 golf bookings per golf course per month on first come first serve basis. Total cap of 120 golf bookings per month under the program

Key terms and conditions:

- ▶ Booking is to be made at least before 1500hrs and 2 working days in advance for weekday bookings.
- ▶ Booking is to be made at least before 1500hrs and 4 working days in advance for weekend/holiday bookings.
- ▶ Booking is to be done via Visa Vietnam Golf Program. Cardholders will not be granted access rights to the participating clubs without booking through Visa Vietnam Golf Program.
- ▶ Visit ANZ website at anz.com/vietnam for detailed terms and conditions of Visa Vietnam Golf Program.

Visa Platinum Concierge

- ▶ This exclusive service is available to you at all times of the day, every day. We will help you catch that last minute flight, book your tickets to the best shows in town and make reservations for you at your favourite restaurant. All it takes is a phone call to us.
- ▶ Concierge hotline: 1201 1169 for English
- ▶ Visit ANZ website at anz.com/vietnam for detailed terms and conditions of Visa Platinum Concierge Program



ANZ Spot Program

Instant rewards at over 2,200 ANZ Spot outlet throughout Asia Pacific

ANZ Spot is a cross-border privilege program specially crafted for ANZ Travel Platinum Cardholders across Asia Pacific. The privileges span across the categories of Wine and Dine, Fashion and Shopping, Travel and Stays, Entertainment and Lifestyle, Well-being and Enrichment to suit your varying lifestyle needs.

Whether you are exploring dining options, looking for a dream vacation or just looking to relax and look after your own well-being, you will find a privilege suitable for you and your loved ones.

Access more ANZ Spot privileges at www.anzspot.com or simply download the ANZ Spot mobile application, available on iPhone, Android and Blackberry platforms.

Enjoy special opportunities to shop for yourself or loved ones with 0% interest up to 12-month instalments*, exclusively for ANZ Travel Platinum Cardholders at over 30 selected partners.

▶ Electronics

▶ Health & Beauty

▶ Home appliances & Others

* Applicable for any total bill from VND3 million. After 3 days upon the transaction made, call 1900 1276 – ext.2 to convert to instalments



Enjoy additional discounts when you book your next hotel stay at HotelClub and Agoda

Enjoy up to 15% off all HotelClub offer at hotelclub.com/visa and up to 7% at Agoda.com/anz. Offer is valid until December 2015

Visit ANZ website at anz.com/vietnam for further information



ANZ AutoPay Service

Introducing ANZ AutoPay, a convenient way to automatically pay your recurring bills using ANZ Travel Platinum. It's as easy as filling out a one-time registration form for services you want to pay automatically every month and we will take care of the rest.

- ANZ AutoPay comes with a number of advantages:
- You don't have to take time out from your busy schedule to make payments
- Keep track of your spending in one statement
- Avoid fees or service disconnection due to late payment

* Registration fee is VND60,000 and cancellation fee is VND20,000. Visit ANZ website at anz.com/vietnam to download the Registration form, complete with your signature and submit at branch or send to AutoPay-CreditCard@anz.com via your registered email for ANZ Credit Card.

SMS Banking Service

Without registration required, you can activate your credit card/ check card balance and status on the go with free SMS Banking Service.

* Standard Telco SMS charges of VND500/SMS apply

SMS Banking is a smart way to access your credit card account whenever you want:

- Activate your credit card within 24hours (or next working day)
- Keep track of your beginning credit card balance, minimum amount due and payment due date with our 24/7 SMS Center.

SMS Alert service

This instant alert protects you against fraudulent activity and makes SMS Banking fully convenient to get credit card information at your fingertips.

* Monthly charge is applied (refer to Fee Schedule at anz.com/vietnam) and upfront every quarter.

You can enjoy peace of mind from unauthorised transactions with sms notification sent within 5 minutes for every retail or cash transaction to your registered mobile.

If you want to opt out the service, just call ANZ Cards 24/7 at 1900 1276 ext.2, pro-rate charge will be refunded from the month you opt out.

ANZ AutoPay service is currently available for 15 billers:*

- Water, electricity (EVN (HCM), Sawaco**)
- Television (SCTV (HCM), VTVcab)
- ADSL (FPT, CMC (HCM), SPT (HCM), VNPT (HCM), Viettel, SST)
- Post-paid mobile (MobiFone, Viettel, VinaPhone HCM)
- Fixed line (Viettel, SST).

** HCM water supply includes: Ben Thanh, Cho Lon, Nha Be, Trung An, Thu Duc, Tan Hoa, Phu Hoa Tan.

SMS	To get
Text ACT <Your card limit> to 8069	To activate your credit card Example: Text ACT 10000000 to 8069
Text BAL <4 last card number digits> to 8069	Your daily credit card outstanding balance
Text DUE <4 last card number digits> to 8069	Your due amount, due date and minimum due amount
Text SO CC to 8069	Promotion offers of Credit Card

Using Your ANZ Travel Platinum

When you use your ANZ Travel Platinum, 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 Travel Platinum 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 Travel Platinum statement, to ensure your purchases.

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

A cash advance occurs when you use your ANZ Travel Platinum 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 Travel Platinum account are detailed in the ANZ Travel Visa Platinum Credit Card Fee Schedule for:

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

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 1900 1276 ext.2

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 Travel Platinum 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 1900 1276 ext.2 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.



Paying Your ANZ Travel Platinum

7 easy ways to pay



Paying through Internet Banking (VND only)

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

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 Travel Visa Platinum 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

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 "other bill"
5. Enter your ANZ Travel Visa Platinum 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.

If you have more than one ANZ Credit Card Account, and auto debit has been authorised for dual cards/accounts from same ANZ nominated deposit/saving account(s) but fails to settle the outstanding balance for dual accounts in any month, whichever account with higher balance will take precedent for auto debit and the Cardholder shall be liable for the other card account repayment by the due day by other means of payment.

Cash deposit at any An Binh Bank branch (free of charge & no delay*) or Telegraphic Transfer (TT) from any banks

* Service fee is waived for ANZ Travel Platinum payment made by cash deposit only. Payment at Dong A or An Binh Bank are processed on the same day.

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

1. Beneficiary account name: Cardholder full name
2. Beneficiary account number: credit card account number (16 digits shown on your statement. DO NOT provide credit card number) without any space or dot "." or dash "-"
Example: 4628123456781234
3. Beneficiary bank details: ANZ Vietnam - HCM City
4. Narrative: payment for Credit Card

ANZ branches

* Cash deposit free-of-charge via ANZ Credit Card Fast-Cash Deposit Service (Kumho, District 3, Le Thai To branch):

1. Cardholder or nominated payer complete Deposit Envelope with full cardholder name, card account details, payment amount and nominated payer information (if any). For nominated payer, attach ID/passport copy in the envelope is required.
2. Take the carbon copy inside the envelope for your record.
3. Put the cash payment amount in the envelope, seal it and put into Credit Card Payment Drop Box.

Maximum deposit amount per customer is VND10 mil per day.

* Cash deposit and transfer services over-the-counter.

ANZ Credit Card number must be clearly highlighted. Payment equal to or less than VND 1mil over the counter will be applied fee of VND60,000.

The customer/the payer should be aware that there are risks associated with the payment instruction by way of indicating ANZ Travel Platinum number only (the "Instruction"), including but not limited to risks arising due to negligence and wrong input of the recipient's ANZ Travel Platinum number. The fund transfer will be made relying solely on the recipient's ANZ Travel Platinum number and there might not be any verification prior to transfer or confirmation after the transfer is made.

At any Payoo Merchants (FPT shop, Vienthong A, Circle K, Hnam Mobile, Foodcomart, BKC, Nhat Cuong, B's Mart, Nguyen Kim, Family Mart, Citimart, Vinmart, MediaMart)

* Free of charge & no delay (Payments are processed on the same day)

Simply pay cash and provide merchant with your account number (16 digits shown on your Travel Platinum statement) then keep the payment receipt. DO NOT provide your credit card number (Please refer to anz.com/vietnam for example).

At www.payoo.com.vn (free of charge):

* Please have an ATM Card/Debit Card and Internet Banking user at available banks. Choose service "Credit Card Payment", complete information including Credit Card account number (16 digits shown on statement, DO NOT provide credit card number). Please refer to anz.com/vietnam for example.



Your ANZ Travel Platinum Statement

You will be issued with a monthly ANZ Travel Platinum statement. This statement will include:

- Details of transactions made for the statement period
- Details of instalment plans (if any)
- Interest and other charges
- A running balance
- Payments made and payments due
- ANZ Travel Miles summary
- ANZ Travel Miles details of this month

Always read your statement carefully and make sure you understand your obligations as a Travel Platinum cardholder. 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 1900 1276 ext.2 for a copy.

Useful Tips when using your ANZ Travel Platinum

- Always pay by the due date at least the minimum payment including any amount due immediately.
- Ensure your ANZ Travel Platinum limit is appropriate and manageable for you. Contact ANZ Cards 24/7 at 1900 1276 ext.2 if you have any concerns.
- Make sure you sign your ANZ Travel Platinum, and always keep it safe.
- Do not disclose your PIN to anyone or keep it close to your card.
- If your ANZ Travel Platinum is lost or stolen, call ANZ Cards 24/7 immediately at 1900 1276 ext.2.

ANZ Credit Card Internet banking

You can conveniently access, keep tracking and manage all information related to your ANZ Credit Card(s) any time on the go, or make payment for ANZ Credit Card(s) online via other ANZ accounts.

- Step 1: Access anz.com/vietnam and login Internet Banking
- Step 2: Fill in user ID/ password/ number shown on token (if required)
- Step 3: Choose "Credit Card" section
- Step 4: Double click onto "Credit Card" for transaction details & other information

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 Travel Platinum accrue interest from the day of the transaction, and so are not included as part of your interest free period. Refer to your ANZ Travel Platinum 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 Travel Platinum 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 ANZ Travel Miles Program

What is ANZ Travel Miles Program?

ANZ Travel Miles Program ('ANZ Travel Miles') is earned miles granted to ANZ Travel Platinum account of Primary Cardholders based on spending (eligible transactions) made by both the Primary and Supplementary Cardholders.

Who is eligible for ANZ Travel Miles?

All customers holding a valid ANZ Travel Platinum are eligible to participate in the program. Miles redemption shall be conditional upon the fulfilment of the terms of the ANZ Travel Miles by the cardholders.

ANZ Travel Miles will get expired in 3 years and you will be informed the miles to be expired 3 months in advance.

How do I get ANZ Travel Miles from ANZ Travel Platinum?

Earn 1X ANZ Travel Mile for every VND 25,000 spend both locally and internationally.

Earn 3X ANZ Travel Miles in which 1X is normal mile and 2X is additional bonus miles for overseas spend on Weekends. It is subject to minimum VND 30,000,000 spending within statement cycle to receive the bonus miles. Maximum of 2,000 bonus miles per month per cardholder.

What are eligible transactions for ANZ Travel Miles?

Spending eligible for the ANZ Travel Miles include both domestic and international retail transactions using ANZ Travel Platinum. Cash advance transactions, Instalment Plan, FlexiFund and any other fees howsoever called, including but not limited to, the transaction processing fee, miles redemption fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment and late payment fees will not be counted for ANZ Travel Miles.

How do you find out your ANZ Travel Miles balance?

Miles to be shown on your card statement, including total miles available for redemption, total miles redeemed this month, total miles expiry in 3 months and total miles details this month.

How do you redeem your ANZ Travel Miles?

Primary cardholder call ANZ Cards 24/7 at 1900 1276 ext.2 to request mile redemption. Every redemption request can only be made with min 1,000 miles. You can redeem your earned miles to the Partner Miles at the rate of 1 ANZ Travel Mile = 1 Partner Mile

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

Get to know your ANZ Travel Platinum Statement

- Account Number:** This is your customer account number for making ANZ Travel Visa Platinum 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 ANZ Travel Platinum payments.
- Credit limit:** Your credit line granted by ANZ. This limit is shared with your supplementary account/s (if any).
- Available credit limit:** the limit available to use at the statement date..
- Overdue/Overlimit:** Any amount overdue (not paid from your previous statement), and/or any amount in excess of your existing credit limit.
- 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.
- Due Date:** The date by which the required payment (at least the minimum payment) must be made to avoid late charges.
- Total minimum payment due:** This is the minimum total payment required for this statement (combination of Overdue/Over limit and minimum amount due).
- Opening Balance:** The balance carried forward from your previous statement.
- 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.
- 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). For account with instalment plan, paying this outstanding balance might result in early payment fee to be charged.
- 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 Travel Miles summary:** includes total miles available for redemption, total miles redeemed this month, total miles expiry in 3 months. ANZ Travel Miles details on each statement cycle (if any) will be shown on the last page of your statement.

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

Nợ quá hạn/ Vượt hạn mức Over due / over limit	Thanh toán ngay / Due Immediately	4
Cộng / Plus		+
Số tiền tối thiểu Minimum amount due	Ngày đến hạn / Due Date	5 6

Tổng thanh toán tối thiểu 7
Total minimum payment due

Tóm tắt tài khoản / Account summary (VND)

Dư nợ đầu kỳ / Opening balance	8
Khoản thanh 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	9

Tổng dư nợ / Outstanding balance 10

Dư nợ cuối kỳ / Statement closing balance 11
(Tổng dư nợ trừ đi các khoản trả góp chưa đến hạn
Total outstanding balance less payment notyet due on instalment plans accepted)

Nếu bạn đã đăng ký ghi nợ tự động, khoản thanh toán Thẻ Tín Dụng của bạn sẽ được thực hiện tự động như đã chỉ thị / If you have registered for auto-debit, your credit card payment will be settled automatically according to your instruction

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

Trung tâm Dịch vụ Thẻ / Card Service Center	1900 1276
Kỳ lập bảng sao kê / Statement period	
Số tài khoản thẻ / Account number	1
Hạn mức tín dụng / Credit limit (VND)	2
Hạn mức tín dụng còn lại / Available credit limit(VND)	3

Tóm tắt Dặm thưởng ANZ / ANZ Travel Miles summary (Miles) 12

Tổng dặm thưởng hiện tại Total miles available for redemption
Tổng dặm thưởng đã quy đổi tháng này Total miles redeemed this month
Tổng dặm thưởng hết hạn sau 3 tháng Total miles expiry in 3 months



