



## CASH BACK CAMPAIGN FOR ANZ VISA DEBIT CARDHOLDERS

Terms and Conditions of promotion program provided by ANZ Bank (Vietnam) Limited ("ANZ")

- 1. Campaign name:** Receive cash back on your spendings with ANZ Visa Debit Card
- 2. Campaign period :** 01/05/2015 – 30/06/2015
- 3. Participants:** All ANZ Visa Debit cards issued by ANZ Vietnam
- 4. Campaign mechanism:**
  - Cardholders with ANZ Visa Debit card linked to VND account will receive cash back of VND250,000 for every accumulated spending of VND5,000,000 and at least 3 transactions in May 2015 or June 2015.
  - Cardholders with ANZ Visa Debit card linked to USD account (no VND account is linked to the card) will receive Coopmart gift voucher value of VND250,000 for every accumulated spending of VND5,000,000 and at least 3 transactions in May 2015 or June 2015.

### 5. Details of terms and conditions:

- To join this campaign, cardholders need to register by sending a registration message in the required format "**DBCARD**" to 8069. The phone number used to text must be registered at ANZ to be considered a successful registration.
- Registration SMS sent in May 2015 will be considered to register for both of the months – May and June 2015. Registration SMS sent in June 2015 will be considered to register for June 2015.
- Only transactions at point-of-sales (POS) or online are counted in this campaign. Cash transactions (cash withdrawal at ATMs) are not eligible for this promotion.
- Each cardholder can receive maximum cash back of VND1,000,000 or gift voucher of equivalent value in the whole campaign.
- Period of transactions, posting deadline... are illustrated in the below table:

Period of transactions	Posting deadline	Spending amount	Cash back amount or gift voucher value	Maximum cash back amount or gift voucher value
1/5/15 - 31/5/15	10/06/2015	VND5,000,000	VND250,000	VND1,000,000
1/6/15 - 30/6/15	10/07/2015	VND5,000,000	VND250,000	

- Cash back amount shall be credited to the according VND account linked to the cards within 20 working days after ending of each period of transactions.
- Gift vouchers will be delivered to cardholder's registered address at ANZ within 20 working days after ending of each period of transactions. If there is any change in the address, cardholder must update to ANZ before the posting deadline.



- ANZ shall not take responsibility if the gift voucher is lost since cardholder does not update new address with ANZ.
- The decisions of ANZ on all matters relating to this promotion are final, conclusive and binding and no correspondence will be entertained.
- 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. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person in relation to this promotion.

**ANZ Bank (Vietnam) Limited ("ANZ") is a subsidiary of Australia and New Zealand Banking Group Limited ("ANZBGL"), which is incorporated in Australia. ANZ is incorporated and licensed in Vietnam with limited liability. ANZ is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZ are not deposits or liabilities of ANZBGL. ANZBGL is not required to meet the obligations of ANZ.**