



PROMOTION FOR ANZ VISA DEBIT CARDHOLDERS

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

1. This promotion applies to all ANZ Visa Debit Card issued by ANZ Vietnam and run from 1st September 2014 to 31st October, 2014 (the "**Promotion Period**")
2. Eligible cardholders will receive a Polo World luggage value of VND1,980,000 for free or pay VND399,000 depending on spending threshold. In details:
 - Condition 1: Cardholders will receive a free Polo World trolley bag value of VND1,980,000 if they have accumulated spending at Point-of-sales (POS) or online from VND10,000,000 and have at least 3 transactions in each campaign phase.
 - Condition 2: Cardholders will pay VND399,000 to receive a Polo World luggage value of VND1,980,000 if they have accumulated spending at Point-of-sale (POS) or online of VND5,000,000 to less than VND10,000,000 and have at least 3 transactions in each campaign phase.

Transaction period	Last day for transactions posted to the accounts linked to cards
Phase 1 (01/09 – 30/09)	15/10/2014
Phase 2 (1/10 – 31/10)	15/11/2014

Cash transaction (cash withdrawal at ATM) will not be eligible for this promotion.

3. To join this promotion, Cardholders need to register by sending a registration SMS to **8069** in the required format "ANZVD" and **will receive a confirmation SMS with an acknowledgement from ANZ of their successful registration.**
4. Cardholders can send registration SMS anytime in the Promotion Period. If cardholders send the registration SMS within phase 1 of campaign, he/she will be considered to join both phases of the campaign. If cardholders send registration SMS within phase 2 of campaign, he/she is eligible for phase 2 of the campaign only.
5. If the phone number which customers use to register for the campaign is different from the registered phone number at our bank, customers have to visit branch to update the new phone number. The Cardholders can register for the promotion upon five (05) working days of their update at the branch.
6. Each cardholder will receive maximum one trolley bag per qualified campaign phase. Maximum 2(two) trolley bags per cardholder for the whole campaign.
7. The qualified transactions will be based on the date of the transactions within the Promotion Period and have to be posted to the account linked to card on or before the last posting date of each phase stated in the 2nd term.
8. ANZ will send the Notification Letter to eligible cardholders to registered address at bank via secured post mail. The Letter will be sent within 20 working days after ending of each campaign phase. ANZ accepts no liability for undelivered Notification Letter due to the incorrectness of the contact details provided by the cardholders or for other reasons not in the control of ANZ.

Notification Letter is not transferable or convertible to cash. Redemption for the Polo World luggage must be made within 2 weeks from issuance date of Notification Letter.

9. Cardholders who are qualified for condition 2 have to purchase the luggage with ANZ Visa Debit Card. For all qualified customers, ANZ Visa Debit card, ANZ Notification Letter and ID Card/Driver License must be presented upon receipt at the following addresses ("the Stores"):

Ho Chi Minh

Lotte Mart Phu Tho: Sang Tam outlet, Floor 3, The Everich, 968 - 3/2 Street, Ward 15, District 11

Ha Noi

Garden Mall: Sang Tam outlet, Floor 2, The Garden Mall, The Manor, Me Tri Street, Nam Tu Liem District, Ha Noi

10. The trolley bag displayed on marketing materials is for reference only. The actual suitcase can be varied in terms of details and colours upon the availability at the time of gift redemption.

11. Maximum 220 trolley bags (110 trolley bags for each campaign phase) will be given out for the whole campaign. If there are more than 110 qualifiers in the month, the priority will be on the total spending amount of cardholders in the month from high to low.

12. The decisions of ANZ on all matters relating to this promotion are final, conclusive and binding and no correspondence will be entertained.

13. 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.

14. 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.