

TERMS AND CONDITIONS

1. Promotion period: 16 November 2015 – 16 December 2015 ("**Promotion Period**").

2. Eligible Customers: Active Primary & Supplementary Cardholders of good credit standing ("Cardholders") of ANZ Visa Classic Credit Card, ANZ Visa Gold Credit Card, ANZ Visa Platinum Credit Card, ANZ Visa Signature Priority Banking Platinum Credit Card & ANZ Travel Visa Platinum ("Credit Card") issued by ANZ Bank Vietnam Limited ("ANZ") are eligible for this promotion.

3. Registration Criterion:

3.1 To participate in this promotion, Cardholders can register in one of two below ways during the Promotion Period:

- Send SMS in the required format "**BD**" to 8069
- Send email to address anzccusage@anz.com in the required email subject: **BD-[Phone number]**

3.2 Only registration SMS or email with the phone number registered in ANZ credit cards database are considered valid registrations.

4. The Prizes:

4.1 To be eligible for this promotion, Cardholders have to follow the conditions in the following table:

Card type	All card type
Total spending requirement	VND 15,000,000 on any purchases other than airline tickets
Prize	10% cash-back for airline tickets purchased via airline websites
Max cash-back	VND 1 million
Total prizes	200

4.2 Total spending is accumulated from international & local POS & online spend which does not include air ticket purchases of all ANZ Credit Card types which Cardholders have during the promotion period.

4.3 Purchases on air tickets are defined purchases by ANZ Credit Card via airline websites with merchant category codes "Airline" assigned by Visa.



4.4 If the number of qualifiers is more than the number of prizes, prizes will be given to cardholders who reach total minimum spending first during the promotion period.

4.5 In case Cardholders upgrade/downgrade their Credit Card or have more than one Credit Card types during the promotion period, the Prize will be awarded based on the qualified Credit Card type.

4.6 If more than one Cardholder reaches the total minimum spending at the same time, ANZ will use the total spending to determine who spend more and therefore are eligible for the prize.

4.7 If the winners may become disqualified for any reason to be eligible for the prize, the prize will be given to next winners in the list if any.

5. Qualified transactions/cardholders:

5.1 The eligible transactions will be based on the dates the transactions are made within the promotion periods and they have to be posted to the ANZ Credit Card account no later than 31 December, 2015.

5.2 Transactions made by the Supplementary Cardholders will be counted under the Primary Cardholders.

5.3 Transactions which are converted to Instalment Plan, FlexiFund and any other fees however called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment, late fees or any foreign exchange trading, currencies trading and financial trading transactions are excluded from the calculation of the spending amount.

5.4 Eligible Cardholders can be disqualified from the promotion in the event that their ANZ Credit Card becomes delinquent, fraud, over limit, cancelled or terminated within the promotion period and gift awarding period or if their SMS registration was invalid or fraudulent.

6. Gift redemption process

6.1 Cashback amount shall be credited to the Primary Cardholders' accounts by 15 January, 2016. Cashback will be appeared as a credit transaction to the total outstanding balance and cardholder still has to pay the minimum amount due (if any) for that billing statement.

6.2 Qualified Cardholders will receive SMS notification on the prize from ANZ by SMS on 20 January, 2016. ANZ will not be responsible for non-delivery of the notification SMS in case Cardholder has failed to provide or incorrectly provided contact details or the failure of delivery has been caused by reasons beyond control of ANZ.

7. Other Terms & Conditions:

7.1 For any disputes, Cardholders have to raise ANZ for further investigation not later than 15



February 2016. After this deadline, ANZ will not entertain any exceptional requests.

7.2 The decisions of ANZ on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.

7.3 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.

7.4 ANZ Bank (Vietnam) Limited is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL). ANZBGL is incorporated in Australia, and is an authorised deposit taking institution (Bank) under Australian law. ANZ is incorporated and licensed in Vietnam with limited liability, and is not a Bank under Australian law. Deposits or liabilities with ANZ are not deposits or other liabilities of ANZBGL or its related group companies, and none of them stand behind or guarantee ANZ.