



Terms and Conditions

- 1. Name of the promotion:** Credit Card Member Get Member
- 2. The program period:** from 10/02/2014 to 31/03/2014 latest submission 15/04/2014 which applies to existing ANZ Credit Cardholders who refer new customers to ANZ Credit Card.
- 3. How to join:** Text **ANZGT** <name & phone of referee> send to **8069** or send email to mailbox: mgmvietnam@anz.com
- 4. Promotion details:**

Mechanics	Promotion period	Prize detail
Existing ANZ Credit Cardholders who refer new customers to ANZ Credit Card during promotion period and referees activate their Credit Card New-to-bank customers who are referred successfully and activate their Credit Cards	submission by (including) 15/04/2014 and activate Card by 15/05/2014	- Cashback VND200,000 for each successful Classic, Gold Credit Card - Cashback VND300,000 for successful Platinum Credit Card. - In case of from 5 successful and above, cash-back VND500,000 for a successful Credit Card, cap at VND5 million - 1st year annual fee with at least 03 transaction from VND300,000 in 30 days from issuing, but not later than 31/05/2014, posted transaction not later than 10/06/2014

- 5. Other condition:**
 - The successful referral is defined to be issued by assigned ANZ sales team and activate card by 15/05/2014.
 - Eligible Referrers are current ANZ Credit Cardholders issued by ANZ bank (Vietnam) Limited. Eligible referrals have to be sent from registered phone or email of current ANZ Credit Cardholders
 - The cash-back will be inform and revert in June 2014 for the qualified Cardholders
 - This program is not applicable to existing ANZ Cardholders who are involved in the Credit Card processes.
 - The decision of ANZ on all matters relating to this promotion is final, conclusive and binding.



- Fraud, abuse or any unauthorized action relating to the Credit Card transaction may result in forfeiture of the free voucher under this promotion. This forfeiture shall be without prejudice to any legal action that may be undertaken by ANZ.
- To the extent permitted by law, ANZ reserves the rights to terminate, change or otherwise deal with the promotion at any time it deems appropriate without prior notice to the customers. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person; however arise, in relation to this promotion.

ANZ Bank (Vietnam) Limited ("ANZ") 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