



CASH BACK AND SUITCASE REWARDS FOR ANZ VISA DEBIT CARDHOLDERS

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

- 1. Campaign name:** Time to celebrate this festive season with ANZ Visa Debit Card
- 2. Campaign period :** 01/12/2015 – 31/01/2016
- 3. Participants:**
 - Cash back reward is applied for ANZ Visa debit cards issued by ANZ Vietnam and linked to VND account.
 - Suitcase reward is applied for all ANZ Visa debit cards issued by ANZ Vietnam.
- 4. Campaign mechanism:**
 - Cash back reward: Cash back of VND500,000 per qualified month with accumulated spending of VND10,000,000 and at least 5 transactions on ANZ Visa Debit Card.
 - Suitcase reward: Five (05) cardholders with highest spending amount during the campaign will receive a set of suitcases: one carry on size (20inch) and one check-in size (25inch) worth of VND4,500,000.
- 5. Details of terms and conditions:**
 - To join this campaign, cardholders need to register by sending a registration message in the required format "**ANZVD**" to 8069. The phone number used to text must be registered with ANZ to be considered a successful registration.
 - Registered SMS sent in December 2015 will be considered to register for December 2015 and January 2016. Registered SMS sent in January 2016 will be considered to register for January 2016.
 - 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 amount of VND1,000,000 or a set of suitcases in the whole campaign.
 - Period of transactions, posting deadline and cash back amount are illustrated in the below table:

Currency: VND

Transaction period	Posting deadline	Spending amount	Number of transactions	Cash back amount	Maximum cash back amount
1/12/15 - 31/12/15	10/01/2015	10,000,000	5	500,000	1,000,000
1/1/16 - 31/1/16	10/02/2016	10,000,000	5	500,000	

- Cash back amount shall be credited to the according VND account linked to the cards within 20 working days after ending of each transaction period.
- Cardholders who are qualified for the suitcases will be notified via SMS in 20 working days after ending of campaign. Cardholders will redeem the suitcases at ANZ branch.
- 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.