

**Special Benefits
ANZ Visa Platinum and
ANZ Signature Priority Banking
Visa Platinum Credit Card**

AUG 2013



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- Free access to VIP airport lounges (for ANZ Signature Priority Banking Visa Platinum Credit Card only)

For ANZ Visa Platinum and ANZ Signature Priority Banking Visa Platinum Credit Cards

Insurance Policy | 01.2013

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These Terms and Conditions and Policy Wording booklet will be provided to you if you are an ANZ Visa Platinum Credit Card and Anz Signature Priority Banking Visa Platinum Credit Card account customer.

This document is distributed in Vietnam by ANZ Bank (Vietnam) Limited (“ANZ”). ANZ is a wholly-owned foreign bank incorporated and licensed in Vietnam. An investment or facility with ANZ is neither a deposit with nor liability of Australia and New Zealand Banking Group Limited (a company incorporated in Australia).

Platinum Travel Guard - Global Travel Protection

The Platinum Travel Guard - Global Travel Protection is a product of and is issued by AIG VIETNAM INSURANCE COMPANY LIMITED, Level 09, Saigon Center, 65 Le Loi, District 1, HCMC, Vietnam (“AIG”). This insurance and these Terms and Conditions are provided by and shall be the sole responsibility of the insurer. ANZ and any of its employees, agents or its related corporate companies shall not take any liability or be responsible for any obligations arising in relation to this insurance and these Terms and Conditions. ANZ also does not guarantee any of the benefits under this insurance.

ANZ is not responsible for the fulfilment of the services provided by AIG and no claims, of whatever nature and however arising, shall be made against ANZ or its employees, agents or related corporate companies for failure or unsatisfactory services provided by AIG. Any claims or queries must be sent to AIG at the address provided below.

The cover is provided at no additional cost to the Cardholder and ANZ does not receive any commission or remuneration from AIG for arranging the Insurance Policy.

Neither ANZ nor any of its related corporations are authorized representative or agent of AIG.

ANZ may terminate the Travel Guard - Global Travel Protection with AIG at any time and will provide written notification to ANZ Visa Cardholders. Purchases made in accordance with this Travel Guard - Global Travel Protection before a notice of termination of the insurance is given will still be covered under this Travel Guard - Global Travel Protection. Purchases made after this notice of termination will not be insured under this Platinum Travel Guard - Global Travel Protection insurance.

Policy Administration and Claim enquiries

AIG Vietnam Insurance Company Limited - Claims Department

Level 09, Saigon Center, 65 Le Loi, District 1, HCMC

HCMC Telephone No.: +84-8- 3914 2856

Hanoi Telephone No.: +84-4- 3936 1455

Fax : +84-8- 3914 0067

Part I – Definitions

- 1) **Accident or accidental** means a sudden, unforeseen and fortuitous event caused wholly and exclusively by violent, external and visible means which solely and independently results in the insured person suffering death, disablement or bodily injury.
- 2) **Acquired immune deficiency syndrome or aids** shall have the meanings assigned to it by the world health organisation including opportunistic infection, malignant neoplasm, human immune deficiency virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a sero-positive test for HIV.
 - a) **Opportunities infection** shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
 - b) **Malignant neoplasm** shall include but not be limited to kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of acquired immune deficiency.

- 3) **Air travel** shall mean riding as a fare-paying passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed commercial airline common carrier.
- 4) **Common carrier** means public transportation which is duly licensed for regular public transportation of the public fare-paying passengers with an operational schedule including but not limited to air planes, ships, ferries, trains and buses, etc. This would exclude all modes of transportation which are chartered or arranged as part of a tour even if these services are regularly scheduled.
- 5) **Country of origin / home country** shall mean any country to which the insured person is granted rights of citizenship or permanent residence by the respective governmental authorities.
- 6) **Emergency medical evacuation** means:
 - a) The insured person's medical condition warrants transportation from the place where the insured person suffers injury or sickness to the nearest hospital where appropriate medical treatment can be obtained; or
 - b) After being treated at a local hospital, the insured person's medical condition warrants transportation to Vietnam to obtain further medical treatment or to recover.
- 7) **Entire fare** means the entire amount charged for the common carrier ticket with time schedule, including any kind of regulated tax or fee. Cost to change the schedule or the like is not included in the defined entire fare.
- 8) **Hospital** shall mean a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home) operated pursuant to law for the care and treatment of injured or sick person with organized facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.
- 9) **Hospital confinement** shall mean being confined in a hospital as a registered in-patient because of a medical necessity and on the recommendation of a qualified medical practitioner. One day of hospital confinement shall mean a continuous twenty-four (24) hour period for which the hospital makes a charge for room and board for the treatment of injury or sickness.

- 10) Injury** means bodily injury which is sustained by an insured person and is caused by an accident solely and independently of any other causes where death of, or loss to the insured person results within 90 days from the date of the accident.
- 11) Insured person(s)** means eligible "ANZ Bank (Vietnam)" Visa Platinum credit cardholder . eligible "ANZ Bank (Vietnam)" "Visa Platinum credit cardholder means the holder of a valid "ANZ Bank (Vietnam)" card issued by "ANZ Bank (Vietnam)" and who at the time of a claim event is still a valid "ANZ Bank (Vietnam)" Visa Platinum credit cardholder.
- 12) Lap-top computer** shall mean the complete lap-top including accessories or attachments that come as standard equipment with the lap-top. Any handheld computers or devices are excluded from this category.
- 13) Loss of limb** shall mean total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 14) Loss of hearing** shall mean permanent irrecoverable loss of hearing where
- if a dB = hearing loss at 500 hertz
 - if b dB = hearing loss at 1000 hertz
 - if c dB = hearing loss at 2000 hertz
 - if d dB = hearing loss at 4000 hertz
- 1/6 of (a+2b+2c+d) are above 80 dB
- 15) Loss of sight** shall mean the entire and permanent irrecoverable loss of sight.
- 16) Loss of speech** shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
- 17) Permanent** shall mean lasting twelve (12) calendar months from the date of accident and at the expiry of the twelve (12) calendar month period being beyond hope of improvement.
- 18) Policy** means the insurance policy issued to "ANZ

Bank (Vietnam)" by AIG Vietnam insurance company limited.

19) Policyholder(s) mean(s) "ANZ Bank (Vietnam)".

20) Policy schedule shall mean the schedule issued to the policyholder that is incorporated in and forms part of the policy.

21) Purchased required basis means when the "ANZ Bank (Vietnam) card is used to purchase:

- The entire fare of any common carrier with a time schedule prior to the commencement of such common carrier ride, the respective ride will be covered; or
- At least 80% of the tour package prior to the commencement of the trip, all the common carrier ride of the insured persons within the trip will be covered (following the tour program provided by a tour operator or the entire transportation schedule of the trip).

Tour package shall mean the entire tour price in case the insured buys a tour from a tour operator or otherwise, to include at least the cost of entire transportation schedule and accommodation of the trip (from Vietnam and back to Vietnam and all transportation/accommodation included as part the trip).

22) Pre-existing medical condition

For a per trip policy shall mean any condition for which the insured person received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the policy; or for which medical advice or treatment was recommended by a qualified medical practitioner within a 12-month period preceding the effective date of the policy.

For annual plan policies, a medical condition for which an insured person has made a claim on a previous trip or a medical condition where treatment was sought or diagnosed within 12 months prior to insured person's travel, will be considered a pre-existing medical condition.

23) Public place shall mean any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings, etc and like places.

- 24) Qualified medical practitioner** shall mean a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending qualified medical practitioner shall not be the insured person, the insured person's spouse, a person booked to accompany the insured person on the trip, or a person who is related to the insured person.
- 25) Serious injury or serious sickness** whenever applied to the insured person is one which requires treatment by a qualified medical practitioner and which results in the insured person being certified by that qualified medical practitioner as unfit to travel or continue with his/her original trip. When applied to the immediate family member, it shall mean injury or sickness certified as being dangerous to life by a qualified medical practitioner and which results in the insured person's discontinuation or cancellation of his/her original trip.
- 26) Sickness** shall mean any noticeable change in the physical health of an insured person due to a medical condition contracted, commencing or manifesting whilst overseas during the period of the insured trip in which the insured person seeks the care of a qualified medical practitioner acting within the scope of his/her license to treat the sickness for which the claim is made provided the sickness is not pre-existing and the nature of the sickness is not excluded from the policy.
- 27) Terrorism** means any activities that:
- i. Is committed for political, religious, ideological or similar purposes and involves a violent act or the unlawful use of force or an unlawful act dangerous to human life or tangible property, and
 - ii. Is carried out by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), but not including a sovereign government (de jure or de facto), and
 - iii. Appears to be intended to:
 - A) intimidate or coerce a civilian population, or
 - B) disrupt any segment of the economy of a government, state or country, or
 - C) overthrow, influence, or affect the conduct of any government de jure or de facto by

intimidation or coercion, or

D) affect the conduct of a government by mass destruction, assassination, kidnapping or hostage taking.

28) Total disablement shall mean injury of a permanent nature which solely and directly totally disables and prevents an insured person from attending to any business, occupation of any and every kind or if he has no business or occupation, from attending to his usual duties.

29) Travel Guard is a member of AIG worldwide insurance providing worldwide travel assistance and related services to global insurance partners and customers.

30) Trip shall mean a journey undertaken by an insured person from Vietnam to overseas and back to Vietnam with the departure date from Vietnam within the insurance period of the policy. Any common carrier riding within the trip will be covered, subject to the purchase require basis hereabove. Trip duration will be counted from the departure date from Vietnam.

31) Valuables shall mean articles of gold, silver or other precious metal jewellery, furs, watches and precious or semi-precious gems.

Part II – Coverage

The insurance applies while the insured person is taking a trip from Vietnam, the insured person will be covered during the period the he/she is riding on a common carrier, subject to purchase required basis as defined here above.

Section 1 – accidental death & disablement

If the insured person is involved in an accident; and as a consequence, suffers injury or death within 90 days after the date of the accident, the company will pay the compensation according to the limits of the selected plan as shown in the schedule below.

	Sum limits
Insured person (before the attainment of age 65 years & below)	USD500,000
Insured person (upon the attainment of age 65 years & above)	USD250,000

Schedule of compensation

1. Death: 100%
2. Permanent total disablement: 100%
3. Permanent and incurable paralysis of all limbs: 100%
4. Permanent total loss of sight of both eyes: 100%
5. Loss of or the permanent total loss of use of two limbs: 100%
6. Permanent total loss of speech and hearing: 100%
7. Permanent total loss of hearing in
 - a) both ears: 75%
 - b) one ear: 15%
8. Permanent total loss of sight of one eye: 55%
9. Loss of or the permanent total loss of use of one limb: 50%

Section 2 - personal baggage including lap-top computer

The company will pay to the insured person up to the limit applicable to the selected plan for loss of or damage sustained overseas to personal baggage taken or purchased; including natural disasters (typhoon, earthquake etc) arising out of circumstances beyond the control of the insured person at the planned destination whilst on the trip. This includes clothing and personal effects worn or carried on the insured person, in suitcases and like receptacles. All items must be owned by the insured person, not hired, loaned or entrusted to.

In the event any article of insured person(s) personal baggage is proven to be beyond economical repair, a claim will be dealt with under the policy as if the article had been lost.

The company shall not be liable for more than [USD500], in respect of any one article or pair or set of articles. The maximum limit for lap-top computer is [USD1,000] and only for one lap-top per insured person for every policy in respect of replacement.

The company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation.

Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of accident if the insured person can produce supporting document (i.e. Original receipts or original warranty card) for claims.

Claims that result from the insured person's losing baggage or it being damaged or delayed while being held by an airline, should be made to the airline first. Any amount paid under this policy will be reduced by the amount of compensation the insured person receives from the airline for the same event.

The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by official documentation from such authorities and documents to prove the value of lost items. The reimbursement for items without official receipts will be assessed and determined by AIG Vietnam, subject to a maximum amount payable of [USD200] for all items.

The insured person must take every possible step to ensure that their baggage or personal effects are:-

- a) Not left unattended in a public place
- b) And must take all reasonable precautions for the safety of all personal property and baggage.

A pair or set of items is treated as one item (e.g. A pair of shoes, a camera and its standard accompanying lens and accessories).

The company will not pay for the following losses:

- 1) The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of lap-top computers as provided herein above), manuscript, jewellery, gem stones, watches, contact or corneal lenses, securities, souvenirs, musical instruments, bridges for tooth or teeth, dentures.
- 2) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting there from.
- 3) Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by

governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade.

- 4) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- 5) Loss or damage to insured person's baggage sent in advanced, mailed or shipped separately.
- 6) Loss or damage to insured person's baggage left unattended in any public place
- 7) As a result of the insured person's failure to take due care and precautions for the safeguard and security of such property.
- 8) Loss or damage of business goods or samples or equipment of any kind.
- 9) Loss or damage of data recorded on tapes, cards, discs or otherwise.
- 10) Loss or damage of cash and bank notes, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, identity cards (ic) and driving licenses, travel documents except as provided for in section 19.
- 11) Unexplained disappearance.
- 12) Loss or damage or derangement or breakage of fragile or brittle articles.
- 13) Lap-top computer, used cell phone as checked baggage.

Section 3 - travel delay

In the event that the scheduled public transport in which the insured person had arranged to travel in overseas is cancelled with no alternative scheduled onward connection or is delayed for at least six (6) consecutive hours from the time and date specified in the itinerary supplied to the insured person, the company will pay USD120 for every full six (6) consecutive hours of delay up to the limit applicable in the policy schedule during the covered trip.

No benefits will be provided for any delay:

- 1) Arising from failure of the insured person to check

in according to the itinerary supplied to him/her, or if the insured person fails to obtain written confirmation from the carriers or their handling agents of the number of hours delayed for such delay.

- 2) Arising from strike or industrial action existing on the date the trip is arranged or the policy was purchased (which ever is earlier).

Section 4- Baggage delay

The company will pay us USD120 if the checked-in baggage accompanying the insured person has been delayed, misdirected or temporarily misplaced by the common carrier after every full 6 consecutive hours of delay after the insured person's arrival at the baggage pick-up point of the scheduled overseas destination up to the benefit level applicable in the policy schedule.

Section 5 – Cover in the event of terrorism

The company will pay the insured person the benefits under all sections for losses arising directly or indirectly from an act of terrorism whilst the insured person is overseas subject to the respective limits of the applicable selected plan and the terms and exclusions thereof.

Exclusions:

The company will not pay for any losses directly or indirectly suffered, contributed or attributed to or caused by, from or in connection with any act of nuclear, chemical or biological events.

Section 6 – Travel Guard service

The following range of 24-hour worldwide emergency & assistance services are available to an insured person:

- Medical service consultation/advice/referral
- Baggage service
- Emergency ticket service

Part III – General exclusions

In addition to the specific exclusions stipuated in section ii of this document, the company will not pay under any section of the policy for loss or liability directly or indirectly arising as a result of:

- 1) Any act of war, act of a foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;
- 2) Any injury, sickness or disease resulting directly or indirectly from, attributed to, or accelerated by;

The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or

The dispersal or application of pathogenic or poisonous biological or chemical materials; or

The release of pathogenic or poisonous biological or chemical materials;
- 3) Any illegal or unlawful intentional act by the insured person or confiscation, detention, destruction by customs or other authorities. Any breach of government regulation or any failure by the insured person to take reasonable precautions to avoid a claim under the policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
- 4) Any prohibition or regulations by any government;
- 5) The insured person not taking all reasonable efforts to safeguard his/her property or to avoid injury or minimize any claim under the policy;
- 6) Riding or driving in any kind of race, participating in any professional sports or in any sport whereby the insured person(s) would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed commercial aircraft or other mode of conveyance or transportation);
- 7) Pregnancy or childbirth, and any injury or sickness associated with pregnancy or childbirth;
- 8) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications;

- 9) Any pre-existing medical conditions;
- 10) Sexually transmitted diseases, aids, HIV infections and aids related infections;
- 11) Mental and nervous or sleep disorders, including but not limited to insanity.
- 12) The insured person engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed/deployed as a manual worker, whilst engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms;
- 13) Mysterious disappearance;
- 14) When the insured person(s) is/are not fit to travel or is/are travelling against the medical advice of a qualified medical practitioner;
- 15) When the purpose of the trip is to obtain medical care or treatment of any kind.
- 16) Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through afghanistan, cuba, democratic republic of congo, iran, iraq, liberia, sudan or syria; and
- 17) Any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an insured person if that insured person is:
 - (i) a terrorist;
 - (ii) a member of a terrorist organization;
 - (iii) A narcotics trafficker; or
 - (iv) A purveyor of nuclear, chemical or biological weapons

Part IV – Insurance period and payment

- 1) **Insurance period:** In respect of the trip, the insurance period is from the trip commencement date which is with the insurance period of the policy (as specified in the policy schedule) until the trip ceases (subject to the allowed maximum length of trip.)
- 2) **Time for notice of insured event and claim:** as soon as practicable and in any case within thirty (30) days after the occurrence of any event which may give rise to a claim, the policyholder shall be give a written notice to the company about the

insured event. Notice given by or on behalf of the insured person to the company with information sufficient to identify the insured person shall be deemed to be notice to the company. Time limit for filing a claim is one year from the occurrence of the insured event.

- 3) Forms for proof of loss:** the company, upon receipt of a notice of claim will furnish to the insured person such claim forms which are usually furnished by the company for filing proofs of loss. Such claim forms must be returned by the insured person with full particulars within 15 days after the receipt of such claim forms from the company. The insured person shall also at the same time when returning the completed claim form within the said 15 days submit to the company written proofs covering the occurrence, the circumstances and the extent of the loss for which the claim is made. The insured person shall also at any time at the request of the company submit whatever documents required by the company in support of the claim as soon as possible and in any event within 60 days after receipt of notice of such requirement.
- 4) Medical examination and treatment:** the insured person shall at his/her expense furnish to the company all such certificates, information and evidence as may be required by the company and the insured person shall whenever reasonably required to do so, arrange to submit to medical examination by qualified medical practitioners appointed by the company. In the event of death of the insured person, where it is not forbidden by law, the company shall be entitled to have a post-mortem examination at its own expense, and notice shall, where practicable, be given to the company before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between the company's doctors and the insured person's qualified medical practitioner, the opinion of the company's doctors shall prevail and be binding on the insured person or his/her estate as the case may be.
- 5) Time limit for insurance payment:** if the company accepts to pay the insured sum, it shall make the payment to the insured person within thirty (30) days after the acceptance is delivered by the company to the insured person.

Part V – General conditions

- 1) **Fitness for travel:** at the time of effecting this insurance the insured person must be medically fit to travel, otherwise any claim is not payable.
- 2) **Duplication of cover:** in the event that an insured person is covered under more than one travel insurance policy, underwritten by the company for the same trip, the company will consider the person to be insured only under the policy which provides the highest benefit level.
- 3) **currency:** all settlement for payable premium and claim will be done in VND and with the exchange rate at the time of the claim. The exchange rate will be the rate fixed by the company.
- 4) **Determination of age:** in any claim, the age of the insured person will be determined as at the date of injury or sickness with reference to the birth date.
- 5) **Exposure and disappearance:** When by reason of any accident covered by the policy the insured person is exposed to the elements and as the result of such exposure suffers an event for which compensation is otherwise payable hereunder such event will be covered under the terms of the policy.

if the body of the insured person has not been found within 365 days after the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the insured person was traveling at the time of the injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the insured person suffered loss of life resulting from bodily injury caused by an accident covered by the policy at the time of such disappearance, sinking or wrecking.

- 6) **Compliance with policy provisions:** failure to comply with any of the provisions contained in the policy shall bear responsibility to reimburse all losses of the other party, occur from this failure.
- 7) **Length of trip:** in no event shall a trip exceed ninety (60) consecutive days from the departure date from Vietnam until the return to Vietnam.
- 8) **Notify authorities:** if the property insured under

section 6 of this policy shall be lost or damaged, the insured person shall take all reasonable measures to protect, save and recover it, and shall also promptly notify police, hotel, transportation company or transportation terminal authorities.

- 9) **Subrogation:** in the event of any payment under section 6 of this policy, the company shall be subrogated to all the insured person's rights of recovery against any person or organization and the insured person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The insured person shall take no action after the loss to prejudice such rights.
- 10) **Arbitration:** any dispute arising under or in connection with the policy shall be resolved by the parties through amicable settlement. If both parties fail to resolve amicably within thirty (30) days from the date of notice on dispute, the dispute shall be referred to the Vietnam international arbitration center in accordance with its rules, or another arbitration body and rules at the option of the company, for final settlement. The dispute shall be referred to the competent court for settlement if the choice of arbitration shall not be available between the parties under the applicable law.
- 11) **To whom indemnities payable:** indemnity for loss of life of the insured person is payable to the estate of the insured person.
- 12) **One-way trip:** this policy also covers one-way trips during the insured person is riding on a common carrier, subject to the purchase required basis as defined and the original point of departure is Vietnam.
- 13) **Right of recovery:** in the event authorization of payment and/or payment is made by the company or Travel Guard or authorized representative of Travel Guard for a medical claim whereby policy liability is not engaged, the company or Travel Guard or an authorized representative of Travel Guard reserves the right to recover against the insured person for the full sum which the company or Travel Guard or an authorized representative of Travel Guard is liable to the medical institution which the insured person was admitted to.

- 14) Entire contract:** the policy schedule, endorsements, terms and conditions and attached papers together with other statement in writing shall be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the policy schedule attached shall bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the policy schedule shall prevail. No statement made by the applicant for insurance not included herein shall void the insurance cover or be used in any legal proceedings hereunder. No agent has the authority to change or waive any provisions of the insurance. No change of provisions shall be valid unless approved by an executive officer of the company and such approval be endorsed hereon.
- 15) Reinstatement of policy:** if default is made in the payment of the agreed premium for the policy, the subsequent acceptance of a premium by the company shall reinstate the policy, but only to cover resulting from injury or illness thereafter sustained.
- 16) Renewal:** the policy may be renewed upon the company's acceptance with attached condition(s) with payment of the premium in advance at the company's premium rate in force at time of renewals.
- 17) Interest:** no indemnity from the company shall carry any interest.
- 18) Governing law:** the policy issued shall be interpreted and governed in accordance with Vietnamese law.

Part VI – Claims and assistance procedures

If you are in need of emergency assistance

In case of emergency abroad, insured may call Travel Guard hotline as:

+ 603-2772-5688 or + 848-6299-2185

On a collect-call basis (reverse charge) anytime from anywhere in the world for assistance. The insurance policy or certificate number should be made available for Travel Guard to facilitate coordination.

Instruction to claimants

In the case of a claim, it is necessary to obtain a claim form from AIG Vietnam. This can be obtained by email, fax or in person (see contact details below).

You should fully complete the claim form, attach all required documents and forward to the nearest AIG Vietnam insurance company limited office (address below).

As soon as possible after the occurrence of any event which may give rise to a claim (within 30 days), written notice should be given to:

AIG Vietnam insurance company limited - claims department

Level 09, Saigon Center, 65 Le Loi, District 1, HCMC

HCMC telephone no.: +84-8- 3914 2856

Hanoi telephone no.: +84-4- 3936 1455

Fax : +84-8- 3914 0067

Documentation required in case of a claim

Basic claim requirements

1. Completed travel claim form with confirmation from "ANZ Bank (Vietnam)" about eligible status of "ANZ Bank (Vietnam)" Visa Platinum credit card holder
2. Photocopy of passport
3. Photocopy of common carrier ticket/ boarding pass
4. Bill/receipt to prove the qualification of purchase required
5. Proof to prove the duration of the trip
6. Supporting documentation on incident's circumstances and claimed amount.

This claims procedure does not in any way override the terms and conditions of the policy and only serves as a reference for the general documentation required for each type of claim. Actual documents required will vary case by case.

For ANZ Visa Platinum and Anz Signature Priority
Banking Visa Platinum Credit Cards

Concierge Service information 09.2011

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Concierge Service

The Concierge Service (the "**service**") is a product of and is issued by Visa. This service and these terms and conditions are provided by and shall be the sole responsibility of Visa. ANZ and any of its employees, agents or its related corporate companies shall not take any liability or be responsible for any obligations arising in relation to this service and these terms and conditions. ANZ also does not

guarantee any of the benefits under this service.

ANZ VN is not responsible for the fulfilment of the service provided by Visa and no claims, of whatever nature and however arising, shall be made against ANZ or its employees, agents or related corporate companies for failure or unsatisfactory services provided by Visa. Any claims or queries must be sent to Visa at the address provided below.

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Neither ANZ VN nor any of its related corporations are authorised representative or agent of Visa.

ANZ VN may terminate the service with Visa at any time and will provide written notification to ANZ cardholders.

For enquiries in relation to the service, please contact the toll-free hotline telephone numbers below

A. Concierge Services description

1. Air travel assistance

Information service

This service provides cardholders with available flight information to any travel destinations worldwide. Once request details are gathered from the cardholder, the Concierge Services customer service personnel, known as a customer service associate ("**CSA**"), may access predetermined public internet web sites and/or local travel agencies to obtain and supply the information either verbally via the telephone, by fax or e-mail directly to the cardholder.

Reservation/ ticketing

The CSA assists cardholders in making flight reservations and arrangements for the issuance of tickets for travel. All associated costs for tickets purchased, are charged to the cardholder's eligible Visa card. Once the reservation is confirmed, the CSA notifies the cardholder using the cardholder selected communication method (i.e. Phone, fax, e-mail, etc.).

2. Hotel assistance

This service provides cardholders with hotel contact and detailed amenity information. CSAs also can make hotel bookings for the cardholder, using the cardholder's eligible Visa card as the payment tool,

when appropriate.

Information service

The CSA obtains location, preferences, price, and date requirements from the cardholder. Once the information is gathered, the CSA accesses information on predetermined internet web sites, hotel directories or through local travel agencies, to obtain and supply the relevant information either verbally via the telephone, by fax or e-mail directly to the cardholder.

Reservation service

The CSA obtains the location, preferences, price and date requirements, and then contact the location to arrange the reservation booking on behalf of the cardholder. Once the reservation is confirmed, the CSA notifies the cardholder using the cardholder selected communication method. (i.e. Phone, fax, e-mail, etc.) The notification can occur immediately by the CSA who made the reservation or scheduled for a later time. When required the cardholder's Visa card is used to secure the confirmed hotel booking.

3. Car rental assistance

This service provides cardholders with worldwide car rental rate information including vehicle availability and may assist in making car reservations for the cardholder.

Information service

Once the information relevant details are gathered from the cardholder, the CSA accesses predetermined public internet web sites, car rental directories or through local travel agencies and obtains the details to be supplied to the cardholder either verbally via the telephone, by fax or e-mail.

Reservation service

The CSA obtains the location, preferences, price, and date requirements, and then contacts the chosen location to arrange the car booking on behalf of the cardholder, using the cardholder's qualifying Visa card as the payment tool. Once the reservation is confirmed, the CSA notifies the cardholder using the cardholder selected communication method. (i.e. Phone, fax, e-mail, etc.) The notification can occur immediately by the CSA who made the reservation or be scheduled for a later time.

4. Pre-trip information & assistance

The pre-trip service provides cardholders with pre-trip assistance, information on vaccination, travel Visas, currency exchange rate, country specific local weather information, cultural customs, and protocol information as well as risk assessment recommendations for specific travel destinations. Government issued traveler advisories are also available. By accessing predetermined public internet web sites, CSAs locate the details needed and provide them to the cardholder immediately over the telephone, by facsimile or by e-mail.

5. Emergency message service

This service provides cardholders in an emergency, the opportunity to send a message to a specific person. This service is available to cardholders, and all authorized users of the account. In addition to the initiator's name and contact number, the CSA obtains and document the body of the message in text format, along with the recipient's name and contact number. At the completion of the initial call, the CSA attempts to notify the recipient or schedule a notification attempt. When the message is successfully forwarded, the initiator can receive a confirmation that the message was received, if so requested at initiation. If after three attempts the message remains undelivered, one attempt will be made to advise the initiator and no further delivery attempts will be made.

6. Passport & Visa assistance

The passport & Visa assistance program provides cardholders with country specific passport and Visa requirements and replacement procedures & policies. By accessing predetermined public internet web sites, CSAs provide content information and contact with the nearest Embassy or Consulate, to traveling cardholders. Information is given to the cardholder immediately over the telephone, by facsimile or e-mailed to the cardholder. The CSA may also perform a warm transfer directly to an Embassy or Consulate or contact the embassy on the cardholder's behalf.

7. Golf tee time information & reservations

This service provides cardholders with detailed information about golfing and driving greens worldwide. CSAs provide cardholders with details such as tee times, golf course transfers, caddy services, booking requirements, etc. CSAs can also

assist cardholders in making reservations and other golf travel related bookings.

8. Restaurant assistance

This service provides cardholders with restaurant information and/or bookings when required. CSAs make reservation bookings for cardholder, using the cardholder's qualifying Visa card, when required by the restaurant.

Information service

The CSA obtains location, preferences, price, and date requirements from the cardholder. Once the information is gathered, the CSA accesses predetermined public internet web sites to obtain and supply the information either verbally via the telephone, by fax or e-mail, directly to the cardholder.

Reservation service

The CSA obtains the location, preferences, price and date requirements and contacts the location to arrange the reservation booking on behalf of the cardholder. Once the reservation is confirmed, the CSA notifies the cardholder either via a return telephone call, by fax or e-mail.

9. Health, fitness & leisure services

The health, fitness & leisure services provides location details, appointment availability and prices for health clubs, golf resorts, and leisure tours (sightseeing). Through this service, cardholders may also make bookings that may need to be secured using their qualifying Visa card.

Information service

The CSA ascertains from the cardholder, a location name, leisure service request type, tentative dates and price range of interest. Once this information is gathered, the CSA will access predetermined public internet web sites to locate the desired information and provide it directly to the cardholder either verbally via the telephone, by faxing or e-mailing it directly to the cardholder.

Reservation service

When reservation bookings are requested, the CSA also obtains the qualifying Visa card details to secure the reservation booking on behalf of the cardholder. Once the booking is made, the CSA notifies the cardholder either verbally via the telephone, by faxing

or e-mailing it directly to the cardholder.

10. Other event ticketing

This service assists cardholders with the purchasing or reserving of tickets to events (sporting, Broadway shows, local theater, etc.) Using the cardholder's qualifying Visa card as the payment tool. The CSA obtains and documents from the cardholder, details on the desired event, location, dates, seating preferences, number of tickets, etc. Once the information is obtained, the CSA contacts the appropriate ticketing agent either via the telephone or through a public internet web site, to make the booking or reservation using the qualifying Visa card. If the cardholder then wishes to proceed with the transaction, the cardholder is then later conferenced to the ticketing provider to make the purchase.

11. Country & major city information

This service provides cardholders with a wealth of information about local events and points of interest in any key travel destination worldwide, including local highlights, shopping excursions, tourist sights, in-country exhibitions, shows, festivals, museums and many other points of popular interest. Information is accessed by the CSAs through predetermined public internet web sites and can be provided to cardholders either verbally via the telephone, by faxing or e-mail.

12. Emergency interpretation assistance

This service provides real time, or scheduled interpretation assistance in all major languages. The CSA can provide this service either verbally over the telephone or by providing a referral and tie-up with a local 3rd party provider. All services provided through 3rd party vendors are at the expense of the cardholder.

13. Business services & assistance

The business services & assistance service provides assistance by arranging business equipment rentals, or conference room facilities for cardholders in need of such services. The CSA obtains specific information regarding what is needed from the cardholder; information such as location, equipment needs, price range, and date requirements will be gathered. The CSA coordinates the equipment rental for the cardholder or forwards the rental information directly to the cardholder when desired. All expense incurred are the responsibility of the cardholder and are

charged to their qualifying Visa payment card.

14. Gift delivery

This service assists cardholders in finding merchant providers who can arrange and ship gift items to a cardholders 3rd party, such as floral bouquets, gourmet baskets and gift hampers. CSAs may also make the purchase for the cardholder, using the cardholder's qualifying Visa card, when requested by the cardholder.

Information service

The CSA obtains a description of the suggested gift item, the intended delivery location, price range, and other gift specific details from the cardholder. In-country public internet web sites are then accessed to locate a provider who can provide what the cardholder is looking for. Once located, the provider is then usually contacted by phone to confirm that the gift item is available. Once all details have been confirmed, the CSA then recontacts the cardholder using the cardholder's specified contact method, and provides all the relevant details.

Purchase service

Often once the details have been relayed to the cardholder, the CSA will then be requested to make the purchase on behalf of the cardholder. Any additional details are obtained and the cardholder is then conferenced to the provider to affect the purchase.

15. Send-it-home service

This service assists cardholders with making arrangements to have their purchases shipped back to their home address. CSAs have access a variety of courier companies in which to obtain quotations for the cardholder. Once a suitable courier is determined, the CSA will conference the cardholder directly to the provider to affect the transaction on the qualifying Visa card.

16. Sourcing hard to find items

This service attempts to locate specialty or hard to find items on the cardholders behalf. Once located, detailed information is provided to the cardholder indicating from where the specific item may be obtained. Alternatively, the cardholder may request to be conferenced directly with the merchant provider to make the purchase.

Information service

The CSA obtains and documents a detailed description of the item, including the price range, size, color, etc. Using public internet web sites, the CSA locates the item and recontacts the cardholder with the details regarding where the item can be purchased, etc. A hardcopy of the merchant contact information and purchase price can be provided to the cardholder either by faxing or e-mail if requested.

Purchasing service

In addition to locating the item, the CSA may conference call the cardholder with the merchant to make the purchase and proceed to arrange for delivery of the item for the cardholder, at the cardholder's expense. Additional details such as delivery address may be obtained for these types of requests. Once the delivery is arranged, the CSA will notify the cardholder either verbally via the telephone, by faxing or by e-mail.

17. Courier service

This service arranges for the pick-up and delivery of items from/to a destination chosen by the cardholder. The CSA obtains pick up and delivery addresses, contact names, contact information and relevant details about the item being transported. Once this information is obtained, the CSA will locate and arrange for delivery using an appropriate courier service. All courier expenses incurred in providing this service are the responsibility of the cardholder.

B. Concierge Services contact numbers and language capabilities

Toll-free hotline telephone numbers

Country	Language	
	Cantonese	English
Australia	1800 555 652	1800 639 607
Austria	-	0800 293 083
Belgium	-	0800 78 464
Brunei	-	Access code 800 1111, followed by 866 765 9643
Canada	-	1866 639 1910

China (south)	10800 440 0087	10800 440 0083
China (north)	10800 744 0087	10800 744 0083
Denmark	-	808 83 413
France	-	0800 908 852
Germany	-	0800 182 2809
Greece	-	00800 4412 1091
Hong Kong	800 900 781	800 901 869
Hungary	-	068 001 4351
India	Access code 000 117, followed by 866 670 0976	Access code 000 117, followed by 866 765 9643
Indonesia	001 803 441 239	001 803 441 568
Italy	-	800 781 767
Japan	00531 44 0028	00531 44 0023
Macau	0800 455	0800 706
Malaysia	1800 805 574	1800 803 006
Netherlands	-	0800 023 2963
New Zealand	0800 103 407	0508 600 100
Philippines	1800 1441 0082	1800 1441 0014
Portugal	-	800 84 4035
Singapore	800 448 1296	800 448 1249
South Korea	080 488 0880	080 484 0880
Spain	-	900 94 8965
Sweden	-	020 790941
Switzerland	-	0800 835 270
Taiwan	0080 1444 193	0080 1444 189
Thailand	001 800 441 1268	001 800 441 1248
United Kingdom	-	0800 169 5187
United States of America	1866 670 0976	1866 765 9643
Vietnam	-	1201-1169

Country	Language	
	Japanese	Korean
Australia	1800 555 649	1800 555 651
Austria	0800 281 689	-
Belgium	0800 71 029	-
Brunei	-	-
Canada	1866 795 7712	-

China (south)	10800 440 0085	10800 440 0086
China (north)	10800 744 0085	10800 744 0086
Denmark	808 84 348	-
France	0800 919 553	-
Germany	0800 182 2148	-
Greece	00800 4412 1222	-
Hong Kong	800 901 872	800 901 873
Hungary	068 001 4855	-
India	Access code 000 117, followed by 866 670 0974	Access code 000 117, followed by 866 670 0975
Indonesia	001 803 441 235	001 803 441 238
Italy	800 784 252	-
Japan	006633 800554	00531 44 0025
Macau	0800 708	0800 709
Malaysia	1800 805 572	1800 805 573
Netherlands	0800 022 9478	-
New Zealand	0800 103 298	0800 103 406
Philippines	1800 1441 0080	1800 1441 0081
Portugal	800 844 082	-
Singapore	800 448 1294	800 448 1295
South Korea	080 487 0880	00308 440 051
Spain	900 99 8948	-
Sweden	0200 285 386	-
Switzerland	0800 564 962	-
Taiwan	0080 1444 191	0080 1444 192
Thailand	001 800 441 1259	001 800 441 1260
United Kingdom	0800 587 0552	-
United States of America	1866 670 0974	1866 670 0975
Vietnam	-	-

Country	Language		
	Malay	Mandarin	Thai
Australia	-	1800 555 647	1800 555 653
Austria	-	-	-
Belgium	-	-	-
Brunei	Access code 800 1111, followed by 866 775 3708	-	-
Canada	-	-	-
China (south)	-	10800 440 0026	10800 440 0088

China (north)	-	10800 744 0026	10800 744 0088
Denmark	-	-	-
France	-	-	-
Germany	-	-	-
Greece	-	-	-
Hong Kong	800 901 874	800 901 870	800 901 875
Hungary	-	-	-
India	-	Access code 000 117, followed by 866 670 0943	Access code 000 117, followed by 866 670 0977
Indonesia	001 803 441 242	001 803 441 226	001 803 441 243
Italy	-	-	-
Japan	-	00531 44 0024	00531 44 0027
Macau	-	0800 707	0800 711
Malaysia	1800 805 575	1800 805 571	1800 805 576
Netherlands	-	-	-
New Zealand	-	0800 103 295	0800 103 412
Philippines	-	1800 1441 0078	1800 1441 0083
Portugal	-	-	-
Singapore	800 448 1297	800 448 1292	800 448 1298
South Korea	-	080 485 0880	080 4890880
Spain	-	-	-
Sweden	-	-	-
Switzerland	-	-	-
Taiwan	-	0080 1444124	00801444194
Thailand	-	001 800 441 1252	001 800 441 3327
United Kingdom	-	-	-
United States of America	-	1866 670 0943	1866 670 0977
Vietnam	-	-	-

Collect call hotline telephone number: call

61-2-9235 0260 through an international call operator.

* please refer to the website: www.Visaplatinum.com/ap/concierge.shtml for the latest concierge numbers.

For ANZ Visa Platinum and ANZ Signature Priority Banking Visa Platinum Credit Cards

Rewards Program| 03.2013

Participation

The ANZ Credit Card Rewards Program is open to the holders of ANZ Visa Classic, ANZ Visa Gold , ANZ Visa Platinum and ANZ Signature Priority Banking Visa Platinum Credit Card (hereinafter called a 'Card', and an account opened in respect of a Card called a 'Card Account') issued by ANZ Bank (Vietnam) Limited ("ANZ")

Rewards earned by Supplementary Cardholders will be credited to the Card Account of the Primary Cardholder and may only be used by the Primary Cardholder for the redemption of Rewards.

Rewards

Credit Card type	Reward per statement cycle	Reward maximum per statement cycle
ANZ Visa Classic/ Gold	0.3% of cardholder's spending	No limit
ANZ Visa Platinum	0.4% of cardholder's spending	No limit
	Additional 5% of cardholder's spending at dining category merchants on weekends (Saturday and Sunday)	Maximum VND300,000 with condition of minimum spending of VND 10,000,000 in one statement cycle
ANZ Signature Priority Banking Visa Platinum	0.5% of cardholder's spending	No limit
	Additional 5% of cardholder's spending at dining category merchants on weekends (Saturday and Sunday)	Maximum VND300,000 with condition of minimum spending of VND 10,000,000 in one statement cycle

Reward granted shall be conditional upon the fulfilment of the terms of the Reward Program by the cardholders

Terms and Conditions of the Reward Program:

- Spending made by both the Primary and Supplementary Cardholders are qualified for rewards. Spending made by the Supplementary Cardholder will be counted under Primary Cardholder. Spendings eligible for the Reward Program include both domestic and international retail transaction using the Card. Cash advance transactions, Instalment Plan, FlexiFund and any other fees howsoever called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment and late payment fees will not be counted for the purpose of the reward under this Reward Program.

- Reward accumulated under the Card Account (i) will be forfeited and/or (ii) will not be awarded when the Card Account is closed or is not in good credit standing in the sole opinion of ANZ, or the Card has expired or ceased to be effective or a breach of the ANZ Credit Card Terms and Conditions has occurred. In such event, any outstanding Reward whether received before or after Cardholder's Reward amounts have been forfeited shall not be processed.

- Additional reward (for ANZ Visa Platinum and ANZ Signature Priority Banking Visa Platinum Credit Card) will be computed based on spending at dining category merchants on weekends (Saturday and Sunday) in one statement cycle. Retail purchases made in dining outlets during weekends are identified as qualified transactions based on dining merchant category codes assigned by VISA and which are successfully posted to credit card account within the statement cycle.

- ANZ may, at its sole discretion, withdraw or cancel any reward if Cardholder's spending is deemed not to be satisfactory;

- ANZ may terminate the Rewards Program at any time at ANZ's discretion. Purchases made in accordance with this Rewards Program before a notice of termination is given will be covered under this Rewards Program. Purchases made after this notice of termination is given will not be eligible for this Rewards Program.

- If the Primary Cardholder's Card Account is terminated at any time for any reason, either by the Primary Cardholder or ANZ, the Primary Cardholder and

Supplementary Cardholder(s) will forthwith be disqualified from participating in the Rewards programme and all unused Rewards amounts then accrued shall automatically be cancelled.

- ANZ reserves the right not to provide any reasons, for non-accordance of rewards to customers;
- ANZ decision on rewards granted is absolute and final;
- ANZ may, at its absolute discretion and at any time, withdraw, vary or substitute any Reward or vary, modify or amend these terms and conditions as it may deem fit, and the Cardholder shall be bound by such variations and amendments without any notice served by ANZ.
- The Cardholder hereby authorizes ANZ to disclose information regarding the Cardholder and the Cardholder's Card Account(s) to any third parties for the purpose of the ANZ Credit Card Reward Program.
- This Reward Program takes effect and replaces the current Rebate Policy as from the date mentioned above.

For ANZ Signature Priority Banking Visa Platinum
Credit Cards

Free access to VIP airport lounges 08. 2013

ANZ Signature Priority Banking Visa Platinum Credit Cardholders can enjoy free access to more than 100 VIP airport lounges

Present your ANZ Signature Priority Banking Visa Platinum Credit Card, along with your boarding pass, at the VIP airport lounges to enjoy the offer.

Visit the full list of VIP airport lounges [here](#).

Terms and conditions

1. Valid period: 15 August 2013 – 15 August 2014.
2. Only active Primary & Supplementary Credit Cardholders of ANZ Signature Priority Banking Visa Platinum Credit Card in good credit standing ("Cardholders") issued by ANZ Bank (Vietnam) Limited ("ANZ") are eligible for this promotion.
3. All cardholders will enjoy unlimited lounge access to all worldwide participating airport lounges regardless of the travel class or the airline flown with.
4. Cardholders can enjoy unlimited usage of the lounge facilities including food and beverages unless otherwise indicated by the lounge management.
5. The qualified ANZ Signature Priority Banking Visa Platinum Credit card should be presented, along with Boarding pass, to the front desk of the lounge for entry. Expired/ Lost/ Stolen/ Cancelled Cards will not be eligible for entry.
6. Access of Cardholders' Guests and Children is at the prevailing rates of lounges and solely at the discretion of the lounge management. All additional charges should be charged to an ANZ Credit Card.
7. Airport Lounges reserve the right to refuse entry to any cardholders who cannot present the necessary documents.

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