



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 Cards issued by ANZ Vietnam from October 15th, 2015 to January 15th, 2016 (Promotion Period) or until supplies last.
2. Eligible cardholders will receive a set of 04 (four) Diamond Bormioli glasses (Made in Italy) in 4 colours (white, green, blue and purple). In details:

Spending period	Minimum transaction amount	Last posted date for the transactions to be counted for the campaign
Within 30 days from the card issuance date	VND3,000,000 (POS or online transactions)	Maximum 10 days after the spending period

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

3. Transactions must be made within the spending period and are posted to the account linked to card on or before the last posting date stated in the above table in order to be qualified for the promotion.

4. By joining this campaign, the account holder agrees that VND150,000 or equivalent will be held in the account for up to 60 working days from the card issuance date. The hold amount is to be released if the cardholder is qualified for the campaign; Or the hold amount will be debited from the account if the cardholders are not qualified for the campaign or the card is closed within 30 days from card issuance date.

5. Each account holder can only be eligible for one set of Diamond Bormioli glasses. To clarify:

- If an account has 2 joint account holders, only one glass set can be given per account.
- If a customer has 2 accounts, only one glass set can be given per customer.

If an account holder get more than one set of glasses, the cost of VND150,000 per set of glasses will be deducted into the cardholder's account which is linked to the card

6. Maximum 400 glass sets will be given away on first come first served basis.

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

8. 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.

9. 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.