



TERMS AND CONDITIONS FOR PROMOTION CAMPAIGN

Terms and Conditions of Promotion Campaign provided by ANZ Bank (Vietnam) Limited ("ANZ")

1. Promotion duration: 09 March 2015 to 30 June 2015.
2. The promotion is applicable to new and existing ANZ customers.
3. Promotion format: Instant-win
4. To be eligible for this instant-win promotion:
 - 4.1 The customer must be new to ANZ Signature Priority Banking (SPB) with new fund from USD50,000, VND1,000,000,000 or AUD50,000 or equivalent in other currencies and commits to maintain the required balance for minimum nine (09) months;
and
 - 4.2 The customer needs to successfully apply for or upgrade to an ANZ Signature Priority Banking Visa Platinum credit card and have at least one (01) transaction on the card during promotion period. If the customer cannot apply for an ANZ Signature Priority Banking Visa Platinum credit card, the fund mentioned in item 4.1 must be maintained for minimum twelve (12) months.
5. Locations: Hanoi and Ho Chi Minh City
6. Other conditions:
 - 6.1 400 first customers who meet requirements in Clause 4 during the Promotion period will be rewarded one (1) 99.99% gold bullion of 3.75 gram (+/- 5%). 400 first customers will be identified based on the activation date of ANZ Signature Priority Banking Visa Platinum credit card and the date the required fund mentioned in 4.1 is deposited.
 - 6.2 Customer will receive the Reward mentioned in item 6.1 within 30 days from the date that customer meets all conditions as stated in article 4.
 - 6.3 The Bank has the right to charge back the cost of the gold bullion at VND3,300,000 from customer's ANZ credit card account if he/she does not meet and maintain required balance (referred to clause 4). The Bank reserves the right to hold the amount equivalent to relevant Reward in transactional account for nine (09) months or twelve (12) months as mentioned in clause 4 from the time the new fund is placed to join the Campaign and to charge back that amount if he/she does not meet and maintain required balance (referred to clause 4).
 - 6.4 The prizes cannot be en-cashed or changed to other benefits. The prizes cannot be transferred to others without the prior consent of ANZ.
 - 6.5 The new fund registered for this campaign shall not be combined with other campaign occurring at the same promotion period.
 - 6.6 Customers participated in this campaign shall not be able to join other campaigns within 9 months or 12 months from the promotion joining date, depending on conditions as stated in clause 4.
 - 6.7 Latest date to collect the reward is 31 July 2015.
 - 6.8 Qualified customers will be responsible to declare & pay Personal Income Tax (if any) according to Personal Income Tax regulations.
7. The deposit interest rate applied during the promotion is fully compliant with the ceiling deposit rate as required by the State Bank of Vietnam (SBV). Deposit interest rate plus the proportion of the prize value to the total mobilized deposit amount during the promotion will be under the ceiling deposit interest rate as required by the SBV from time to time.
8. The decision of ANZ on all matters relating to this promotion is final.
9. 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.
10. 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.