



## TERMS AND CONDITIONS

### "ANNUAL FEE WAIVER, STYLISH TROLLEY BAG WITH ANZ CREDIT CARDS" PROMOTION

**1. Name of the promotion:** Enjoy annual fee waiver, a stylish trolley bag when sign up and spend with ANZ Credit Cards.

**2. Promotional period:** Full application submitted from 13 June 2016 to 13 July 2016.

**3. Eligible customers:** Applicable to all new Primary Cardholders of:

- ANZ Classic Credit Card
- ANZ Gold Credit Card
- ANZ Core Platinum Credit Card
- ANZ Travel Platinum Credit Card

(All referred to as "**ANZ Credit Cards**" and issued by ANZ Bank Vietnam Limited ("ANZ"))

#### 4. Promotion details:

Eligible Cardholders have to qualify the following conditions:

Card Types	Acquisition Reward	Conditions within 30 days from the date of issuance
Classic	Revert first year annual fee	Minimum spending of <b>VND2 million</b>
Gold	Trolley bag 20" worth VND2mil	Minimum spending of <b>VND2 million</b>
Core Platinum/ Travel Platinum	Trolley bag 25" worth VND2,5mil	Minimum spending of <b>VND4 million</b>

#### 5. Details of terms and conditions:

5.1 Primary qualified Credit Cardholders are defined to complete application & submit all required documentations from **13 June 2016** to **13 July 2016**, activate cards within 30 days from the date of issuance.

5.2 **First year annual fee waiver:** Primary Classic Cardholders must make purchase transactions with minimum of **VND2 million** within 30 days from the date of issuance.

#### 5.3 Trolley bag:

5.3.1 Primary Gold Cardholders must make purchase transactions with minimum of **VND2 million** within 30 days from the date of issuance.

5.3.2 Primary Core Platinum Cardholders must make purchase transactions with minimum of **VND4 million** within 30 days from the date of issuance.



- 5.3.3 Travel Platinum Cardholders must make purchase transactions with minimum of **VND4 million** within 30 days from the date of issuance.

## **6. General terms and conditions**

- 6.1 Transactions made by the Supplementary Cardholders will be counted under the Primary Cardholders.
- 6.2 The qualified transactions are those with transaction dates within the promotional period and posted to the ANZ Credit Card account within 40 days from the date of issuance.
- 6.3 The first year annual fee will be charged when activation and reverted for qualified Classic Cardholders in August, September and October 2016.
- 6.4 ANZ will send Notification Messages to eligible Primary Cardholders who qualify for TROLLEY BAG via mobile numbers registered with ANZ no later than 30 September 2016. ANZ accepts no liability for undelivered Notification Messages due to the incorrectness of the contact details provided by the Primary Cardholders or for other reasons not in the control of ANZ.
- 6.5 Notification Messages are not transferable or convertible to cash.
- 6.6 Redemption must be made during specific period informed by ANZ via Notification SMS.
- 6.7 Notification SMS and the Primary cardholders' ID card/Passport must be presented upon receipt at the redemption locations designated by ANZ.
- 6.8 Each Primary cardholder shall be eligible for only one (01) reward during the promotional period [\(not applied for Supplementary Cardholder\)](#)
- 6.9 The promotion is not applied to cardholders being ANZ staff and cardholders who have applied under other annual fee waiver promotions.
- 6.10 Eligible purchase transactions **do not include** cash advance transactions at counters, ATMs or POS and other cash advance transactions, ANZ fee-related transactions and e-wallets charging by credit, transactions which are converted to Instalment Plan, FlexiCash, debit adjustment transaction and foreign exchange trading, currencies trading and financial trading transactions.
- 6.11 Disputed, cancelled and/or reversed transactions during the Promotional period will be deducted from the total eligible purchase amount.
- 6.12 Eligible Cardholder can be disqualified from the promotion in the event that their ANZ Credit Card becomes delinquent, fraud, cancelled or terminated within the promotional period or gift awarding period or if their Notification letter was invalid or fraudulent.
- 6.13 In case card is closed or is not in a good credit standing within 1 year from the issuance date, ANZ reserves the right to charge back 100% the full retail price of the gift to any account cardholder maintains at ANZ.
- 6.14 In case Cardholders upgrade/downgrade their Credit Card or have more than one Credit Cards types during the promotional period, the Prizes will be rewarded based on the qualified Credit Card type.
- 6.15 In case Cardholders upgrade/downgrade their Credit Card or have more than one Credit Card types during the promotional period and they are all qualified for the Prizes, Cardholders will be rewarded with the Prize of higher value.



- 6.16 The Prize is not convertible to cash or credit.
- 6.17 Any dispute concerning the quality of the Prize shall be settled directly between the Cardholder and the relevant partner.
- 6.18 For any disputes, Cardholders have to raise ANZ for further investigation by 10 October 2016. After this deadline, ANZ will not entertain any exceptional requests.
- 6.19 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.
- 6.20 The decisions of ANZ on all matters relating to Promotions are final, conclusive and binding and no correspondence will be entertained.

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 authorized 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.