



## TERMS AND CONDITIONS

**1. Promotion period:** from 01 October 2013 to 30 November 2013 ("**Promotion Period**").

**2. Eligible Customers:** Active Primary & Supplementary Credit Cardholders of ANZ Classic Credit Card, ANZ Gold Credit Card, ANZ Platinum Credit Card and ANZ Signature Priority Banking Platinum Credit Card ("Cardholders") in good credit standing issued by ANZ Bank Vietnam Limited ("ANZ") are eligible for this promotion.

**3. Registration Criteria:**

3.1 To participate in this promotion, Cardholders need to register by sending a registration SMS in the required format "ANZ25" to 8069 anytime during the Promotion Period and will receive a confirmation SMS from ANZ.

3.2 Only registration SMS from the phone numbers which have been registered with ANZ credit cards database are considered valid registrations.

**4. The Offer:**

Cardholder who reaches a total accumulated spending from their ANZ credit card accounts (including spending from supplementary cards) during the Promotion Period will be eligible to receive a corresponding promotion voucher ("**The Voucher**")

Tier	Conditions	Promotion Voucher
1	More than VND15 million accumulated spending during the Promotion Period in the following domestic spending categories: Food & Drink, Restaurants & Caterers & Drinking Places and Liquor Stores categories (" <b>Daily Spend Promo</b> ")	Sumo BBQ Buffet Voucher valued VND 766,000 for two (2) adults (" <b>Buffet Voucher</b> ")
2	More than VND50 million accumulated spending during the Promotion Period in all domestic spending categories, including cash advance transactions (" <b>Total Spend Promo</b> ")	One night stay voucher at Ana Mandara Hue Resort or Sunrise Hoi An Beach Resort valued up to 3 million VND for two (2) adults (" <b>Hotel Voucher</b> ")
3	The top 3 customers that has the highest accumulated spending during the Promotion	Two (2) nights stay at Six Senses Ninh Van Bay & airport



Period in all spending categories (domestic, international and cash advance transactions), subject to a minimum of VND400 million accumulated spending during the Promotion Period (" <b>Top Spender Promotion</b> ")	transfer for two (2) adults & two (2) children below 12 years old (" <b>Special Prize Voucher 1</b> ") plus two Vietnam Airlines economy class return tickets for two (2) adults from HCMC/Hanoi - Nha Trang (" <b>Special Prize Voucher 2</b> ")
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## 5. Other Terms and Conditions for "Daily Spend Promo":

### 5.1 Eligible spend under "Daily Spend Promo":

These Food & Drink, Restaurants & Caterers & Drinking Places and Liquor Stores merchants are defined based on merchant category codes assigned by VISA including:

- Grocery Shops and Supermarkets, Dairy Products Shops, Convenience Stores and Specialty Markets, Sweets, Nuts, and Confectionery Shops, Bakeries, Meat Markets and Retailers, Refrigerated Storage and Bulk Supply
- Caterers, Eating Places and Restaurants, Fast Food Restaurants
- Drinking Places (Bars, Taverns, Nightclubs, Cocktail Lounges and Discotheques), Package Shops (Beer, Wine, and Spirits)

5.2 Qualified transactions: Qualifying transactions excludes all weekend dining transactions that are already eligible for the 5% Weekend Dining Cashback program for ANZ Visa Platinum & ANZ Visa Signature Priority Banking Platinum Cardholders.

5.3 The Buffet Voucher can be used for one time at any Sumo BBQ outlet for 2 adults, any time during the week.

5.4 The Buffet voucher validity: from January 2014 to March 2014 (3 months from the issuance date)

## 6. Other Terms and Conditions for "Total Spend Promo"

6.1. The Hotel Voucher can be used to stay in hotel for 2 days 1 night for 2 adults. The list of hotels is Ana Mandara Hue Resort và Sunrise Hoi An Beach Resort

6.2. The Hotel Voucher validity will be from January 2014 to April 2014 (4 months from the issuance date)

## 7. Other Terms and Conditions for "Top Spender Promo"

7.1 The Special Prize Voucher 1 can be used to stay in hotel for 3 days 2 nights & airport transfer for two (2) adults and two (2) children below 12 years old at Six Senses Ninh Van Bay.



7.2 The Special Prize Voucher 2 can be used for two (2) Vietnam Airlines economy class return tickets for two (2) adults from Ho Chi Minh City/Hanoi to Nha Trang where the Six Senses Ninh Van Bay is located

7.3 The Special Prize Voucher 2 can only be used at the same time when the Special Prize Voucher 1 is placed the hotel booking at Six Senses Ninh Van Bay.

7.4 The Special Prize Voucher 1' check-in and check-out dates have to be similar or close within 3 days with the Special Prize Voucher 2' departure and return dates.

7.5 The Special Prize Voucher 1 & 2 validity will be from January 2014 to April 2014 (4 months from the issuance date)

7.6 The winners will permit ANZ to put his/her picture and information as ANZ deems appropriate and necessary in its communications and advertisements without paying any fee.

7.7 The "Top Spender Promo" is not applicable to ANZ employees or suppliers who provide the services for this promotion.

## **8. Other Terms and Conditions**

8.1 Each Primary Cardholder is eligible to receive only 1 offer. Where the Cardholder satisfies the condition for more than 1 offer, the Cardholder will be awarded the offer of the highest value.

8.2. The Voucher is not convertible to cash or credit.

8.3 Any dispute concerning the quality of The Voucher shall be settled directly between the Cardholder and vendors

8.4 The Voucher would be delivered to the ANZ cardholders strictly by email or postal. ANZ will not be responsible for non-delivery of The Voucher due to incorrectly provided or non-providence of Cardholder contact addresses or failure caused by reasons beyond control of ANZ.

8.5. The Qualified Transactions will be based on the dates the transactions are made within the promotion periods and they have to be posted to the ANZ Credit Card account by 20 December, 2013 ("**Posting Deadline**")

8.6. Transactions such as Instalment Plan, FlexiFund and any other fees however called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment, late fees is excluded from the calculation of the qualified spending amount.

8.7. Eligible Cardholders can be disqualified from the promotion in the event that their ANZ Credit Card becomes delinquent, fraud, over limit, cancelled or terminated within the promotion period and gift awarding period or if their SMS registration was invalid or fraudulent.

8.8. For any disputes, Cardholders have to raise to ANZ for further investigation not later than 28 February 2014. After this deadline, ANZ will not entertain any exceptional requests.

8.9. The decisions of ANZ on all matters relating to those promotions are final, conclusive and binding and no correspondence will be entertained.



8.10. To the extent permitted by laws, ANZ reserves the right to terminate, change or otherwise deal with those promotions at any time it deems appropriate without prior notice to the customers. ANZ shall take no liabilities for any claim, loss, damage, cost or expense incurred by any person in relation to those promotions.

8.11. 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.