



TERMS AND CONDITIONS

1. Promotion period: from 12 January – 12 March 2015 (2 months promo) (“Promotion Period”)

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

3. Registration Criterion:

3.1 To participate in this promotion, Cardholders need to register by sending a registration SMS in the required format “BD” to 8069 anytime during the Promotion Period and will receive a confirmation SMS of successful registration 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:

4.1 To be eligible for this promotion, Cardholders have to follow the conditions in the following table

Credit Card type	Minimum spend on Travel Spend Categories during the promo period	Additional cashback
Classic/Gold	VND 20 million	VND 600,000
Platinum/Signature Priority Banking Platinum	VND 30 million	VND 1,000,000
Travel Visa Platinum	VND 30 million	5X Miles for every VND 25,000 spend (Maximum 6,000 Miles)

4.2 Eligible Travel Spend Categories means transactions made at accommodation, airlines, car rental, transportation services (bus, subway, train...), and tour agencies with Cross Border Spend. They DO NOT include transactions made with merchants with merchant codes not defined as



appropriate merchant codes of the relevant business in accommodation, airlines, car rental, transportation services and tour agencies by Visa International & the acquiring banks from time to time. Please call our ANZ Hotline Centre for any enquiry about the merchant code of a transaction with a particular merchant. These Merchant Categories Codes are not under ANZ's control

4.3 Eligible Cross Border Spend includes any local & international retail and online transactions, made overseas under any currencies, or made in Vietnam Dong but the party accepting the card is overseas, or made on any websites registered as overseas merchants.

5. Winning methods:

5.1 Total 550 customers will be given the Cash back Rewards during the promotion period.

5.2 The Cash back Rewards will be prioritized to distribute to the first customers who make the total qualified spend (based on the date and time of the eligible transactions)

6. Qualified transactions/cardholders:

6.1 The Eligible 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 no later than 25 March, 2015

6.2 Transactions made by the Supplementary Cardholders will be counted under the Primary Cardholders.

6.3 Transactions are converted to Instalment Plan, Flexi Fund 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 or any foreign exchange trading, currencies trading and financial trading transactions are excluded from the calculation of the spending amount

6.4 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.

6.5 If the winners may become disqualified to be eligible for The Cash back Rewards, The Cash back Rewards will be given to next winners in the list if any.

7. Cash back redemption process



7.1 Cash back/Miles amount shall be credited to the Primary Cardholders' accounts and reflected in their April 2015 statement. Cash back awarded will appear as a credit transaction to the total outstanding balance and cardholder still has to pay the minimum amount due (if any) for that billing statement.

7.2 If the Cardholder has another ANZ Credit Card Account separated from the one stated in the Clause 2, he/she has the right to join different respective promotions applied for each ANZ Credit Card account type; however, total eligible spending of each promotion will be counted based on separate ANZ Credit Card account.

7.3 The Cardholders only receive up to maximum cash back VND 1,000,000 or 6000 Miles once in the whole promotion credited to at least one of the active ANZ Credit Card accounts in the good credit standing. 6000 Miles are only credited to the ANZ Visa Travel Platinum Credit Card account.

7.4 The notification SMS will be sent to Eligible Cardholders on March 2015. ANZ will not be responsible for non-delivery of the notification SMS in case Cardholder has failed to provide or incorrectly provided contact details or the failure of delivery has been caused by reasons beyond control of ANZ

7.5 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.

8. Other terms & Conditions:

8.1 For any disputes, Cardholders have to rise to ANZ for further investigation not later than 31 May 2015. After this deadline, ANZ will not entertain any exceptional requests.

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

8.3 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.

8.4 ANZ Bank (Vietnam) Limited 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.