



## Terms and Conditions

**1. Name of the promotion: Your smart way to pay for daily purchases.**

**2. The program period:** 10/03/2014 – 4/05/2014

**3. 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 in good credit standing issued by ANZ Bank Vietnam Limited are eligible for this promotion.

**4. Registration Criterion:**

4.1 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.

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

**5. The Offer:**

5.1 To be eligible for the promotion, Primary and Supplementary Cardholders must spend using ANZ Credit Card in the following manners to receive VND300,000 cashback per participating week:

- Swipe 7 times per week (retail or cash advance transactions)
- Minimum VND300,000 transaction amount per swipe
- A participating week is defined as from Monday to Sunday from March 10 to May 4, 2014.

5.2 Each Primary Cardholder will be given a maximum 1 cashback per participating week and a maximum of 2 cashbacks within 8 participating weeks of the promotion period.

5.3 Cardholders have to spend a minimum of 5 million VND during the promotion period (if being given 1 cashback) or 10 million VND (if being given 2 cashbacks) during the promotion period.

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

**6. Other conditions:**

- The participating weeks should be as the following table:

PARTICIPATING WEEKS	
Week 1	10 March – 16 March, 2014



Week 2	17 March – 23 March, 2014
Week 3	24 March – 30 March, 2014
Week 4	31 March – 6 April, 2014
Week 5	7 April – 13 April, 2014
Week 6	14 April – 20 April, 2014
Week 7	21 April – 27 April, 2014
Week 8	28 April – 4 May, 2014

- Splitting the transaction is not allowed in this promotion. Splitting transaction is defined as having more than one (1) transaction made by a cardholder to purchase one item at the same merchant on the same day. ANZ in its discretion reserves the right to determine whether splitting transactions are excluded from the promotion without giving any reason or explanation.
- The qualified transactions will be based on the dates of the transactions within the promotion period and they have to be posted to credit card account by 20 May 2014.
- Cashback amount shall be credited to the Primary Cardholders' accounts and reflected in their June 2014 statement. Cashback 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.
- The valid 7 swipes per week, minimum transaction value of VND 300,000 per swipe made by both Primary and Supplementary Cardholders must be from retail and cash advance transactions. Transactions such as Instalment Plan, FlexiFund and any other fees howsoever called, including but not limited to, the transaction processing fee, annual fees, cash advance fees, interest, credit card payment, debit adjustment and late fees are excluded from the calculation of the spending amount.
- Eligible Cardholders can be disqualified from the promotion in the event that their ANZ credit card becomes delinquent, cancelled or terminated within the promotion period and cashback awarding period or if their SMS registration was invalid or fraudulent.
- The decisions of ANZ on all matters relating to this promotion are final, conclusive and binding and no correspondence will be entertained.
- ANZ reserves the rights to terminate, change or otherwise deal with the promotion 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; however arise, in relation to this promotion



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