

I hereby declare that I have already obtained consent from the above person(s) regarding my submission of their respective contact information and my receipt of the referral award from ANZ Bank (Vietnam) Limited (the "Bank") by participating in this referral program. I have also informed them of the use of such data by the Bank for the purpose of promotion of ANZ Signature Priority Banking services and I acknowledge that the Bank reserves the right to inform my friends of my referrals. In addition, all referred person(s) have reached the age of 18 or above.

Signature

Date

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**ANZ Signature Priority Banking Referral Program Terms and Conditions**

1. The Program duration: 01 April 2015 – 30 September 2015.
2. Some definitions of Program:
  - The Referrer must be an existing client of ANZ Bank (Vietnam) Limited ("ANZ").
  - The Referee must be a new client to ANZ Signature Priority Banking and above 18 years old. The Referee must not be existing ANZ clients or ANZ staff.
3. An existing ANZ client (the Referrer) who successfully refers a new client to join ANZ Signature Priority Banking will receive the reward amount of VND2,000,000 per new client credited into the Referrer's ANZ Credit Card or transactional account.
4. The Referrer is eligible to receive Referral Rewards if the Referee:
  - Brings in and maintains the total balance of at least USD50,000 or VND1 billion or equivalent in other currencies for 06 (six) calendar months from the account opening date.
  - Applies for an ANZ Signature Priority Banking Visa Platinum credit card successfully and have at least one (01) transaction on this ANZ Signature Priority Banking Visa Platinum credit card or applies for Mortgage or Personal loan or Cash-backed short-term loan successfully .
5. Other Terms and Conditions:
  - ANZ reserves the right to contact the Referee and inform the Referee of Referrers' referral.
  - The Bank has the right to charge back the reward amount from the Referrer's ANZ Credit Card or Debit Card account if the Referee does not meet and maintain required criterion (referred in clause 4).
  - The Bank will not be obligated to grant the Referral Rewards (as applicable and as defined below) to the Referrer should the Referrer or Referee be in breach of Bank's general Terms and Conditions or the Reward Terms and Conditions, including but not limited to the case the Referee is under the age of 18, the contact details of the Referee are invalid or the contact details are provided without prior consent of the Referee or are improperly obtained by the Referrer. (Whether in relation to a deposit or otherwise)
  - 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.
  - Referral Rewards are not exchangeable for cash, credit or kind.
  - Qualified client will be responsible to declare & pay PIT (if any) according to PIT regulations.
6. In case of any discrepancy between the English and Vietnamese version, the Vietnamese version shall prevail.
7. 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.

Nothing in this document constitutes any commitment to provide a reward or any offer of money by ANZ until the referrer and the referee fully satisfy the conditions set out by ANZ in this documents and the Referral Form , including but not limited to signing the Referral Form and open and maintain account with ANZ, as the case may be. ANZ and its officers, employees and agents accept no liability (including for negligence) for any loss or damage arising in connection with the action of any person pursuant to this document. ANZ reserves the right to change any information in relation to this document as it deems fit or as required by the applicable laws.



Life's best experiences are worth sharing.

ANZ SIGNATURE PRIORITY BANKING REFERRAL PROGRAMME.

01/04/2015 - 30/09/2015