

ANZ Credit Card Frequently Asked Questions

January 2013



CARD FEATURES

Q. What are the main features of the new ANZ Credit Card?

- A. The new ANZ credit card offers you premium features including, up to 45 days interest free, acceptance at over 30 million outlets around the world and the flexibility to make purchases over the internet, pay bills and withdraw at over 1.2 million ATMs globally. In addition, the new card also has additional functionalities such as Automatic Payment Facility, payment via ATM and Internet Banking as well as a new program "ANZ Spot". "ANZ Spot" is a new and exciting program from ANZ offering you great discounts or special deals at participating stores. We are continually looking for ways to reward our customers and with the new ANZ Card, you can be able to enjoy all these benefits.

Q. I already have an ANZ Debit card, why do I need an ANZ credit card?

- A. Having both gives you extra flexibility in managing your finances. Your ANZ debit card gives you access to your money wherever Visa is accepted. The new ANZ Credit Card gives you the extra convenience of a pure credit, as well as access to your money wherever Visa is accepted. And unlike the Debit Card, the new ANZ Credit Card will also enable you to shop online. With the new ANZ Credit Card you will also enjoy the convenience of up to 45 days interest free.

Q. Where can I use my card, and can I use my credit card to get cash?

- A. Your card allows you to shop at over 30 million outlets around the world that carry the VISA logo. With the ANZ Credit Card, you can also obtain a Cash Advance at ATMs that carry the Visa logo. (Please note that Cash Advance accrue interest from the date of transaction and are not part of the interest-free period.)

Q. Can I have additional cards for my family?

- A. You can extend the benefits of your credit card with up to nine (9) additional cardholders ("supplementary" cardholders). Additional cardholders utilise your card limit and you will be responsible for any transactions or liabilities on their card in addition to your own card.
*Additional cardholders must be aged 16 or over.

Q. What are the fees and charges for the ANZ credit card?

- A. A copy of the ANZ Credit Card Fee Schedule can be obtained from your nearest ANZ branch, by visiting www.anz.com/vietnam or by calling ANZ Cards 24/7 at 1800 1559.

Q. How is interest charged?

- A. Interest is charged on the unpaid balance of your card account for transactions outside of the interest free period. To avoid paying interest, pay the full outstanding balance in your credit card statement and avoid Cash Advances. Please refer to the "How your Credit Card Works" guide and the ANZ credit card Terms and Conditions for more information.

THE APPLICATION PROCESS

Q. How do I apply for the card?

- A. Complete the ANZ Credit Card Application and Agreement form inside the ANZ credit card brochure available at any ANZ Branch, and return it along with the required supporting documents to your nearest ANZ branch.

Q. What documents will I need to provide?

- A. Along with the ANZ Credit Card Application and Agreement form, you will also be required to provide valid proof of Identification, as well as proof of Income.

Q. What income is required to qualify for an ANZ Credit Card?

- A. You will need to be able to provide proof of monthly gross income from VND 8 million per month to qualify for a Classic card from VND16 million per month for a Gold card, and from VND20 million per month for a Platinum card.

Q. Do I need to provide Income details?

- A. Yes, you are required to provide ANZ with Income details such as your payslip for 1 month Salary and a contract of employment.

Q. I am currently employed however I am unable to provide adequate documentation from my employer. Can I still apply?

- A. If you are currently hold an account with ANZ and are able to demonstrate an Average Daily Balance greater than VND 32 million, then you can apply for the card.

*You must have had the account open for at least 6 months to qualify

Q. I am a non-resident; can I still apply for the card?

- A. If you are a non-resident, you can apply for an ANZ Credit Card by providing the following information:
- Your Passport
 - Permanent/Temporary resident Visa or working permit
 - Your employment agreement, with at least six (6) months remaining
- Issuance of ANZ Credit Card to non-resident applicant will be subject to ANZ's sole discretion to decline the request due to the non-resident status of the applicant.

Q. How do I check the progress of my application?

- A. Assessment of your application may take up to 4 working days. You can check on the progress of the application by contacting ANZ Cards 24/7 at 1800 1559 after 4 working days since submission of the application.

Q. How do I know that my application has been approved or declined?

- A. Once assessed, you will be sent an approval by SMS or email / letter of declined notice.

Q. Do I need to reapply when my card expires?

- A. If your account has been operated in accordance with the Terms and Conditions, you will automatically be issued with a new card one month before the expiry of your current card. There is no need to reapply.

COLLECTING THE CARD

Q. How do I collect my ANZ Credit Card?

- A. Once your application has been approved, you will be sent an approval SMS. Your new ANZ Credit Card will be ready for collection at your nominated ANZ branch after 1 working day from the date of the approval confirmation.

Q. What do I need to bring to collect my ANZ Credit Card?

- A. Bring your National ID or Passport as ID verification. Upon card receipt, you will be asked to sign your new card immediately.

Q. What do I receive with my ANZ Credit Card?

- A. When you collect your new ANZ Credit Card, you will be given the following:
1. Your new ANZ Credit Card
 2. Your card PIN
 3. Welcome kit that includes:
 - ANZ Credit Card Terms and Conditions
 - "How your credit cards work" guideline
 - Fee Schedule

Q. How do I activate my ANZ Credit Card?

- A. You can simply activate your ANZ Credit Card by contacting ANZ Cards 24/7 at 1800 1559.

Q. What do I do if I lose my card?

- A. Call ANZ Cards 24/7 at 1800 1559 immediately. You remain liable for any transactions conducted until you report your lost card to ANZ. If you are outside of Vietnam you may call + 848 3881 5977.

USING MY CARD

Q. What if I spend over my credit limit?

- A. If a transaction takes you over your credit limit, you must repay the excess amount immediately. You may be charged an over limit fee. Refer to the latest ANZ Credit Card Fee Schedule for more information that can be accessed at www.anz.com/vietnam or any ANZ branch or by calling ANZ Cards 24/7 at 1800 1599

Q. How is interest calculated?

- A. Interest is calculated on the daily outstanding account balance and is applied at the end of the statement period.

Q. How does the interest free period work?

- A. With your ANZ Credit Card, you are eligible for up to 45 days interest free on your purchases. The interest free period consists of your 30 day statement cycle, then an additional 15 days up to your due date. If your previous statement balance was paid in full by the due date and you make a purchase on the first day of your next statement cycle, you will qualify for the full 45 interest free days.

Q. How can I avoid paying interest?

- A. You can avoid interest by always ensuring the closing balance on your statement is always paid by the due date, and avoid cash advances.

MAKING PAYMENTS

Q. How often do I have to make payments?

- A. Payments must be made at least once every month by the due date. You can make as many payments as you like and as often as you like, as long as the minimum repayment is made by the due date.

Q. How do I know how much I have to pay each month and by which date?

- A. Every month you will be sent a monthly credit card statement. Your statement details the transactions, fees and charges for your account. Your statement will also detail:
- Your outstanding balance as of the statement date
 - The minimum amount due
 - The date payment is due

Q. What do I do if I don't receive my statement?

- A. If you do not receive your statement within 10 days from the statement date, please contact ANZ Cards 24/7 at 1800 1559 and request a copy to be issued. Remember, you are required to pay the minimum payment amount by the due date, whether you receive your statement or not.

Q. How do I pay my credit card statement?

- A. There are 6 easy methods by which you can pay your credit card.



Internet Banking: log on to ANZ Internet Banking at anz.com/vietnam



ANZ ATMs: use your ANZ Visa Debit card at any ANZ ATM and follow the onscreen instructions



Auto Debit: choose any of your ANZ account(s) to authorise a monthly automatic direct debit payment



ANZ branches: cash over the counter or transfer money from your ANZ account to your ANZ Credit Card



Cash deposit at any DongA Bank branch (free of charge*) or Telegraphic Transfer (TT) from any banks

* Service fee is waived for ANZ credit card payment made by cash deposit only. Payment at DongA Bank must be made 24-hours prior due date.

Please transfer to "Credit Card Payment Account", account number: 4491845, ANZ Bank (Vietnam) Ltd - Ho Chi Minh City Branch. Please indicate card number and cardholder name in the request form



Call ANZ Cards 24/7 at 1800 1559 for ANZ credit card payment with maximum amount of VND5,000,000 per request.

- Q. Can I make a lump sum payment to cover my minimum monthly payments and not pay anything for the next few months?**
- A. No – at least the minimum monthly payments need to be made each month. If you do not make a payment in a given month, you may incur a Late Payment Fee. If you are planning to be away that month, you can setup the Auto Payment Facility to ensure payments are made.
- Q. How long will payments to my account take to process?**
- A. You must allow at least 24 hours for payments to be reflected in your account. Ensure you make your payment up to the due date to avoid interest charge or a late payment fee. In case you transfer funds from other bank, please make sure the funds must arrive at ANZ's account before or on the due date.
- Q. What if there is a transaction on my statement that I did not make?**
- A. First, check your receipts as you may have made the transaction earlier and forgotten. Also, look through the transaction details and the amounts to see they match any previous spending –

Remember, some merchants can 'trade as' different names, so be aware of this.

Also, confirm that your additional Cardholders did not make the transaction on their ANZ Credit Card. After making all these checks and you still believe the transaction is incorrect, contact ANZ Cards 24/7 at 1800 1559.

CHANGING MY DETAILS

Q. How do I change my account details?

- A. For most changes, you can call ANZ Cards 24/7 at 1800 1559. However for changes that may require your signature, please visit your nearest ANZ Branch.

CLOSING MY CREDIT CARD ACCOUNT

Q. How do I close my credit card?

- A. To close your card, you will need to visit an ANZ branch. You will be required to pay the full outstanding balance on your account.

Q. Can I keep the card after I close the account?

- A. No. Your card must be returned to ANZ when you close your account.

Q. Does ANZ have the right to deduct funds from my deposit accounts held with ANZ to pay my outstanding balance?

- A. Under the ANZ Credit Card Terms and Conditions that govern the use of the Card, the card issuer can deduct funds from any ANZ deposit accounts to repay your outstanding balance.

REWARDS PROGRAM

Q. Who is eligible for the ANZ Rewards Program?

- A. All ANZ Credit Cardholders holding a valid ANZ Credit Card of Classic, Gold, Platinum, Signature Priority Banking Visa Platinum are eligible to participate in the program.

Reward granted shall be conditional upon the

fulfilment of the terms of the Rewards Program by the cardholders

Q. Are Supplementary cardholders eligible for Reward?

A. Yes. Reward earned by Supplementary Cardholders will be credited to the Card Account of the Primary Cardholder, and reward earned this statement cycle is automatically disbursed to Primary Cardholder account in the next month statement cycle

Q. How do I get rewarded from Rewards Program?

A. Spending made by both the Primary and Supplementary Cardholders are qualified for Reward. Spending made by the Supplementary Cardholder will be counted under Primary Cardholder.

Credit Card type	Reward per statement cycle	Reward maximum per statement cycle
ANZ Visa Classic/ Gold	0.3% of cardholder's spending	No limit
ANZ Visa Platinum	0.4% of cardholder's spending Additional 5% of cardholder's spending at dining category merchants on weekends (Saturday and Sunday)	No limit Maximum VND300,000 with condition of minimum spending of VND 10,000,000 in one statement cycle
ANZ Signature Priority Banking Visa Platinum	0.5% of cardholder's spending Additional 5% of cardholder's spending at dining category merchants on weekends (Saturday and Sunday)	No limit Maximum VND300,000 with condition of minimum spending of VND 10,000,000 in one statement cycle

Q. Are my online spending and phone purchases counted as eligible spending?

A. Spending eligible for the Reward Program include both domestic and international retail transactions using your Credit Card. Successful transactions at retail store, internet or phone using credit card are qualified.

Cash advance transactions, 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 payment fees will not be counted for the purpose of the reward under this Reward Program.

Q. How do I find out my Reward balance?

A. Your Reward balance will be reflected on your Credit Card statement with below details:
- Reward cashback credited from last month
- Reward cashback earned this month
- Reward cashback earned year-to-date

Q. What is the validity of my Reward?

A. Your reward (if any) accumulated in this month (one statement cycle) will be credited into your account and reflected in your statement of the next month.

If primary card account is terminated at any time for any reason, either by the Primary Cardholder or ANZ, the Primary Cardholder and Supplementary Cardholder(s) will forthwith be disqualified from participating in the Rewards Program, and all unused Rewards amounts then accrued shall automatically be cancelled.

Q. How do I redeem my Reward?

A. No action required, the reward cashback will be automatically credited into your account.

Q. How do I utilise my Reward?

A. The reward cashback will be credited to your account next month and deduct to your outstanding balance (the total amount you owe) of that statement cycle.

Q. Can I cancel or exchange the Reward?

A. No. The Reward cashback will automatically disburse to the Card holder account subject to the fulfilment of the terms of the Reward Program by the cardholders. ANZ may, at its sole discretion, withdraw or cancel any reward if Cardholder's spending is deemed not to be satisfactory

For more information, refer to the ANZ Credit card Terms and Conditions or access www.anz.com/vietnam.

