



Media Release

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ANZ offers discount rates and promotion gifts for new mortgage loans

ANZ today launched a four-month promotion campaign for new mortgage loans. From today until 1 February 2013, customers will receive a special discount rate of up to 3% per annum, representing a variable mortgage rate as low as 8.9% per annum*, for the first three months of their new mortgage loan. In addition, ANZ's new campaign also offers immediate promotional gifts, including LCD televisions**.

Head of Retail Banking ANZ Vietnam, Duong Duc Hung said: "ANZ always looks at ways to best support its customers, taking into account the downward trend of deposit rates over the last months. We not only support customers with favorable discount rates for the short term but also offer transparent and competitive rates in the long run.

"Affordable lower mortgage rates coupled with more reasonable real estate prices is key to making property ownership more achievable for customers, especially the low and middle-income classes," Mr Hung said.

ANZ is offering attractive interest rates based on reducing loan balances for home loans, home investment loans, home construction loans and home equity loans. With loan tenors up to 20 years, customers can borrow up to 70% of the property value while experiencing a fast and simple application process. Flexible interest rate periods of one, three and six months and attractive redraw features are offered to help customers manage interest rate risk.

ANZ was among the first international banks to operate in Vietnam, establishing its first office in 1993. ANZ has 10 branches and transaction points in Vietnam offering a full range of services including Retail Banking, Commercial Banking for small, medium and emerging businesses, as well as Institutional Banking. In 2010, ANZ was voted "Excellence in Best Mortgage Business Award" in Asia by *The Asian Banker* magazine.

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* ANZ discount mortgage rates as of 1 October 2012

** A 32-inch Sony LCD TV will be awarded for any first drawdown amount of at least VND2 billion and a Electrolux microwave will be awarded for any first drawdown amount of between VND1.2 billion and under VND2 billion by end of 16 March 2013.