



ANZ Introduces ANZ Home Loan: A Housing Loan with a Transparent Interest Rate for its Customers

PT ANZ Panin Bank (ANZ) is proud to announce the launch of ANZ Home Loan, the first housing loan product in Indonesia that provides a transparent interest rate for its customers.

ANZ Head of Transaction Banking and Secure Lending Jacking Wijaya stated: "Buying a house is one of the most important decisions in a person's life. Customers need to carefully consider the selection of a banking partner to manage their housing loan. With ANZ Home Loan, our customers can enjoy a loan facility with a transparent interest rate after the first year. This is the first such transparent interest rate for housing loans in Indonesia, and will help customers minimize uncertainty and manage the expectations of the future interest rates of their loan. Thus, customers will simplify their financial planning."

Unlike other housing loan products, which do not disclose specific interest rates after the fixed rate period, ANZ offers the Jakarta Interbank Offered Rate (JIBOR) as of the reference for interest rates during the floating rate period.

ANZ Home Loan advantages are as follow:

- Competitive interest rate of 8.88 percent for the first year
- Using JIBOR as the reference for interest rates after the first year
- Signature Priority Banking facility of ANZ Home Loan customers
- Dedicated relationship management service for ANZ Home Loan customers to fulfill various aspirations and wants in meeting the customers' financial plans

ANZ Retail Banking Director Anthony Soewandy added: "This product launch is part of our commitment to keep delivering the best products and services, and to ensure that ANZ is the 'One Stop Financial & Wealth Solution' for our customers."

ANZ Group is one of the world's leading banks and one of the largest international banks in Asia Pacific. Having operated in Indonesia since 1973, ANZ Group is the majority shareholder of PT ANZ Panin Bank (ANZ), which is headquartered in Jakarta with 28 branches in 11 cities across Indonesia. ANZ has received AAA (idn) rating by Fitch ratings. The bank was awarded the 2009 Banking Efficiency Award by *Bisnis Indonesia*, and the *Infobank* Platinum Trophy for superior financial performance for 10 years in a row.

For more information, please contact:

Melati Salim
Marketing and Communications Head, Indonesia
PT ANZ Panin Bank
Tel: (021) 575 1231
Email: melati.salim@anz.com