

## Media Release

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## ANZ offers market-leading 2-year fixed mortgage interest rate of 12.5% pa

ANZ today announced it will offer a 2-year fixed mortgage rate of 12.5% per annum for any new drawdown from now to 23 February 2013.

Head of Retail Banking ANZ Vietnam, Duong Duc Hung said: "At ANZ, we always put customers first. ANZ is the first foreign bank in the market to offer such a competitive mortgage interest rate which is fixed for as long as 2 years.

"This is a unique offer amidst the market interest rate fluctuation over the last few years. ANZ customers will not only benefit from the low interest rate but also be able to plan their financials for the next 2 years," Mr Hung added.

This exciting offer applies to all existing and new customers for any new drawdown from VND01 billion during the promotion period (23/1/2013 - 23/02/2013).

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, six months and two years 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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