



## Multigoal Account

## An exclusive privilege for the selected few

At ANZ, we recognise that you are an individual with unique dreams and aspirations. That is why we take the time to understand you and your financial goals, so that we can offer solutions that are designed around you.

The Multigoal Account is a transactional account offering high interest rates with benefits designed around your daily banking needs.

### Benefits at a glance

- One of the highest interest yielding ANZ transaction accounts available.
- No interest penalties on unlimited fund withdrawals or transfers.
- Complimentary ANZ Signature Priority Banking Visa Debit Card.
- Transact through various channels with access to your account via ATM, POS, Internet Banking and at all ANZ branches.
- Reduced account charges for ANZ Signature Priority Banking customers.

### Account features

- Account currency: VND
- Minimum Opening balance: VND100,000,000
- Minimum Maintenance balance and fee: Waived of account charges for ANZ Signature Priority Banking Customers.
- Interest: Calculated on daily balances and paid into the account balance by month end.

Transact with Multigoal Account to enjoy attractive interest rates

### Special Terms And Conditions For VND Multigoal Account Offered By ANZ Bank (Vietnam) Limited ("ANZ")

1. The VND Multigoal Account is offered exclusively to ANZ Signature Priority Banking customers who meet the eligibility criteria set out for ANZ Signature Priority Banking service at ANZ's discretion.
2. The VND Multigoal Account can be opened either as a new account or by way of converting an existing VND Smart account of an existing ANZ Signature Priority Banking Customer.
3. The minimum balance required to open a VND Multigoal Account is VND100,000,000. ANZ reserves the right to change this minimum opening balance amount without prior notice.
4. The minimum maintenance balance and the maintenance fee for the VND Multigoal Account are waived for ANZ Signature Priority Banking customers.
5. When an ANZ Signature Priority Banking customer no longer qualifies for ANZ Signature Priority Banking service, by way of either choosing to stop this service with us, or through failing to meet the eligibility criteria set out by ANZ, the VND Multigoal Account shall be treated as follows:
  - a. The VND Multigoal Account shall be converted to a VND Smart account. Subject to ANZ's policy from time to time, if the VND Smart account is no longer offered, ANZ reserves the right to offer another transaction or savings account for the VND Multigoal Account to be converted to.
  - b. Upon conversion of the VND Multigoal account, all features and benefits of the account together with the Schedule of Charges for ANZ Signature Priority Banking customers shall no longer apply to the account holder. Instead, the relevant terms and conditions for the Smart account or any other transaction or savings account, and its prevailing standard schedules of charges shall apply.
6. When a VND Multigoal account is converted to a VND Smart Account or another transaction or savings account or vice versa, the account number will not change. For avoidance of doubt, after the account conversion, the customer will keep the same account number as originally opened regardless of whether the account is a VND Multigoal account, VND Smart Account or any other transaction or savings account.
7. These Special Terms and Conditions for VND Multigoal Account, together with the ANZ General Terms and Conditions and the Account Opening and Authority request, constitute the VND Multigoal Account agreement between the customer and ANZ. By entering into the VND Multigoal Account agreement, evidenced by the signing of the Account Opening and Authority request, the customer agrees to be bound by this special Terms and Conditions of the VND Multigoal Account which governs the operation of the account.

If you'd like more information, please feel free to:



Call 1800 5999 26



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Contact your Relationship Manager

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Retail Banking



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