

INSURANCE

UNIVERSAL LIFE

- Flexible benefit options
- Increase Sum Assured upon key life events
- Enjoy investment returns



MY BELOVED FAMILY

- Comprehensive protection
- Flexible financial tool
- Attractive investment returns



GIFT OF LOVE

- Solution for critical illness
- Hospitalization reimbursement & cash value
- Short premium term, long protection term



MY LIFE

- Enjoy your dreams
- Lifetime financial protection
- Medi-cash benefit
- Accumulated coupons



MY CHILD

- Give your child a good head-start
- Advanced education benefits
- Attractive maturity benefits
- Protection against critical illness



ANZ INVESTMENT PRODUCT

STRUCTURED INVESTMENT PRODUCTS (SIP)

- **Capital protected at maturity**
- Potential for **enhanced returns**
- **Wide range of underlying investments** including currencies, gold
- The **flexibility** of investment tenures
- Minimum investment of **USD10,000** or equivalent
- **Returns are variable**



Contact us:

1900 1276 [facebook.com/anzvnbank](https://www.facebook.com/anzvnbank)

Terms and Conditions:

(*) Term and Condition applied.

(**) Applicable for all transactions from 3 million VND and above. The total FPP payment amount (including transaction amounts and FPP interest) should be within available credit limit.

anz.com/vietnam



ANZ EXCLUSIVE CORPORATE EMPLOYEE PROGRAM



YOUR WORLD
YOUR WAY



With more than 20 years operating in Vietnam, we not only bring global banking experience and financial solutions to our corporate clients but also bring personal financial service with a wide suite of products and benefits.

We believe that time saved is money earned. ANZ Exclusive Corporate Employee Program brings you tailored solutions and exclusive privileges to save both time and money with preferential offers.

With salary transaction through ANZ account you will get the following exclusive benefits:

ANZ PAYROLL ACCOUNT & DEBIT CARD

- **No minimum account balance (*)**
- **1st year annual fee waiver** for Visa Debit Card with free cash withdrawals at 13,000 Visa Network ATMs nationwide
- **Free ANZ domestic funds transfer** via internet (unlimited)
- **50% discount** for ANZ overseas transfer fee
- **Secured** internet banking with free **Token**



ANZ TRAVEL VISA PLATINUM CREDIT CARD



- **Unlimited free 60+ VIP airport lounges access**
- **ANZ Travel Miles Program:** Most competitive miles earning rate for all transactions.
 - Earn 1X ANZ Mile for every VND25,000 spend
 - Earn 3X ANZ Miles on overseas weekend spend*
 - Earn 4X ANZ Miles additional for every VND25,000 spend on www.agoda.com/anzvmiles*
 - Earn sign-up bonus of 2,000 ANZ Miles for card activation*
- Redeem at 1-for-1 conversion rate from ANZ Travel Miles to Lotusesmiles (Vietnam Airlines), Singapore Airlines KrisFlyer or Cathay Pacific Airways Asia Miles and FLY FOR FREE with over 75 global airlines
- Redeem Agoda VND1mil voucher for every 2,800 ANZ Miles and used at www.agoda.com/anzvredemption
- **Complimentary Travel Insurance** coverage up to USD500,000
- **Visa Platinum Concierge service** providing 24/7 global assistance
- **Exclusive Golf Privileges** with 50% off green fee at top 6 Golf clubs in Vietnam



Instant discount and privileges at over 2,200 ANZ Spot outlets across Asia Pacific

ANZ VISA CREDIT CARDS

- Waived 1st year annual fee
- Unlimited cashback up to 0.5% on every spend
- Fixed Payment Plan 0% interest with flexible tenor
- Easy FlexiCash with 1 day approval, no income proof, flexible tenor
- Hassle-free AutoPay service (Water, electricity, mobile, ADSL, TV, phone)
- Free SMS Banking and Internet Banking service 24/7
- Convenient 8 payment methods
- Up to 7% discount at agoda.com/anz

Exclusive for Platinum cardholders:

- Additional 5% cashback for weekend dining*
- Complimentary Travel Insurance coverage up to USD500,000
- Visa Platinum Concierge service providing 24/7 global assistance
- Golf Privileges with 50% off green fee at top 6 Golf clubs in Vietnam
- Unlimited free 60+ VIP airport lounges access (for Signature Priority Banking cardholders only)

*Terms and Conditions apply.

Signature Priority Banking
Visa Platinum



Visa Platinum

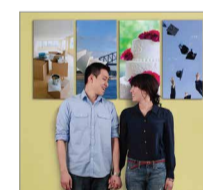


Visa Gold



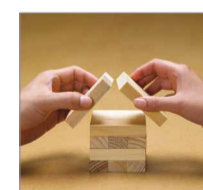
Visa Classic

ANZ PERSONAL LOAN (FOR VIETNAMESE)



- Preferential rates up to **5%/p.a. discount during loan tenor**
- Up to **10 times** gross monthly income limit
Maximum limit of **VND 500,000,000**
- Up to **60 months** tenor available
- Fast and simple application process, attractive interest rate
- Collateral not required
- **Additional discount 0.5%** on preferential rate when applying credit card

ANZ MORTGAGE (FOR VIETNAMESE)



HOME LOAN | INVESTMENT LOAN | HOME EQUITY LOAN

- **Attractive interest rate**
- **Additional 1%** discount on standard interest rate during loan tenor with monthly salary transfer
- Loan value up to **75%** of the property value.
- Loan terms up to **20 years**
- **Early repayment** allowed (fee applied).
- **Redraw facility** available
- **Flexible fixed interest periods** (1-month, 3-months, 6-months, 1-year, 2-years)
- **Free application and processing fee**
- **Transparent market valuation** of property

