

KEY RISKS

- Liquidity Risk: no early withdrawal allowed.
- Foreign exchange risk.
- Return at risk: return could be less than your expectation of zero.
- Deposit Taker Risk: this is an investment product and not a deposit. Your principal amount may not be paid back in the unlikely event of the Bank being insolvent.

TERMS AND CONDITIONS

- Read the terms and conditions and other documentation of the Structured Investment Product carefully before making any commitment. If you do not understand how the product work, seek clarification.
- The material in this document does not fully describe the risks associated to Structured Investment Products, and does not take into account your personal needs and financial circumstance.

For more information, please contact:



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ANZ Branches

Disclaimer

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STRUCTURED INVESTMENT PRODUCT

EXPERIENCE A UNIQUE INVESTMENT SOLUTION WITH ANZ'S STRUCTURED INVESTMENT PRODUCT.

A Structured Investment is essentially a combination of a traditional deposit and a derivative, where returns is dependent on the performance of an underlying financial instrument including foreign exchange and gold.

Structured Investment will allow you to diversify your portfolio, giving principal protection at maturity and the potential for enhanced returns.

PRODUCT FEATURES

- 100% capital redemption at maturity.
- Minimum investment of USD10,000 or equivalent.
- Wide range of underlying investments including currencies, gold.
- Flexible investment tenure (minimum tenure of 1 month to 1 year).
- Returns is variable and determined by the performance of the underlying investment.

KEY BENEFITS

- Potential for enhanced returns.
- Fully protected principal at maturity.
- The flexibility of investment tenures helps you manage your liquidity better.
- Provides a wide range of underlying assets and structures to match your financial needs, investment experience as well as your risk tolerance.
- Tailored to meet your specific requirements.

SUITABLE INVESTORS

- Investors holding term deposits and looking for potentially higher returns.
- Looking for 100% capital principal protection.
- Have a view on the outlook of the underlying investment.
- Looking for the opportunity to diversify portfolio.

