

About ANZ

ANZ was established in 1835 and is one of the world's top 50 banks* with assets in excess of A\$471 billion. ANZ serves over six million personal, private banking, small business, corporate and institutional clients worldwide and is only one of 11 banks globally with a "AA" Standard & Poor's credit rating**.

ANZ has been operating in Vietnam since 1993. We have full-service branches in Hanoi and Ho Chi Minh City as well as a Representative Office in Can Tho.

In October 2008, ANZ Vietnam was granted a banking license by the State Bank of Vietnam to set up a 100 percent owned bank in Vietnam. The license will pave the way for new transaction offices and expanded services for our customers in Vietnam.

ANZ offers a full range of integrated banking products and solutions across Personal Financial Services, Wealth Management, SME and Institutional Banking. Institutional Banking consists of Markets, Trade, Cash Management and Corporate Banking.

ANZ is committed to delivering superior customer service with the ultimate objective to be the Bank of choice for customers in Vietnam.

ANZ most recent awards

"Best Retail Bank in Vietnam" awarded by The Asian Banker in 2008 and 2009.

"Best Customer Oriented Bank" awarded by Vietnam Economic Times, 7 consecutive years from 2002 to 2008.

"Best Service Bank 2007" voted by readers of Saigon Tiep Thi Magazine.

"Best Trade Bank in Asia 2007" by the Global Publication Trade Magazine.

"Best Leveraged Finance Deal of the Year 2008" awarded by Asia Money.

"Syndicated Loan of the Year 2007" awarded by Euroweek Asia.

* Ranked in terms of assets and market capitalisation (source: Bloomberg 2009).

** Based on S&P long term rating as at February 2009.

ANZ Offices

Hanoi Offices

- **Hanoi Transaction Centre:**
14 Le Thai To Street, Hoan Kiem District
- **Cau Giay:**
Room 102 - D5 Block, Nguyen Phong Sac Street, Cau Giay District
- **Trung Hoa:**
1st Floor, VIMECO Building, Pham Hung Street, Cau Giay District
- **Noi Bai:**
Noi Bai International Airport, Soc Son District

Ho Chi Minh City Offices

- **Ho Chi Minh City Branch:**
11 Me Linh Square, District 1
- **District 3:**
65 Pham Ngoc Thach Street
- **District 5:**
86 Tan Da Street
- **District 7 - Saigon South:**
47 Nguyen Van Linh Boulevard

Can Tho Representative Office

6 Phan Van Tri Street

How to contact us

☎ 1800 1559 (free)

🌐 www.anz.com/vietnam

✉ ask@anz.com

🏠 Visit your nearest ANZ office

🏍 ANZ Mobile Banking Services (free)

Home Loan - ANZ Bank (Vietnam) Limited, Item No.0025, June 2009



Home Loans

You wish to buy the very first house in your life?
 You wish to buy extra houses to welcome new family members, or to form an investment in the future? You have a plan to build a new home on your own land?

ANZ Home Loan product can help you achieve your dreams sooner than what you think

ANZ Home Loan product is flexibly designed to meet your varieties of needs such as: buying home for your own living, buying home for lease or resale in the future, building a new or renovating your existing home.

ANZ facilitates you with a loan that best suits your needs and your financial capacity:

- › Attractive interest rate, calculated based on reducing loan balance
- › Loan terms of up to 20 years
- › Loans value up to 70% of your mortgage
- › Equal monthly repayment combining principal and interest rate, effective over flexible interest periods (1-month, 3-months, 6-months)
- › One-time application fee

ANZ accompanies you in creating a solid financial future for yourself and your family.



Quick application procedure / professional and dedicated service

Start with the basics:

- › Loan purpose
- › Evidence of income
- › Identities

With an efficient, precise and transparent process, ANZ will complete the loan process at your comfort.

Conditions on Mortgages and Loan Purposes

Conditions	Loan purposes	Buying owner-occupied home (Apartment/ Town House/ Villa)	Buying investment property (Apartment/ Town House/ Villa/ Land only)	Building/ Renovating Home	Home Equity Loan
Home/ Land Conditions					
- Completed		✓	✓		
- Under Constructions (Project)			✓		
Ownership Documents					
- Pink/ Red Book		✓	✓		
- Sales contracts with project owners		✓	✓		
Mortgaged Assets					
- Property financed by the Loan (Pink Book/ Red Book/ Sales Contracts*)		✓	✓		
- Existing owner-occupied home (Pink Book/ Red Book)		✓	✓	✓	✓
- Land only (Red Book/ Sales Contracts*)				✓	
Loan Tenor		Up to 20 years	Up to 20 years	Up to 20 years	Up to 5 years
Loan Value (% of mortgage value)		Up to 70%	Up to 70%	Up to 70%	Up to 50%

* Subject to qualified project