

Interest rate & fee schedule

Fixed Payment Plan & FlexiFund

ANZ Credit Card

Effective 3/2012

	Interest rates & Fees		
	Annual effective rate	Monthly effective rate	Transaction processing fee
06-month Special Promo	20.29%	1.69%	2.00% or min VND 100,000
12-month Special Promo	26.62%	2.22%	2.00% or min VND 100,000
18-month Special Promo	26.75%	2.23%	2.50% or min VND 100,000
24-month Special Promo	31.46%	2.62%	2.50% or min VND 100,000
03-month Easy Cash Promo	20.29%	1.69%	0%
06-month Easy Cash Promo	23.98%	2.00%	0%
12-month Easy Cash Promo	26.62%	2.22%	0%
12-month FlexiFund	26.37%	2.20%	1.50%
24-month FlexiFund	26.58%	2.21%	1.50%
36-month FlexiFund	26.37%	2.20%	1.50%

Early Payment Fee : 2% on loan amount (applies to all plans)

The latest interest rate & fees schedule can be accessed at anz.com/vietnam or at any ANZ branch or by calling ANZ Cards 24/7 at 1800 1559.