



ANZ Vietnam

Hanoi Branch

14 Le Thai To Street

Hoan Kiem, Hanoi

Tel: (84-4) 825 8190

www.anz.com/vietnam

Media Release

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ANZ VISA DEBIT

YOUR MONEY. VISA ACCESS

ANZ Visa Debit

ANZ is pleased to announce the official launch of the ANZ Visa Debit in Vietnam. The ANZ Visa Debit allows customers to use their own savings wherever Visa is accepted in Vietnam and overseas. ANZ customers will enjoy the convenience when they are shopping, travelling or studying overseas.

From Friday 20th October 2006, the ANZ Visa Debit will be available to all ANZ account holders in its branches in Hanoi and Ho Chi Minh City. ANZ is the first international bank to offer customers the convenience, safety and prestige of Visa access to their money worldwide.

ANZ General Manager Vietnam, Ms. Thuy Dam said “The ANZ Visa Debit is an innovative product that offers customers the convenience and service they expect from ANZ. The card combined with ANZ’s award winning customer service will be an attractive combination”.

“The launch of this new card demonstrates ANZ’s commitment to Vietnam. We are proud to be a driving force in the continued development of banking services in Vietnam. Our customers travel a lot and the cards will certainly allow them to rely less on cash for their transactions whether they are in Vietnam or overseas”. Ms Dam said.

Why ANZ Visa Debit?

ANZ is committed to providing its customers with the most convenient banking products that are low cost, easy to use and delivered with superior service.

Now, when customers open an ANZ bank account, they get award winning international services they deserve from ANZ, plus safe and convenient access to their money wherever Visa card is accepted.

Low cost access to your money

The ANZ Visa Debit gives customers the ability to withdraw cash from ANZ ATMs across Vietnam at no cost, and greater access to over 1,000 ATMs across Vietnam. Also, enjoy the convenience and safety of paying for purchase at over 8,000 Visa outlets throughout Vietnam with no transaction fees. Outlets include major hotels, restaurants, supermarkets and shopping centres.

ANZ Visa Debit is the perfect travelling companion, giving customers peace of mind and security, knowing that their bank is travelling with them. Now, whether travelling for business, or studying overseas, ANZ Visa Debit cardholders can travel with the confidence that their money is safe and earning interest, whilst being available through banks, ATMs and merchants around the globe. ANZ Visa Debit cardholders no longer need to carry large amount of cash or worrying about carrying different currencies when they travel.

ANZ Visa Debit is the only choice for customers who value the prestige of both the ANZ and Visa global brands. Joining the name of a well-established bank and one of the world's leading card brands with global reach gives our customers the benefit of Vietnam's leading financial service provider, delivering premium services and innovative products with fast, efficient and friendly services.

General Information- About Debit Card

In 2000, an estimated two-thirds of American households had debit cards. With debit cards, you are using your money, not issuer's money. Debit cards look like credit cards or ATM cards, but operate like cash or a personal check. Debit cards are different from credit cards. While a credit card means to "pay later", "debit card" is a way to "pay now". In using debit cards, your money is automatically deducted from your current or savings account. While credit cards function as a loan, debit cards allow you to spend only what is in your bank account. Many people globally find debit cards an easy way to control their finances.

ANZ Vietnam's main past activities in 2006

- Launching 24 hours/ 7 days call centre (toll-free number: **1800- 1559**)
- Promoting Car Loan with approval within 48 hours and competitive interest rates
- Introducing Certificate of Deposits (CD's) in USD and the 1st bank in Vietnam to introduce Euro, British Pound, Australian Dollars CD's
- The 1st foreign bank to expand its ATM network in Hanoi and HCMC
- Commencing Debt Capital market activities (VND bond issuance for local corporates)
- Continuing Project & Structure Finance

Easy application process

Customers can obtain more information on open an ANZ account at ANZ branches in Hanoi or Ho Chi Minh City, or by calling **1800- 1559**

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For media enquiries, please contact:

Ms. Nguyen Thu Huyen

Public Relations

ANZ Hanoi Branch

Tel: (84-4) 825 8190, ext: 202

Email: nguyenh11@anz.com