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ANZ Dual Currency Investment - Signature Priority Banking
Retail Banking

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ANZ SIGNATURE PRIORITY BANKING

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Optimising your Investment

If you would like to take advantage of foreign exchange movements and potentially earn a higher rate of interest, compared to a standard term deposit in Vietnam, you may wish to consider investing in an ANZ Dual Currency Investment.

Product Information

An ANZ Dual Currency Investment (DCI) is a short-term investment product for investors with exposure to more than one currency. It is an investment product with an embedded currency option. The higher interest rate on a DCI is obtained through the sale by the investor of the currency option to the bank.

With a DCI, investors can earn a higher interest rate and at maturity, the principal and interest will be repaid in either the Investment Currency (original investment currency) or the Alternative Currency (nominated alternative currency), converted at the pre-selected foreign exchange ("Strike") rate. The bank has the full discretion to repay your DCI (principal plus interest) at maturity in either currency.

Investors may select any of the major tradeable currencies, in which they may hold a natural exposure and/or which they are comfortable to hold in the future.

Key Benefits

- Opportunity to generate a greater return than those provided by market deposit rates.
- Personalised: tailored to fit a specific market view and designed for investors with exposure to more than one currency.

Key Risks

- Investments are not capital protected and are exposed to foreign exchange rate movements: principal and interest may be redeemed at maturity by the bank at its sole discretion in the Alternative Currency, and if the investor chooses to convert such amount back to the Investment Currency, they may incur a capital loss.
- The Investment Product is not a traditional deposit and is not protected as an insured deposit by the Vietnam Deposit Insurance.
- A DCI cannot normally be withdrawn before maturity.

Any early withdrawal of a DCI (if agreed to by the bank in its absolute discretion in exceptional circumstances) will be subject to various costs and may result in the early withdrawal sum being less than the amount invested by you.

- Foreign exchange controls, if imposed, may have a negative impact on the value of your DCI and may even prevent repayment of your principal and interest.

Dual Currency Investment Standard

Features

Minimum Investment:	USD50,000* or equivalent in alternate currencies
Choice of Currencies:	Any major tradeable currency**
Minimum tenor:	1 week
Maximum tenor:	3 months
Withdrawal:	A DCI cannot normally be withdrawn before maturity. A Dual Currency Investment is not transferable, or negotiable.

* When investing in Vietnam with ANZ Bank (Vietnam) Limited, the minimum principal amount must not be less than the equivalent of USD 50,000.

** Major tradeable currencies are AUD, EUR, GBP, JPY, NZD, SGD, CAD & USD.

Example

You place AUD 100,000 in a 30-day Dual Currency Investment. You choose USD as the Alternative Currency as you are indifferent to holding either currency.

Investment Currency	AUD
Alternate Currency	USD
Investment Amount	AUD100,000
Tenor	30 days
Strike	0.94AUD/USD
Interest Rate	10% p.a.
Traditional Term Deposit Interest Rate	4.5% p.a

Scenario 1:
If the prevailing market rate at expiry is below the Strike rate

At maturity, you will receive your principal and interest in AUD.

Principal
AUD100,000

Interest
AUD100,000 x 10% pa
x 30/360 days
= AUD833.33

Total Return
AUD100,833.33

Traditional Term Deposit:

If funds invested in a traditional Term Deposit for the same tenor:

Principal
AUD100,000

Interest
AUD100,000 x 4.5% pa

x 30/360 days
= AUD375

Total Return:
AUD100,375 (a)

Scenario 2:
If the prevailing market rate at expiry is equal to or above the Strike rate

At maturity, you will receive your principal and interest in USD converted at the Strike rate.

Principal
AUD100,000

Interest
AUD100,000 x 10% pa
x 30/360 days
= AUD833.33

Total Return
AUD100,833.33 x 0.94
= USD94,783.33

If you decide to convert the USD back to AUD immediately at the prevailing market Exchange Rate (say 0.95 in this scenario), you would experience a principal loss, viz:

USD94,783.33/0.95
= AUD99,771.93 (b)

Loss on Investment
(a) - (b) = AUD603.07

Note: The above example is for illustration purposes only and is not indicative of future or likely performance or returns. Past performance of DCIs are also not necessarily indicative of future or likely performance or returns.

Dual Currency Investment Conversion Plus

Features

Minimum Investment: USD100,000* or equivalent in alternate currencies

Choice of Currencies: Any major tradeable currency**

Minimum tenor: 1 week

Maximum tenor: 3 months

Withdrawal: A DCI Conversion Plus cannot normally be withdrawn before maturity. A Dual Currency Investment Conversion Plus is not transferable, or negotiable.

* When investing in Vietnam with ANZ Bank (Vietnam) Limited, the minimum DCI Conversion Plus principal amount must not be less than the equivalent of USD 100,000.

** Major tradeable currencies are AUD, EUR, GBP, JPY, NZD, SGD and USD. However, USD cannot be alternate currency.

Example

You place USD100,000 in a 30-day Dual Currency Investment Conversion Plus. You choose AUD as the Alternative Currency as you are indifferent to holding either currency.

Investment Currency	USD
Alternate Currency	AUD
Investment Amount	USD100,000
Tenor	30 days
Interest	1.25% p.a.
Strike/Rebate Barrier	0.94AUD/USD
Rebate	20%
Traditional Term Deposit Interest Rate	0.13% p.a.

Scenario 1: If the prevailing market rate at expiry is above the Strike Rate

At maturity, you will receive Principal and Interest in USD.

Principal (P)
USD100,000

Interest (I)
USD100,000 x 1.25% p.a x 30/360 days = USD104.17

Total Return (P + I)
USD100,000 + USD104.17 = USD100,104.17

Traditional Term Deposit:

If funds invested in a traditional Term Deposit for the same tenor:

Principal (P)
USD100,000

Interest (I)
USD100,000 x 0.13% p.a x 30/360 days = USD10.83

Total Return (P+I)
USD100,010.83 (a)

Scenario 2: If the prevailing market rate at expiry is equal to or below the Strike Rate

At maturity, you will receive Principal and Interest in AUD, converted at the Strike rate plus a rebate in AUD.

Principal (P)
USD100,000

Interest (I)
USD100,000 x 1,25% p.a x 30/360 days = USD104.17

Rebate (R)
[USD100,000/0.94] x 20% p.a x 30/360 days = AUD1,773.05

Total Return (P+I+R)
USD100,104.17/0.94 + AUD1,773.05= AUD108,266.85

If you decide to convert the AUD back to USD immediately at the prevailing market exchange rate (say 0.92 in this scenario), you would experience a principal loss, viz: AUD108,266.85 x 0.92 = USD99,605.50 (b)

Loss on Investment:
(a) – (b) = USD405.33

Note: The above example is for illustration purposes only and is not indicative of future or likely performance or returns. Past performance of DCI Conversion Plus are also not necessarily indicative of future or likely performance or

Important Information

Risk Disclosure and Warnings:

Dual Currency Investment is not a protected deposit and is not protected by the Deposit Protection Scheme in Vietnam. The repayment of investment in the Dual Currency Investment is not guaranteed by the Vietnam Government Exchange Fund.

The Dual Currency Investment is a structured product involving derivatives. The investment decision is yours but you should not invest in the Dual Currency Investment unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives. In that regard please note that ANZ does not provide any advice or explanation to you as regards the suitability of the product for you, including as to your financial situation, investment experience or investment objectives.

By purchasing the Dual Currency Investment you are giving the issuer of this product the right to repay you at a future date in an alternative currency that is different from the currency in which your initial investment was made, regardless of whether you wish to be repaid in this currency at that time.

Dual Currency Investments are subject to foreign exchange fluctuations which may affect the return of your investment. Exchange controls may also be applicable to the currencies your investment is linked to. You may incur a loss on your principal sum in comparison with the base amount initially invested.

The contents of this document and any related marketing materials have not been reviewed by any regulatory authority in Vietnam. You are advised to exercise caution in relation to the offer of Investments. If you have any doubt about any of the contents of those documents, you should obtain independent professional advice.

Disclaimer:

1. Not traditional deposits: The Dual Currency Investment carries risks which are normally not associated with ordinary deposit products and are not suitable for ordinary savings or term deposits. The Dual Currency Investment provides the opportunity to achieve attractive yields on an investment, however, unlike traditional deposits it has an investment element and returns may vary. It contains risks which may result in an overall loss of principal and Enhanced Yield so should not be treated as an ordinary term deposit. The Dual Currency Investment is NOT capital-protected.

2. Loss due to market movement: The Dual Currency Investment is speculative and is not appropriate if you are not willing to accept the risk of adverse movements in reference value. The return will be dependant to some extent on movements in the respective values of the referenced currencies. Before deciding to place the Dual Currency Investment, you should be familiar with the currencies and understand the effect that relative movements in value will have on your returns.

3. Suitability of Investment Product: This document does not purport to provide a complete description of all the risks and is intended for general application only. This document does not take into account the specific investment objectives, financial situation or particular needs of any particular person and you should consider carefully whether or not the Dual Currency Investment is suitable for you. Before making a commitment to enter into the Dual Currency Investment, you should take steps to ensure that you seek independent expert advice from a licensed or exempt financial adviser. If you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether the Dual Currency Investment is suitable for you in the light of your experience in similar transactions, your objectives in engaging in the transaction, financial resources and other relevant circumstances.

4. Investor's own due diligence: This document was prepared for informational purposes only and is not an official confirmation of terms. No representation is made that it is accurate or complete. Any examples of returns

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6. Variation of terms and conditions: ANZ is not obliged to transact and may at its discretion refuse to enter into the Dual Currency Investment with you. Any terms set out in this document are subject to change without notice unless other provided by law. Additional information is available from ANZ on request. If you enter into a Dual Currency Investment with ANZ, a confirmation will be issued by ANZ and the terms of that confirmation will prevail over this term sheet. Neither ANZ nor its affiliates accepts any liability of any kind for any direct or indirect loss arising from this document.

7. Additional terms and conditions: The Dual Currency Investment will be subject to the terms and conditions set out in ANZ's Structured Investment Agreement. By placing the Dual Currency Investment with ANZ, you will be deemed to have accepted the application of the terms and conditions set out in the Structured Investment Agreement in respect of the Dual Currency Investment. You will be required to sign (if you have not already done so) a copy of the Structured Investment Agreement before entering into the Dual Currency Investment.

8. Conflict: Please check and advise ANZ immediately if there is any discrepancy in the confirmation otherwise you are deemed to have agreed with the terms and conditions set out in the confirmation and Structured Investment Agreement.

9. Additional risks: In addition to the risks highlighted above, you should read carefully the risks set out in the General Risk Disclosure Notice annexed to the Structured Investment Agreement.

10. Exclusion of liability: Neither ANZ nor its affiliates accepts any liability of any kind for any direct or indirect loss arising from this document or any of its contents.

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