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Media Release

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ANZ Vietnam to introduce more services to Overseas Students and issue Certificate of Deposit, tranche 4

ANZ- the bank for Vietnamese Overseas students

Since it started operations in Vietnam in 1993, ANZ Vietnam has been highly active in providing a variety of services to Vietnamese overseas students. With a strong branch network and close partnership with banks elsewhere in the world, ANZ Vietnam has been providing value-added services to both the students and the parents who send their children to study abroad. ANZ Vietnam is striving to design products that bring better benefits for both students and their parents. This is a way to help the students to have a comfortable life and thus, can focus on their study while financial matters are well taken care of.

To reinforce its leading stand in this market segment, in December 2006, ANZ Vietnam has launched 2 new product packages titled "Investing for the future" and "Saving for the future", which are tailored to bring more benefits to the customers having children studying in Australia.

"Investing for the future" package involves the purchase of Certificate of Deposit at the minimum amount of USD20,000 while "Saving for the future" package requires an account with ANZ in Vietnam Dong which is equivalent to USD2,000. By utilising either of these 2 packages, the customers can benefit from competitive interest rate, flexible current accounts with a highly convenient and secure ANZ Visa Debit and efficient remittance services with preferred arrangements and much reduced fees.

On top of that, the parents in Vietnam can benefit if they have a car loan plan at ANZ Vietnam, with the processing fee reduced by 50%. However, what makes ANZ Vietnam stand out from the market and a reliable choice for most Vietnamese parents is that they are banking with the most awarded bank for customer service, highly secured and safe.

ANZ Vietnam to issue 4th tranche of Certificate of Deposits

Following the success of previous 3 tranches, ANZ Vietnam has been permitted by State Bank of Vietnam to issue the 4th tranche of Certificate of Deposit (CD) at its branches in Hanoi and Ho Chi Minh City, **from 8th January 2007**. Similar to 3rd

tranche, besides the CD in US dollars, this time ANZ Vietnam is **the only bank to issue the CD also in Euro, Australian dollars and British pounds at flexible terms and competitive interest**. ANZ Vietnam targets to sell the CDs with total nominal value at 20 million US dollars.

The interest rates for individuals applied to the 4th tranche is as follows:

1-month term:	4.07%/ year
3-month term:	4.13%/ year
6-month term:	4.18%/ year
9-month term:	4.23%/ year
12-month term (364 days):	4.64%/ year

With the Certificate of deposits at ANZ bank, the customers are not only offered an efficient investment tool at competitive interest rates but also enjoy a complete guarantee and standard customer services from ANZ bank, one of the world's top 50 banks.

ANZ Vietnam is the first foreign bank to run the toll free hotline number of 1800 1559, operating non-stop 24 hours per day, 7 days per week to answer customers' inquiries. Since the introduction of the Certificate of Deposit and ANZ Visa Debit, the call centre has received an increasing number of calls averaged at 8,000 calls per month.

Management from ANZ Vietnam reveals that by end of January 2007, ANZ Vietnam will launch a new service called "E-biz", a kind of online banking for corporate clients. Currently, its Internet banking services cater for individual customers.

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