

## Media Release

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## Vietnam's most exciting new investment product – ANZ Gold Tower!

Vietnam – ANZ announces the launch of a very unique structured investment deposit, the first ever of its kind in Vietnam named "ANZ Gold Tower" paying up to 10.50% p.a.

The ANZ Gold Tower is a 3 month principal protected investment product which can provide investors returns higher than term deposit interest rates. The return is linked to the performance of the spot price of Gold without investors having to buy any gold bars. The return will depend on how widely the gold price fluctuates, either up or down, during the 3 month period. The product is different to investing in physical gold as even if the spot price of gold goes down, investors can still earn up to 10.50% p.a.

For example, an investment is made when the spot price of Gold is USD 800 per ounce. Investors will earn either a) the highest return of 10.50% if the spot price of gold stays within a range of plus or minus 10% (between \$720 and \$880 per ounce) or b) the mid return of 7.00% if the spot price of gold stays within a range of plus or minus 15% (between \$680 and \$920 per ounce) or c) the minimum return of 2.00% if the spot price of gold fluctuates by more than 15% during the 3 month period.

Mr. Philip Crouch – Head of Retail Banking ANZ Vietnam said: "Our customers are looking for different investment options that allow them to earn higher returns whilst also managing their risk. This exciting new structured investment deposit is the first product to be launched for ANZ's new Wealth Management business. Our objective is to help our customers grow and protect their wealth by providing a comprehensive range of wealth solutions. We have a group of highly experienced Wealth Management Relationship Managers ready to help customers with their investment needs".

ANZ was awarded the Best Retail Bank in Vietnam in 2008 and 2009 by the Asian Banker for its outstanding performance against both international and local players. To celebrate this achievement and to reward our loyal customers, we are having a very special ANZ Gold Promotion running from March 23<sup>rd</sup> to June 20<sup>th</sup>. Customers investing in any ANZ product, including the new ANZ Gold Tower product, will have a chance to win the top prize of a half kilo of gold and thousands of other consolation prizes.

Investing in an ANZ Gold Tower is much easier than you think. ANZ's dedicated and professional Wealth Relationship Managers are available to discuss your needs today. Please call our 24/7 free customer service line at 1800 1559 to arrange an appointment or access <a href="www.anz.com/vietnam">www.anz.com/vietnam</a> for more information!

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