

ANZ@WORK

MORE BENEFITS

FOR YOU

The anz@work package offers you special personal banking benefits thanks to ANZ's relationship with SIME DARBY MOTOR GROUP NZ LTD. With a range of fee savings and discounts on banking products and services that will help make your money go further.

SPECIAL ANZ@WORK BENEFITS:



HOME LOANS

Save with interest rate discounts

- Floating rate: 0.25% p.a. discount
- Fixed rates: 0.25% p.a. discount
- Flexible rate: 0.25% p.a. discount

The fixed rate discount may be applied to a new fixed rate home loan or when your current fixed rate home loan rolls over.

Fee savings

You'll pay no loan application fee for owner occupied lending – saving you \$500. Plus, if you get an ANZ Flexible Home Loan, the \$12.50 monthly account fee will be waived.



PERSONAL LOANS

Interest rate discounts

Receive a discount of 0.50% p.a. off the standard ANZ Personal Loan interest rate (minimum loan \$3,000). Plus, you'll pay no personal loan application fee – saving you \$250.



OVERDRAFT

An overdraft with no application fee

Based on your salary and our criteria, you could get an overdraft limit of:

- **\$500** if your salary is \$30,000 – \$59,000
- **\$1,000** if your salary is \$60,000+

Plus, you'll pay no overdraft application fee – saving you \$25.



LIFE INSURANCE

Discounts on premiums

Get a 15% discount on your premiums if you take out any ANZ Life & Living Insurance benefit (i.e. Life Cover, Critical Illness, Living Expenses Cover or Redundancy).

All ANZ insurance policies are underwritten by related or third party insurers and are subject to underwriting criteria, policy terms, conditions and exclusions.



CREDIT CARDS

A credit card with no annual account fee for 12 months

Open a new ANZ personal credit card and you'll pay no annual fee (including additional card fee) for 12 months – saving you up to \$150.

\$150 is the annual fee for ANZ Airpoints Visa Platinum Credit Card. Fee waiver applies to one card per customer.

OTHER GREAT ANZ BENEFITS:



EVERYDAY BANKING

Save on bank fees with a choice of everyday accounts

The ANZ Freedom account has no transaction fees and the monthly account fee (normally \$5) will be waived each month you deposit at least \$2,500 into the account. Non-standard transaction fees (including fees for using non-ANZ ATMs) may apply.

The ANZ Go account offers unlimited electronic transactions with no monthly account or transaction fees. A \$3 fee for manual transactions applies.



SAVINGS

Save faster with Premium interest

ANZ Serious Saver rewards you with Premium interest each month you make no withdrawals and deposit \$20 or more (not including credit interest) on or before the last business day.



GENERAL INSURANCE

Discounts on premiums

Receive 15% off your premiums if you take out two or more policies with us – any combination of house, contents, motor vehicle or boat insurance policies.

Minimum premium levels apply. All ANZ insurance policies are underwritten by related or third party insurers and are subject to underwriting criteria, policy terms, conditions and exclusions.



KIWISAVER

An easy way to save for your retirement

Save for your retirement with the ANZ KiwiSaver Scheme, which is managed by ANZ Investments, ANZ's award-winning fund manager.

With the ANZ KiwiSaver Scheme, you can make the most of the benefits of KiwiSaver and keep track of your KiwiSaver account online or via the ANZ goMoney app. Plus you can use ANZ FutureWise, our online resource which helps you plan for your future.

Find more information in the ANZ KiwiSaver Scheme Investment Statement which is available at anz.co.nz/futurewise or any ANZ Branch.



INVESTMENTS

A diversified and flexible investment

The ANZ Investment Funds are multi asset class funds that give you access to a broad range of assets that you might not otherwise be able to invest in. The funds have flexible investment and withdrawal options, so that you can add to your investment whenever you wish, and cash in some or all of your investment whenever you need to. The funds are managed by ANZ Investments, ANZ's award-winning fund manager.

For more information, see the Investment Statement for the ANZ Investment Funds available at anz.co.nz/investmentfunds.



UDC VEHICLE FINANCE

Vehicle finance interest rate savings

Receive a discount of 1.00% p.a. off the standard interest rate for UDC Vehicle Finance (minimum loan \$5,000).

UDC is a wholly-owned subsidiary of ANZ Bank New Zealand Limited and specialises in lending for assets such as vehicles.

For more information or to register for the anz@work package contact Specialist Channels

- Call 0800 722 524
- Email specialistchannelsnz@anz.com
- Visit anz.co.nz/anzatwork
- Pop into any ANZ branch

Special anz@work benefits will continue to apply from registration for as long as you work for an anz@work company or organisation. Package details and interest rates are subject to change. Package discounts or benefits may not be applied to other campaign or special offers. Package discounts will be applied from the date of registration and may be removed if you, or your company or organisation, cease to be eligible for anz@work. We can check with your company or organisation that you remain eligible for the anz@work benefits. Lending criteria, terms, conditions, and fees apply. You can ask for a copy of the terms, conditions and fees, and our Reserve Bank Disclosure Statement at any ANZ branch. ANZ Bank New Zealand Limited.

Terms and Conditions

These Terms and Conditions record the details of the anz@work Package offered by ANZ Bank New Zealand Limited ('ANZ') to employees or members of an anz@work company or organisation. The benefits that are available under the Package are set out on the reverse of this flyer and are subject to change. You agree to these Terms and Conditions when you accept any of the Benefits provided by this Package.

1 Eligibility

- 1.1 All persons employed on a permanent full-time or part-time basis or who are members of an anz@work company or organisation are eligible for the Package ("Eligible Employees or Members/You").
- 1.2 You must make a personal application or register with ANZ and have your full salary direct credited to an ANZ account.
- 1.3 You must comply with these Terms and Conditions and any specific terms and conditions that may apply to the products or services provided under the Package.
- 1.4 Eligibility for the Package ceases once you are no longer an Eligible Employee or Member of an anz@work company or organisation or your full salary is no longer direct credited into an ANZ account. Any Benefits that You have been receiving under the Package may be withdrawn by ANZ from that time.

2 Termination and Variation

- 2.1 ANZ may vary any of the Benefits provided under the Package.
- 2.2 ANZ will notify You of the change at least 14 days before the change will take effect.
- 2.3 ANZ will terminate any of the Benefits under the Package if:
 - 2.3.1 Either the anz@work company or organisation or ANZ terminates their agreement to provide the anz@work package to You; or
 - 2.3.2 You are no longer employed by or a member of the anz@work company or organisation; or
 - 2.3.3 You cease to direct credit your full salary into an ANZ account.

3 Individual Product and Services Terms and Conditions Apply

- 3.1 The terms and conditions of ANZ's products or services, and any applicable fees, will apply to the extent they are modified by the Package, and these Terms and Conditions.
- 3.2 If any of the terms and conditions of ANZ's products or services are inconsistent with these terms and conditions, it will be these terms and conditions that will apply.

4 Confidentiality

- 4.1 You agree not to communicate, supply or make known to anyone (other than your financial advisors) the existence or contents of the Package and any of its Benefits.
- 4.2 You agree to protect as confidential the terms and conditions of this agreement.
- 4.3 This clause survives termination of this Agreement.

5 Application of Benefits

- 5.1 The Benefits under the Package will not be applied retrospectively to any existing products or services held by You.
- 5.2 You are only entitled to the Benefits of one Package. If you hold more than one Package, ANZ will decide which package will apply.
- 5.3 Any applications made for products or services where Benefits may apply, can only be made in joint names if You are named as one of the joint account holders. For the avoidance of doubt, family members are not eligible for Benefits under the Package on their own account. They may be entitled to the benefits offered to You under the Package where they hold products or services jointly with You.
- 5.4 Applications for products and services for which Benefits are available can be made in the name of a Family Trust or LTC's, only where You are a trustee or director of that entity.
- 5.5 If You wish to hold more than one product or service of the same type, the additional product or service will not be eligible for the benefits under the Package. This provision does not, however, apply to home loans.
- 5.6 You may take advantage of any specials or limited time offers the Bank may make publicly available, from time to time, in relation to any of its products or services. The Benefits under the Package will not apply to these offers.
- 5.7 Benefits provided under the Package are not exclusive to You. ANZ may, from time to time offer these benefits to the public.

6 Personal Information

- 6.1 You agree that the anz@work company or organisation can on request from ANZ, provide ANZ with information about your employment or membership status to ensure- you are still eligible for the benefits under the Package.
- 6.2 You agree that ANZ can confirm on request from the anz@work company or organisation, that you are an existing customer who is receiving some or all of the benefits under the Package.

7 General Terms and Conditions

- 7.1 ANZ's lending criteria apply to all applications for credit.
- 7.2 Underwriting criteria apply to applications for insurance.
- 7.3 For low deposit or low equity lending, a low equity premium on a graduated scale will apply and we may ask You to give us a Registered Valuer's report.
- 7.4 The Package does not apply to any products you get from us that you use for a business purpose.
- 7.5 The Benefits are not transferable and cannot be exchanged for cash.