

ANZ@WORK

MORE

BENEFITS

FOR YOU

The anz@work package offers you special personal banking benefits thanks to ANZ's relationship with Ngāti Apā ki te Rā Tō Group. 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 Lifestyle Insurance benefit (i.e. Life Cover, Critical Illness, Total Temporary Disability or Redundancy/Bankruptcy).

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.



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.

For more information or to register for the anz@work package:



Visit anz.co.nz/anzatwork



Email specialistchannelsnz@anz.com



Pop into any ANZ branch



Call 0800 722 524

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.

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.

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