



ANZ@WORK STANDARD MORE BENEFITS FOR YOU

HOW DO I GET THESE ANZ BANKING PACKAGE BENEFITS?

To get, and keep, ANZ banking package benefits on accounts, products, and services you have with us, here are the eligibility criteria you must continue to meet:*

- Be registered for the banking package with us
- Remain
- Have your full salary or wages credited to an ANZ personal banking account.

You can also register a New Zealand family trust if you're a non-independent trustee, or a 'look through company' if you're a director.

PACKAGE BENEFITS

ANZ HOME LOAN

Save with interest rate discounts

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

We apply fixed-rate discounts to new fixed-rate periods only.

Fee savings

If you ask when you apply, we'll waive the Application fee. Plus, if you get a new or have an existing ANZ Flexible Home Loan, we'll waive the Monthly Account fee.

Discounts don't apply to tideover (bridging) loans.

ANZ PERSONAL CREDIT CARD

We'll waive the Annual fee (including additional card fee) for the first 12 months on one new or existing ANZ personal credit card.

ANZ PERSONAL LOAN

You'll get a discount of 0.25% p.a. off a new ANZ Personal Loan (minimum loan \$3,000).

If you ask when you apply, we'll waive the Application fee.

ANZ LIFE & LIVING INSURANCE

If you ask when you apply, you'll get a 15% discount on premiums when you take out a new ANZ Life & Living Insurance policy.

* Account eligibility, lending, and underwriting criteria, terms, conditions, fees, and exclusions apply. Other organisations provide some of the products and services above and you'll need to meet any eligibility criteria or terms and conditions they have. ANZ doesn't guarantee the quality of those products or services or their suitability for your circumstances. To the extent the law allows, ANZ doesn't accept any responsibility for losses where you took out those products or services because we offered package benefits for them. Related or third party insurers underwrite ANZ insurance products. ANZ doesn't guarantee those insurers or any of their products. ANZ may receive a commission on any insurance policy it arranges. A free copy of our Reserve Bank Disclosure Statement is available online or at any ANZ branch.

READY TO ENJOY OUR ANZ BANKING PACKAGE?

If you think you may be eligible, get in contact with us to apply.

 Visit anz.co.nz/packagesregister

 Visit any ANZ branch

 Call 0800 269 296

Not an ANZ customer?

Don't worry, our dedicated switching team makes changing to ANZ easy!

WHAT YOU NEED TO KNOW ABOUT ANZ BANKING PACKAGES

— Our terms and conditions

How does ANZ apply banking package benefits?

Once you're registered and we've checked you're eligible, we'll start applying the benefits to applicable accounts, products, and services you already have — it may take a day or so. We'll also apply the benefits to some new accounts, products, or services you get.

Here's some key things to know:

- You may only be able to get some accounts, products, and services the benefits apply to if you meet account eligibility, lending, or underwriting criteria and other terms, conditions, and exclusions. This is the case even if you're registered and eligible for the banking package.
- We'll record when you registered with us and we don't apply benefits back to when you may first have become eligible for a banking package. We start applying them once we've recorded your registration and checked you're eligible.
- We only apply benefits if you're the account owner — we won't apply benefits to accounts, products, or services unless held jointly with you.
- You will need to ask us to apply the benefits for some specified new types of accounts, products, or services you get. See 'Package benefits' above for which benefits you need to ask us to apply.
- Benefits aren't exclusive to you — we sometimes offer them to the public. If we make specials or limited time offers available publicly, you can apply for these too — but if you do, you won't also get the banking package benefits on those specific accounts, products, or services.
- We may not apply benefits to accounts, products, or services you applied for through a broker and you can't transfer benefits or exchange them for cash.
- If for any reason you didn't get a benefit and you believe you've registered and are eligible, let us know as soon as possible.

When would I stop receiving benefits?

We may remove benefits if any of the things under 'How do I get these ANZ banking package benefits' stop or we decide to stop offering the banking package. For example, we may stop offering a package if our agreement to provide a banking package for an employer or association ends.

We'll let you know at least 14 days before removing benefits or stopping the package.

What if I become eligible for a different ANZ banking package?

If you're eligible for a different package, for example you've changed roles or employers, you'll need to register for that new package. If you register for more than one package, we'll choose which applies.

Can the benefits or these terms change?

Yes, but we'll let you know at least 14 days before any changes take effect.

Some general things to know

See our General Terms and Conditions or our Privacy Statement on anz.co.nz for how we collect, use, and disclose information about you. We may also confirm with your employer or association that you're eligible for a banking package, including by checking your full salary or wages is credited from your employer to your ANZ account if needed. If your employer or association ask, we can also tell them if you're receiving package benefits.