



## HEALTHY HOMES

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MAKE YOUR HOME A  
PLACE TO THRIVE



WE CAN HELP YOU INTO A  
**WARMER**  
DRIER AND MORE EFFICIENT  
**HOME**

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Buying, building or renovating?  
We've got ways to help you have a home that's  
healthier, more energy efficient and better for  
the environment.

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## ANZ HEALTHY HOME LOAN PACKAGE

An ANZ Healthy Home Loan Package offers special discounts on home loan interest rates and other benefits for those wanting a home with a 6 Homestar rating.

### HEALTHY HOME LOAN PACKAGE ELIGIBILITY

To get, and keep, ANZ Healthy Home Loan Package benefits, you must continue to meet the following eligibility criteria:<sup>1</sup>

- Have a Homestar rating of 6 or higher on the home ANZ holds security over for your home lending. The security must be held in your name, or in the name of a Family Trust or Look Through Company where you are a non-independent trustee or director at that entity. You'll need to provide us with a copy of the following:
  - **Existing house** – your Homestar Built Certificate issued by the New Zealand Green Building Council (NZGBC) showing the rating the home has; OR
  - **New build or renovations** – your Homestar Design rating confirmation letter issued by the NZGBC. This shows the rating the home is targeted to achieve once the build is complete. Alternatively, you can provide us with a Homestar Registration Letter issued by the NZGBC confirming the plan being used on the property already has a Homestar Ready Certification. We'll check the Homestar rating once built, to confirm you achieved a Homestar rating of 6 or higher to remain eligible.
- Be registered for the ANZ Healthy Home Loan Package with us.
- Have your full salary or wages credited to an ANZ personal banking account.

## HEALTHY HOME LOAN PACKAGE BENEFITS

### ANZ HOME LOAN

#### Save with interest rate discounts

- Fixed rate: 0.70% p.a. discount
- Floating rate: 1.00% p.a. discount
- Flexible rate: 1.00% p.a. discount

We apply fixed rate discounts to new fixed rate periods only. Discounts are off our standard interest rates and don't apply to bridging (tideover) finance.

#### Fee savings

If you get a new or have an existing ANZ Flexible Home Loan, we'll waive the Monthly Account fee.

### ANZ FREEDOM ACCOUNT

We'll waive the Monthly Account fee on new or existing accounts.

Transaction and non-standard fees apply.

### ANZ PERSONAL CREDIT CARD

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

Transaction and non-standard fees apply.

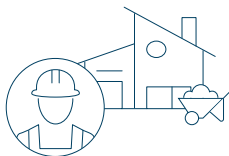
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TO FIND OUT MORE ABOUT ANZ BANKING PACKAGES, SEE PAGE 15.

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<sup>1</sup> Eligibility, lending criteria, terms, conditions, fees, and exclusions apply. A free copy of our Reserve Bank Disclosure Statement is available online at anz.co.nz or at any ANZ branch.

## ANZ HEALTHY HOME LOAN PACKAGE PROCESS



### BUILDING OR RENOVATING

1. Confirm your architect, designer or builder can design or build your home to a 6 Homestar rating or higher. You can check [nzgbc.org.nz/homestar/directory](https://nzgbc.org.nz/homestar/directory) for an architect, designer or builder in your area. Alternatively, if you're buying off the plans and the property already has Homestar Ready Certification, skip to step 5.



2. Engage a Homestar Assessor. Visit [nzgbc.org.nz/homestar](https://nzgbc.org.nz/homestar) to find a Homestar Assessor near you. Fees apply to complete the assessment and will be advised by the Homestar Assessor.



3. Your Homestar Assessor will supply your full and final building plans to the New Zealand Green Building Council.



4. If approved, the New Zealand Green Building Council will send you a Homestar Design rating confirmation letter.



8. We'll check your home has the appropriate rating once built, to confirm you remain eligible for the ANZ Healthy Home Loan Package.



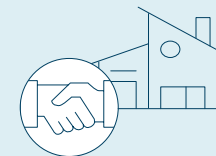
7. Once the build is complete, contact your Homestar Assessor who'll certify that the features in your Homestar Design rating confirmation letter have been fully implemented. If so, you'll receive a Homestar Built Certificate.



6. If your home loan is approved, provide your Homestar Design rating confirmation letter, or your Homestar Registration Letter to ANZ and register for an ANZ Healthy Home Loan Package.



5. Apply for an ANZ Home Loan. We'll walk you through the application process and tell you about any additional information you'll need to provide to make sure your loan is suitable and affordable for you.\*



### BUYING AN EXISTING HOUSE

When you apply for an ANZ Home Loan, we'll walk you through the application process and tell you about any additional information you'll need to provide to make sure your loan is suitable and affordable for you.\*



If you buy a 6 Homestar rated home or higher, obtain the Homestar Built Certificate from either the previous owner or from the New Zealand Green Building Council, provide it to ANZ and register for an ANZ Healthy Home Loan Package.

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**ALREADY OWN A 6 HOMESTAR HOME OR HIGHER?  
CALL US ON 0800 269 4663 TO REGISTER FOR A  
HEALTHY HOME LOAN PACKAGE.**

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**A 6 HOMESTAR OR HIGHER RATED HOME  
MAKES IT EASIER TO KEEP THE HOME HEALTHY  
FOR YOUR FAMILY, HEALTHY FOR YOUR POCKET  
AND HEALTHY FOR THE ENVIRONMENT.**

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## WHAT IS HOMESTAR?

Developed by the New Zealand Green Building Council, Homestar is an independent national rating tool that certifies the health, efficiency and sustainability of New Zealand homes.

A 6 Homestar rating or higher means the home will be easier and more cost effective to keep warm and healthy, and can be more environmentally sustainable than a typical new house built to New Zealand Building Code.

Homestar provides a clear framework that is based on efficient space and water heating, moisture control and ventilation, lighting and daylighting, water use, waste management and materials used.

## SAVE ON ENERGY AND INTEREST COSTS

One study, commissioned by the New Zealand Green Building Council, found that a 6 Homestar home built by a group home builder, required an additional upfront investment of 1.29-1.73%, depending on

where you live in New Zealand. Savings on energy costs depend on the size of your home and how you run it. In the same study, a 3-bedroom home with a 6 Homestar rating in either Auckland, Wellington or Christchurch, found energy savings of up to \$470 per year\*.

When you combine the expected energy savings of living in a 6 Homestar home, along with the home loan interest discount available through our Healthy Home Loan Package, (where the home capital outlay in New Zealand is up to \$436,794 (excluding land) over 20 year mortgage and 2 year interest rate as at 3 December 2020), you may save around \$800 per annum. You might be able to recoup the extra upfront investment in as little as 6-8 years depending on where you live in New Zealand^.

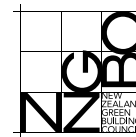
\* Based on an eCubed Building Workshop Ltd Homestar Value Case Study 22 May 2018.

^ Based on a Rawlinsons Cost of Homestar Report May 2018 where the home capital outlay in New Zealand is up to \$430,000 (excluding land) over 20 year home loan and 2 year interest rate as at 3 December 2020.

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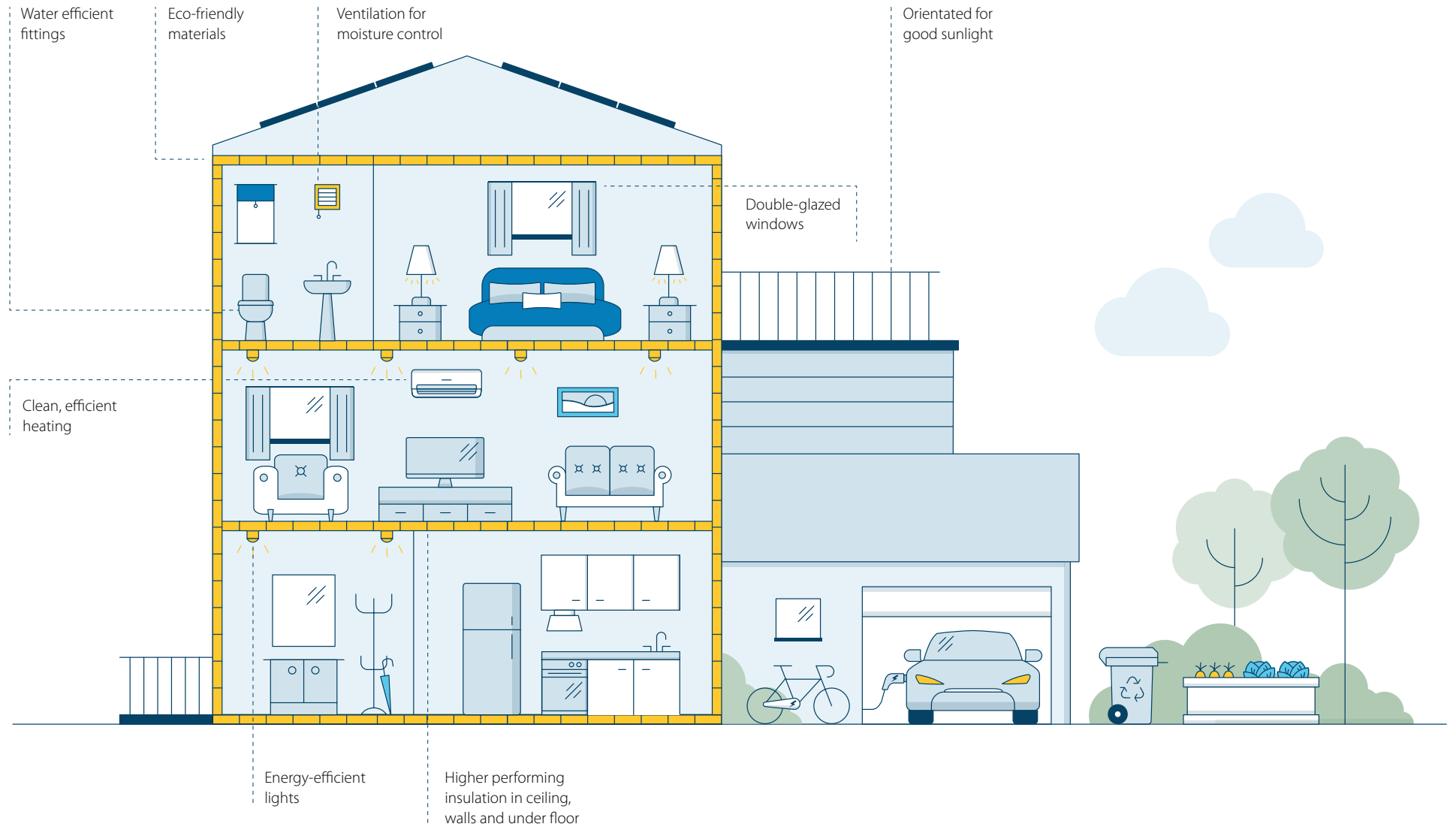
**DISCOVER EVERYTHING ABOUT HOMESTAR.**  
[nzgbc.org.nz/homestar](https://nzgbc.org.nz/homestar)

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Homestar is run by the New Zealand Green Building Council (NZGBC), a not-for-profit industry organisation that advocates for a sustainably built environment. Homestar was created in collaboration with government and industry stakeholders who share our objective of providing a single residential rating tool for New Zealand homes.

## FEATURES OF A 6 HOMESTAR RATED HOME



## ANZ GOOD ENERGY HOME LOAN

A low, three year fixed rate home loan top up for energy efficient upgrades.

Energy efficient homes can be better for your family, the environment and your wallet. That's why ANZ is committed to helping New Zealanders improve energy efficiency in their homes.

The Good Energy Home Loan is a top up on an ANZ Home Loan of up to \$80,000 at a special low, three year fixed rate to cover the supply and installation of the following energy efficient home and lifestyle upgrades:

**Renewable energy:** solar panels and batteries.

**Energy efficiency upgrades:** heat pumps, insulation, double, secondary or triple glazing, heat pump water heaters, solar water heaters and ventilation.

**Clean transportation:** electric and hybrid vehicles, EV chargers and electric bikes (e-bikes).

**Sustainable water upgrades:** rainwater tanks.

In order to complete a Good Energy Home Loan application we will need you to provide a quote and a confirmed installation date from an eligible installer, or a purchase agreement from a registered motor vehicle trader.

For more information visit [anz.co.nz/goodenergy](http://anz.co.nz/goodenergy).

There are no application or establishment fees for our Good Energy Home Loan top ups, but other standard fees and charges may apply (see [anz.co.nz](http://anz.co.nz) for a full list of fees and charges).

Offer subject to change. ANZ lending criteria, terms, conditions, and fees apply. ANZ may apply discretion when assessing applications and reserves the right to decline applications or ask for more information if ANZ believes your intended purchase isn't an ANZ Good Energy Upgrade. The ANZ Good Energy Home Loan is only available as a top up to your ANZ Home Loan and only for eligible ANZ Good Energy Upgrades. There's a minimum loan amount of \$3,000 for each ANZ Good Energy Home Loan top-up. A maximum of \$80,000 lending is available per customer. After the special 3 year fixed rate, ANZ's Home Loan floating interest rate will apply. ANZ will only draw down the loan when you provide a quote and a confirmed installation date from an eligible installer (for solar panels and solar batteries, this will need to be from a member of SEANZ). For hybrid and electric vehicles, this loan will draw down when you provide a purchase agreement from a registered motor vehicle trader, or a quote from a reputable retailer for e-bikes. ANZ does not accept responsibility for the quality of any ANZ Good Energy Upgrades you purchase.



### APPLYING IS EASY

Apply using the home loan top up form under the 'Apply & Open' menu in the ANZ goMoney mobile app or Internet Banking, or call us on 0800 269 4663. We'll walk you through the application process and tell you about any additional information you'll need to provide to make sure it's affordable for you.

## HOMEFIT

A sure sign your home is warm, safe and dry.

HomeFit is the straightforward way to check if a home is warm, safe and dry. You can use it to check a home you're looking to buy or rent, or if you want to know how you can improve your current home. Developed by the New Zealand Green Building Council, and proudly supported by ANZ.

There are two parts to HomeFit.

### 1. HomeFit online check

This free online check assesses the health of a home, based on three criteria.

- **Dry:** Is there dampness, visible mould or inadequate ventilation?
- **Warm:** How about adequate insulation, curtains and heating?
- **Safe and efficient:** Are there adequate smoke alarms and is the home water and electricity efficient?

At the end you'll get a summary of how the home performs against HomeFit standards, along with suggestions for improvement.

Online checks won't give you a HomeFit certificate – for this you'll need to get a qualified HomeFit assessor to visit the property.

### 2. HomeFit certification

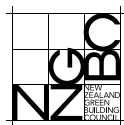
An independent HomeFit professional will come to your home and assess how warm, dry and healthy it is. Tick all the boxes and you'll receive a HomeFit stamp that gives you, buyers or renters confidence that ventilation, insulation, heating and energy efficiency standards are all up to scratch.

It will cost approximately \$300 to get a HomeFit assessment and varies by HomeFit Assessor.

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**GET STARTED TODAY.**  
[homefit.org.nz](https://homefit.org.nz)

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## WHAT YOU NEED TO KNOW ABOUT AN ANZ BANKING PACKAGE

### 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 'ANZ Healthy Home Loan Package benefits' on page 3 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 on accounts, products or services 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' on page 2 stop, or we decide to stop offering the banking package. For example, we may stop offering a banking 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 banking package.

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

If you're eligible for a different banking package, for example you've changed roles or employers, you'll need to register for that new banking package. If you register for more than one banking 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 IMPORTANT THINGS TO KNOW**

See our General Terms and Conditions and our Privacy Statement on [anz.co.nz/privacy](http://anz.co.nz/privacy) for how we collect, use, and disclose and store information about you, and your rights of access to and correction of that information. If you would prefer a print version of either the Privacy Statement or General Terms and Conditions, they are available to download as a pdf or from any branch. We may also confirm with your employer or association or any other relevant third party 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.

This material is for information purposes only. We recommend seeking financial advice about your situation and goals before getting a financial product. To talk to one of our team at ANZ, please call 0800 269 296, or for more information about ANZ's financial advice service or to view our financial advice provider disclosure statement see [anz.co.nz/fapdisclosure](http://anz.co.nz/fapdisclosure)

**TAKING THAT NEXT STEP**

An ANZ Home Loan Coach will help you to apply for a home loan. You're in control, because how you apply is up to you:

-  0800 269 4663
-  Visit [anz.co.nz/homeloans](http://anz.co.nz/homeloans)
-  Book an appointment with an ANZ Home Loan Coach at any branch
-  Arrange for an ANZ Mobile Mortgage Manager to visit at a time that suits you. Go to [anz.co.nz/mmm](http://anz.co.nz/mmm)

Lending criteria, terms, conditions, and fees apply. A copy of terms, conditions, fees and our Reserve Bank Disclosure Statement are available at [anz.co.nz](http://anz.co.nz) or a request for a copy can be made at any ANZ branch.

This brochure is current as at October 2022 and the content and details in it are subject to change.

