



## ANZ HEALTHY HOME LOAN PACKAGE MORE BENEFITS FOR YOU

With an ANZ Healthy Home Loan Package, you'll find buying or building a 6 Homestar rated home or higher a little more affordable, with special discounts on home loan interest rates and other great benefits.

### 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.
- Have a Homestar rating of 6 or higher on the home that ANZ has a mortgage over as security for your home lending. You'll need to provide us with a copy of the following:
  - **Existing house** – your Homestar Built Certificate showing the rating the home has; OR
  - **New build or renovations** – the Homestar Design rating confirmation letter showing what rating the home will have once the build is complete. We'll check the Homestar rating once built, to confirm you remain eligible.
- 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: 0.70% 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.

##### 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 FREEDOM ACCOUNT

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

Transaction and non-standard fees may 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 may apply.


\* Account 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](http://anz.co.nz) 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](https://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!

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## 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 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 general things to know

See our General Terms and Conditions or our Privacy Statement on [anz.co.nz](https://anz.co.nz) for how we collect, use, and disclose information about you. 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 banking package benefits.