



## ANZ HEALTHY HOME LOAN PACKAGE MORE BENEFITS FOR YOU

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.

### 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 a home that ANZ holds security over for your home lending. This 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.
- Have your full salary or wages credited to an ANZ personal banking account.

### 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 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.


Eligibility, lending criteria, terms, conditions, fees and exclusions apply. Interest rates and fees are subject to change. A copy of our Reserve Bank Disclosure Statement and General Terms and Conditions are available on [anz.co.nz](http://anz.co.nz) or on request from any ANZ branch, free of charge.

## 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)

 Book an appointment with an ANZ home loan coach at any 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 are 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 important things to know

See our General Terms and Conditions and our Privacy Statement on [anz.co.nz/privacy](https://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](https://anz.co.nz/fapdisclosure)