



ANZ BLUEPRINT TO BUILD PACKAGE MORE BENEFITS FOR YOU

An ANZ Blueprint to build package offers great discounts for up to two years on home loan interest rates and other benefits for those building a new home or purchasing a turnkey property.

HOW DO I GET THESE ANZ BANKING PACKAGE BENEFITS?

To get ANZ Blueprint to build 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 an ANZ Home Loan to build a new home or purchase a turnkey property which is first drawn down on or after 10 July 2023 (not available on renovations, vacant land purchases, commercial property or for property developers).
- Have your full salary or wages credited to an ANZ personal banking account.

The package starts from your registration for the package and any benefits will stop two years after that date. You can register a New Zealand family trust if you're a non-independent trustee or a 'look through company' if you're a director at that entity.

PACKAGE BENEFITS

ANZ HOME LOAN

Save with interest rate discounts

- Flexible rate: 1.25% p.a. discount
- Floating rate: 1.25% p.a. discount
- Fixed rate: 0.60% 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 the 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. Details are subject to change. Copies of our General Terms and Conditions are available on anz.co.nz or on request from any ANZ branch, free of charge. Discount and benefits aren't available in conjunction with other package discounts or Home Loan offers.

READY TO ENJOY OUR ANZ BLUEPRINT TO BUILD BANKING PACKAGE?

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

 Visit anz.co.nz/packagesregister

 Book an appointment with an ANZ Construction Coach whenever, wherever

 Call 0800 269 4663

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 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 mortgage adviser 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.

Otherwise, benefits will stop two years from registration. 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, 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 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.

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