

# 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. For more information on your package benefits available to you, contact ANZ 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 we identify that you're no longer eligible 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.

Despite anything above, if you're registered to the ANZ Staff Banking Package and you're made redundant, you can register for a new package to keep the benefits for nine months from the date of redundancy. Or if you were employed by ANZ for 30 years or more, continuously or not, you can register for a new package to keep the benefits. You can register for that new package unless we've stopped offering the original package entirely or you were dismissed for any serious reason as decided by ANZ in its sole discretion.

If you're on our Business Start-up or Farm Start-up Package, benefits will stop one year from registration. Or, if you're on our Migrant Banking Package, benefits will stop three years from registration or when your New Zealand Work or Resident Visa expires, if earlier.

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 important things to know

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