ANZ Business Start-up package benefits for you

We're on a mission to support small businesses. That's why we've designed the HowTwo Small Business Support Programme to empower you with the confidence, tools and insights to help get your business beyond year two.

How do I get these ANZ banking package benefits?

To get the ANZ banking package benefits set out below, here are the eligibility criteria your business must meet:

- Be registered for the banking package with us
- Have been in business for less than 2 years, or are joining as a new ANZ Business customer
- Be a Small Business customer (as determined by ANZ – this excludes Commercial customers)
- Not received the benefit of an ANZ Business Start-up package before.

We may ask you for evidence that you meet the criteria. This package is only available to ANZ Small Business customers. For ANZ Agri customers, see the Farm Start-up Package.

Package benefits

ANZ Business Current account

We'll waive the Transaction and Monthly Account fees for the first two years on existing or new accounts opened during the package term.

ANZ Business Flexible Facility

We'll waive the Monthly Account fee for the first two years on existing or new accounts opened during the package term.

ANZ Visa Business card

We'll waive the Annual card account fee (including additional card fee) for the first two years on one existing or new ANZ Visa Business Credit card opened during the package term.

Package term means two years from the date that we start the package.

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/howtwo

Visit any ANZ branch

Call **0800 269 249**

Not an ANZ customer?

Don't worry, our dedicated switching team makes changing to ANZ easy.

Eligibility and lending criteria, terms and conditions and fees apply. See anz.co.nz/business for details of fees that apply to package products and for a copy of the General Terms and Conditions. Offer is subject to change. These terms and conditions apply to applications made from 30 March 2026.

What you need to know about ANZ banking packages

Our terms and conditions

When we refer to 'you' in these terms and conditions, we mean your business.

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 during the package term..

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.
- In some situations, the timing of the Business Credit Card waiver loading can result in the first annual fee being charged before the waiver is applied. If this occurs, we'll ensure that the fee is refunded to your credit card.
- 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 package if our agreement to provide a banking package for an employer or association ends.

Otherwise:

- we won't apply benefits to new package accounts or credit cards opened after the end of the package term, and
- benefits will stop applying to a package account or credit card two years after the date we started applying the benefits to that account or credit card.

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

See our General Terms and Conditions and our Privacy Statement at 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