

# ANZ FARM START-UP PACKAGE

These days, getting started in the farming industry can be pretty challenging. But if you're serious about succeeding, the ANZ Farm Start-up Package can make it a little easier.

## ELIGIBILITY

You can apply for the ANZ Farm Start-up Package if you're starting a self-employed farming career, with at least two years relevant experience, and a good financial track record.

## PACKAGE BENEFITS

### ANZ RURAL CURRENT ACCOUNT

No transaction or monthly account fees on your ANZ Rural Current account for the first 12 months.

### ANZ VISA BUSINESS CARD

Choose one of our ANZ Visa Business cards (Airpoints™ Rewards, Cashback Rewards, Low interest rate or Low fee) and you'll pay no annual card fee (including additional card fee) for the first 12 months – saving you up to \$165<sup>1</sup>.

1. Savings depend on card choice. For example, \$145 is the annual fee for ANZ Visa Business Airpoints card and \$20 is the additional card fee on the ANZ Visa Business Airpoints card. Airpoints™ Programme and Airpoints for Business Programme terms and conditions apply.

Visit [airnewzealand.co.nz](http://airnewzealand.co.nz) for details.

### CRS SOFTWARE

Free 12 month subscription to farm management software Cashmanager RURAL ONLINE from CRS Software.

We also offer a benefit on a personal account:

### ANZ FREEDOM ACCOUNT

The ANZ Freedom account<sup>2</sup> has no transaction fees and the monthly account fee (normally \$5) will be waived for the first 12 months.

2. Non-standard fees including fees for using non-ANZ ATMs may apply.

## OTHER WAYS WE MAKE BANKING EASIER

### ANZ Internet Banking<sup>3</sup>

A convenient, cost-effective and secure way to do your everyday banking from your computer 24 hours a day, 365 days a year.

3. ANZ Internet Banking eligibility criteria and terms and conditions apply. Visit [anz.co.nz](http://anz.co.nz) for more information.

### ANZ goMoney<sup>4</sup>

The ANZ goMoney banking application is a fast and secure way to keep track of your money, anytime, anywhere through your smartphone. Visit the App Store or Google Play to download ANZ goMoney (search for 'ANZ goMoney NZ').

4. ANZ goMoney eligibility criteria and terms and conditions apply. Visit [anz.co.nz](http://anz.co.nz) for more information.


### Mobile Wallets

With ANZ goMoney you can easily add your ANZ Visa Debit or personal ANZ Visa credit card to your compatible device and use it anywhere you can tap and pay with Apple Pay<sup>5</sup> or ANZ goMoney Wallet<sup>6</sup>. It's a quick, secure and convenient way to pay.


5. Terms and conditions apply to the use of Apple Pay, see [anz.co.nz/applepay](http://anz.co.nz/applepay) for more information. Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

6. For use on selected Android phones. ANZ goMoney Wallet eligibility criteria, terms and conditions apply. See [anz.co.nz/gomoneywallet](http://anz.co.nz/gomoneywallet) for more information.

## For more information:

 Visit [anz.co.nz](http://anz.co.nz)

 Talk to an ANZ Agri Manager on 0800 807 711

 Come into any ANZ branch

## ANZ Farm Start-up Package Terms and Conditions

### 1. Eligibility

- 1.1. You must be starting a self-employed farming career, with at least two years relevant experience, and a good financial track record (as determined by ANZ at its discretion).
- 1.2. You must apply or register for approval with ANZ for this Package. We will not proactively register You for this Package.
- 1.3. If You become eligible for a different package and wish to take up the benefits of that package, You must apply or register for approval with ANZ, for that package.
- 1.4. You must comply with these Terms and Conditions and any specific terms and conditions that may apply to the products or services provided under this Package.

### 2. Term

- 2.1. This Package is only available for one year. It will commence from the date of approval and will end one year after that date ("the Term").

### 3. Termination and Variation

- 3.1. ANZ may vary these Terms and Conditions and any of the benefits provided under this Package.
- 3.2. ANZ will notify You of any change at least 14 days before the change will take effect.
- 3.3. ANZ may terminate the benefits under this Package if you cease to have your farm lending with ANZ, at the end of the Term, or if ANZ withdraws the Package.

### 4. Individual Product and Services Terms and Conditions Apply

- 4.1. The terms and conditions of ANZ's products or services, and any applicable fees, form part of this agreement and will apply except to the extent they are modified by this Package, and these Terms and Conditions.
- 4.2. If any of the terms and conditions of ANZ's products or services are inconsistent with these Terms and Conditions, it will be these Terms and Conditions that will apply.

### 5. Application of Benefits

- 5.1. The benefits under this Package will not be applied retrospectively to any existing products or services held by You.
- 5.2. You are only entitled to the benefits of one Package. If You hold more than one Package, ANZ will decide which package will apply.
- 5.3. Any applications made for products or services where benefits may apply, can only be made in joint names if You are named as one of the joint account holders. For the avoidance of doubt, family members are not eligible for benefits under this Package on their own account. They may be entitled to the benefits offered to You under this Package where they hold products or services jointly with You.
- 5.4. If You wish to hold more than one product or service of the same type, the additional product or service will not be eligible for the benefits under this Package. This provision does not, however, apply to home loans.
- 5.5. You may take advantage of any specials or limited time offers the Bank may make publicly available, from time to time, in relation to any of its products or services. The benefits under this Package will not apply to those offers.
- 5.6. Benefits provided under this Package are not exclusive to You. ANZ may, from time to time offer these benefits to the public.
- 5.7. Benefits under this Package may be supplied by third parties. ANZ does not warrant the quality of any benefits provided by third parties or that those benefits are suitable for your particular circumstances. To the extent permitted by law, ANZ excludes liability for any loss suffered as a result of the use of third party benefits.

### 6. General Terms and Conditions

- 6.1. This is the entire agreement between You and ANZ and supersedes all prior agreements and communications, either verbal or in writing between You and ANZ in respect of the matters contained in this Agreement.
- 6.2. ANZ's lending criteria apply to all applications for credit.
- 6.3. The benefits are not transferable and cannot be exchanged for cash.