



ANZ FREEDOM YEARS PACKAGE BANKING BENEFITS FOR YOU

The ANZ Freedom Years Package offers you banking benefits that will help you keep on top of your money.

ELIGIBILITY

You'll simply need to be 65 years or older and have your New Zealand Superannuation (or an equivalent private scheme) credited into an ANZ Freedom account and register for the ANZ Freedom Years Package to receive the special benefits.

If you're not already enjoying the benefits of this package, contact ANZ and ask to register.

PACKAGE BENEFITS

ANZ FREEDOM ACCOUNT

The ANZ Freedom account has no transaction fees and the monthly account fee will be waived as part of your package.

Non-standard fees may apply.

ANZ PERSONAL CREDIT CARD

Choose any one of our ANZ personal credit cards and you'll **pay no annual fee** (including additional card fee) for the first 12 months.

OTHER WAYS WE MAKE BANKING EASIER

ANZ Term Deposit

ANZ Term Deposits combine competitive returns with peace of mind; you'll benefit from the certainty of knowing what your return will be, with an interest rate that's locked in regardless of movements in the market.

You can have your interest paid out at regular intervals or make your money work even harder by compounding your interest. And what's more, we offer the same competitive interest rate regardless of which interest option you select.

A copy of the ANZ Term Deposit Information Brochure, Terms and Conditions and the Bank's Reserve Bank Disclosure Statement are available at anz.co.nz or on request from any ANZ branch. Minimum investment amount \$10,000.

ANZ Serious Saver account

Reach your savings goals with premium interest if you make no withdrawals and deposit \$20 or more (not including credit interest) on or before the last business day of the month.

ANZ Visa Debit

No annual card fee when linked to your ANZ Freedom account.

ANZ Asset Protector

Get a 15% multi-policy discount on your premium (excluding levies and taxes) when you take out two or more ANZ Asset Protector or Base Protect insurance policies with us – any mix of house, contents, car or boat insurance.

All ANZ insurance policies are underwritten by related or third party Insurers, and are subject to underwriting criteria, terms, conditions and exclusions. ANZ and its related parties do not guarantee the insurers or any of the products issued by them. ANZ may receive a commission on any policy it arranges.

Ways to bank

We offer a number of easy, convenient ways to bank including ANZ Internet Banking, goMoney, Phone Banking, ATMs and branches.

Registration is required for ANZ Phone Banking, Mobile Phone Banking and Internet Banking. Telephone, mobile operator and internet service provider charges may apply to these services.


READY TO ENJOY THE ANZ FREEDOM YEARS PACKAGE?

To receive these package benefits you must register and ask for these benefits, as they are not applied automatically and are not back dated.

Don't worry if you're not an existing ANZ customer – our dedicated switching team makes changing to ANZ easy.

 Visit anz.co.nz/packagesregister

 Visit any ANZ branch

 Call 0800 269 296

Package details, interest rates and fees are subject to change. Lending criteria, terms, conditions and fees apply. A copy of our Reserve Bank Disclosure Statement is available online at anz.co.nz or at any ANZ branch free of charge.

ANZ Freedom Years Package Terms and Conditions

These Terms and Conditions record the details of the ANZ Freedom Years Package offered by ANZ Bank New Zealand Limited ('ANZ'). The benefits that are available under this Package are set out on the reverse of this flyer and are subject to change. You agree to these Terms and Conditions when you accept any of the Benefits provided by this Package.

The Benefits available under the Package are not applied automatically. To receive the Benefits You must ask for them.

1. Eligibility

- 1.1. You must be 65 years old or older and have your full New Zealand Superannuation, or an equivalent private scheme, direct credited to an ANZ Freedom account to be eligible for this Package.
- 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. 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.
- 1.4. Eligibility for the Package ends if You cease to direct credit your full New Zealand Superannuation, or an equivalent private scheme, to an ANZ Freedom account.

2. Termination and Variation

- 2.1. ANZ may vary these Terms and Conditions and any of the benefits provided under this Package.
- 2.2. ANZ will notify You of any change at least 14 days before the change will take effect.
- 2.3. ANZ may terminate any of the benefits under the Package if You cease to direct credit your full New Zealand Superannuation, or an equivalent private scheme, to an ANZ Freedom account; or if ANZ withdraws the Package.

3. Individual Product and Services Terms and Conditions apply

- 3.1. 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.
- 3.2. 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.

4. Application of Benefits

- 4.1. The benefits under this Package will not be applied retrospectively to any existing products or services held by You.
- 4.2. You are only entitled to the benefits of one Package. If You hold more than one Package, ANZ will decide which package will apply.
- 4.3. 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.
- 4.4. 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.
- 4.5. 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 these offers.
- 4.6. Benefits provided under this Package are not exclusive to You. ANZ may, from time to time, offer these benefits to the public.
- 4.7. 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.

5. General Terms and Conditions

- 5.1. 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.
- 5.2. ANZ's lending criteria apply to all applications for credit.
- 5.3. The Benefits are not transferable and cannot be exchanged for cash.