

BNZ FINANCIAL WELLBEING

Benefits to help you be good with money

You are entitled to receive special deals with our Financial Wellbeing Package



FINANCIAL HEALTH CHECK

We offer a general financial health check and personal banking overview, to help reach your financial goals.



HOME LOANS¹

BNZ CLASSIC RATES*

0.10% p.a. off the advertised BNZ Classic rates.
> Minimum 40% equity required.

0.10% P.A.
DISCOUNT

VARIABLE HOME LOANS*

0.50% p.a. off the Standard Home Loan variable rates including Rapid Repay and 0.30% p.a. off the TotalMoney home loan variable rates.

0.50% P.A.
DISCOUNT

FIXED HOME LOANS*

(excludes BNZ Classic rates)

0.30% p.a. discount on the advertised fixed home loan interest rates for the length of your fixed term. Available on all new or rolling fixed home loans.

0.30% P.A.
DISCOUNT

Receive up to

\$1,000

when purchasing a new home or refinancing⁴

Some things to note:

- > You must be a current employee/member of an eligible company or association.
- > Your salary/wages must be direct credited to a BNZ account.
- > The package can be altered or removed at any time at the discretion of BNZ (usually reviewed every six months).

* Unless stated otherwise, for these offers a minimum 20% equity is required. \$1,000 cash contribution available on minimum \$100,000 lending, and requires a transaction account and one other product (other than the home loan) with BNZ. Cash back terms and conditions apply.



TRANSACTION ACCOUNTS

Open a YouMoney⁴ transaction account and we'll waive the \$5 monthly base fee for the first 12 months.



PERSONAL LOANS⁷

We'll waive the loan facility fee and you will get a discounted rate.



CREDIT CARDS

We'll waive the annual account fee for the first 12 months on all new personal credit cards⁵.



PARTNER BENEFITS

These benefits are also available to partners of employees who share a live-in relationship (e.g. married, engaged, de facto, or personal partner).

- > These benefits cannot be used in conjunction with any other offer or package. The package discounts are not proactively or retrospectively applied.
- > Not for business purposes.
- > See reverse for other qualifying information.



BNZ KIWISAVER SCHEME⁶

Open a BNZ KiwiSaver Scheme account and get 150 bonus Fly Buys points. Convert your Fly Buys points into BNZ KiwiSaver Scheme contributions.³

Fly Buys



TERM DEPOSITS

Talk to us today to see what great rates we are able to offer.



INSURANCE²

Earn 1 Fly Buys point for every \$20 premium². Your big assets in life are worth protecting. Whether it's your ability to earn an income, your home, car, or the things you own, we can make it easy to get the financial protection you and your family need.

Fly Buys

APPLY ONLINE [BNZ.CO.NZ/YOURFINANCIALWELLBEING](https://www.bnz.co.nz/yourfinancialwellbeing) OR EMAIL YOURFINANCIALWELLBEING@BNZ.CO.NZ

Effective 23 February 2019 and subject to change. Full details, Standard Terms and Conditions may be obtained from any branch or bnz.co.nz. Terms and conditions and fees apply.

1. Lending criteria (including minimum equity requirements), terms and fees apply. Not for business purposes. A low equity interest premium may apply. An establishment fee of \$400 may apply for personal lending (fee may differ for non-personal lending). Rates subject to change. A Residential Owner Occupied rate or Residential Investor rate will apply. For more information please visit bnz.co.nz/ratesexplained. Discounts are not available in conjunction with any other package or special offer (including limited time offers), unless otherwise stated. A ratelock break fee and early repayment charges may apply. At the end of a fixed rate period we will notify you of your options via letter. To continue to receive the applicable discount from that time onwards you will need to contact BNZ and reconfirm your eligibility.

2. Approval criteria, terms and conditions, and fees apply. Fees subject to change.

3. Fly Buys Programme terms and conditions apply, visit flybuys.co.nz for details and to convert points. Fly Buys points collection, conversion and redemption rates are subject to change without notice. Fly Buys are not available on credited insurance premiums. BNZ (and its related companies) does not guarantee the collection or redemption of Fly Buys points, or that Fly Buys will continue to be offered on their products/services.

4. Terms and fees apply. YouMoney is only available for individuals and joint accounts. Each YouMoney account must be able to be operated by one signatory under the account operating authority. You can have up to 25 YouMoney accounts. Fees subject to change.

5. Lending criteria, terms and fees apply. After the first 12 months, the prevailing annual account fee applies. Fee subject to change. An additional fee applies for an additional card/joint account.

6. BNZ Investment Services Limited, a wholly owned subsidiary of BNZ, is the Issuer and Manager of the BNZ KiwiSaver Scheme. A Product Disclosure Statement is available on bnz.co.nz or at BNZ branches. Investments made in the BNZ KiwiSaver Scheme do not represent deposits or other liabilities of BNZ or any other member of the National Australia Bank Limited group, and are subject to investment risk, including possible delays in repayment and loss of income and principal invested. None of BNZ, or any other member of the National Australia Bank Limited group, the Supervisor, any director of any of them, the Crown or any other person guarantees (either fully or in part) the performance or returns of the BNZ KiwiSaver Scheme or the repayment of capital.

7. Lending criteria, terms and fees apply. You must be 18 years or over and be a permanent NZ resident. You will receive a 3.2% discount off our Standard Personal Loan variable rate. No Fly Buys points can be collected as part of the YouMoney Tertiary Advanced Personal Loan.