

# Otago Primary Schools Banking Package - banking offers from ANZ that are too good to ignore.



Take advantage of the valued relationship ANZ has with Otago Primary Schools and talk to us about discounted banking and fee savings today. They'll give you a little bit extra and include:

## Everyday Banking – fee savings

With the ANZ Go account you can avoid monthly account and transaction fees completely when you do your banking electronically. You need to be registered for Internet banking. There's a \$3 fee for any manual transactions.

## Credit Cards – fee savings

Choose from our full range of ANZ personal credit cards. Get a card and get the annual **account fee waived** (including an additional card fee) for 12 months.

## Home Loans – fee savings

Package members benefit from special discounts on interest rates for floating rate, flexible and new fixed rate home loans:

<b>Floating Rate loans</b>	<b>5.49% p.a.</b> floating interest rate (subject to change)
<b>Fixed Rate loans</b>	<b>0.25% p.a.</b> off our fixed interest rates
<b>Flexible home loans</b>	<b>0.25% p.a.</b> off our FlexiPlus loan interest rate

You will also receive a contribution of up to \$500 towards legal costs when purchasing a new home or refinancing from another bank.

If you get an ANZ FlexiPlus loan, the \$12.50 monthly management fee will be waived.

Home loan applications through brokers are not eligible for package concessions.

## Pre-approved Overdrafts

You can also take advantage of a pre-approved overdraft on your ANZ Go account. Limits are based on your gross salary of:

- \$30,000-\$59,000 - \$500 pre-approved overdraft limit
- \$60,000+ - \$1,000 pre-approved overdraft limit.

## Personal and UDC Vehicle Loans

- Personal loans are a cost effective way of borrowing for the medium term, or consolidating any existing debt you may have. Package members benefit from **no loan approval fee and a discount of 0.50% p.a.** off the ANZ Standard Personal Loan interest rate.
- A **UDC Vehicle Loan** could be the ideal solution you are looking for to purchase your next vehicle. Package members can get a **discount of 0.50% p.a.** off the standard UDC Vehicle Loan interest rate.

ANZ and UDC Finance Limited lending criteria, terms, conditions and fees apply. Minimum ANZ loan is \$3,000 and UDC Vehicle loan is \$10,000.

## Insurance

Protect the things that matter most. ANZ offers a wide range of protection for your home, contents, life and lifestyle, and vehicle. Take out an ANZCover Lifestyle Protection Plan life insurance policy and as a package member **you'll be eligible for a 10% premium discount** on the LifeCover portion of your policy for the life of your policy.

Terms, conditions and exclusions apply. For more details, including copies of the policy documents, contact us. Policies are underwritten by OnePath Insurance Services (NZ) Limited and distributed through ANZ National Bank Limited. We may receive a commission on any policy arranged. No member of ANZ National Bank Limited or any other person guarantees OnePath Insurance Services (NZ) Limited or any of the products issued by it.

We'll tailor a banking package to suit your needs, keep you informed about the switching process and provide a dedicated contact.

## Eligibility

You are eligible for the Otago Primary Schools Banking Package as long as you are employed at a primary school and have your salary credited to an ANZ transaction account.

## Switching to ANZ

Once you are ready to move to ANZ, and enjoy the Banking package benefits, simply contact:

Ivan Pali

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📞 027 292 3402

0800 ANZ 2 YOU (0800 269 296)

Our lending criteria applies to all lending facilities. Terms, conditions and fees apply to ANZ and UDC products. For home loans, where borrowing over 80% of a property's value is approved, a low equity premium on a graduated scale will apply and a registered valuer's report will be required. A copy of our General Disclosure Statement can be obtained through any ANZ branch. All package details are correct as at 12 March 2011, and are subject to change.