

# Work Perks

## Special benefits to help you be good with money

As you are entitled to receive special deals with our Work Perks Package.

### HOME LOANS<sup>1</sup>

#### BNZ CLASSIC RATE

**0.10%**  
Discount

0.10% off the advertised BNZ Classic rate.

Minimum 40% equity required. Rates not available for some investor lending.

#### VARIABLE HOME LOANS

**0.50%**  
Discount

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



#### RECEIVE UP TO

**\$1,000**

when purchasing a new home or refinancing to BNZ.

› Unless stated otherwise, for these offers a minimum 20% equity is required. Offers available if at least one of the loan(s) with us is secured against a home you live in. \$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.

#### FIXED HOME LOANS (excludes BNZ Classic rate)

**0.30%**  
Discount

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

### TRANSACTION ACCOUNTS

**\$0**

Monthly Account Fee

Open a *YouMoney*<sup>4</sup> transaction account and we'll waive the \$5 monthly base fee for the first 12 months.

### PERSONAL LOANS<sup>7</sup>

**\$0**

Facility Fee

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

### CREDIT CARDS

**\$0**

Account Fee

We'll waive the annual account fee for the first 12 months on all new credit cards<sup>5</sup>, including BNZ Low Rate MasterCard.

### 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).

### BNZ KIWISAVER SCHEME<sup>6</sup>

**150**

Bonus Fly Buys Points

Open a BNZ KiwiSaver Scheme account and get 150 bonus Fly Buys points.

#### *Fly Buys*

Convert your Fly Buys points into BNZ KiwiSaver Scheme contributions.<sup>3</sup>

### TERM DEPOSITS

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

### INSURANCE<sup>2</sup>

## Earn *Fly Buys*

1 point for every \$20 premium<sup>3</sup>

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.

### FINANCIAL HEALTH CHECK

We offer a general financial health check and personal banking overview.

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

Apply online > [bnz.co.nz/workperks](https://bnz.co.nz/workperks) > 0800 275 269

**bnz**

Effective 6 April 2017 and subject to change. Full details, Standard Terms and Conditions may be obtained from any store or [bnz.co.nz](http://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. Where applicable, a Residential Investor Margin will apply. Discounts off our home loan products apply only to our standard rates and do not apply to classic rates that may become available for a limited time, or to packaged offers, (unless specifically referenced). Rates subject to change. **2.** Approval criteria, terms and fees apply. Fees subject to change. Cover under LifeCare Insurance and PremierCare Contents, Home, Vehicle and Pleasurecraft Insurance policies are subject to the terms, conditions and exclusions contained in the respective Policy Documents and Schedules. LifeCare is underwritten by the Insurer, BNZ Life Insurance Limited (BNZ Life), and is not an obligation of the distributor, BNZ. PremierCare Contents, Home, Vehicle and Pleasurecraft policies are underwritten by the Insurer, IAG New Zealand Limited (IAG NZ) and is not an obligation of the distributor, BNZ. The obligations of BNZ Life or IAG NZ are not guaranteed by its related companies, including National Australia Bank Limited and BNZ, or any other parties. BNZ arranges LifeCare Insurance as an agent for BNZ Life and arranges PremierCare Contents, Home, Vehicle and Pleasurecraft Insurance as an agent for IAG NZ and BNZ receives a commission on any policies arranged through it. **3.** If you qualify for any Fly Buys bonus offers, BNZ will need to obtain your Fly Buys number. If you do not provide your Fly Buys number, BNZ and Fly Buys will be unable to allocate the Bonus points to your Fly Buys account. BNZ will not share your Fly Buys number with any third party, except Fly Buys (which already holds your Fly Buys number) to the extent required for the allocation of Fly Buys points. BNZ will hold your Fly Buys number securely. You can access or request correction of your Fly Buys number by contacting BNZ, which collects and holds your Fly Buys number at Level 4, 80 Queen Street, Auckland 1142. Fly Buys Programme terms and conditions apply, visit [flybuys.co.nz](http://flybuys.co.nz) for details and to convert points. It may take up to 16 days for your contributions to show in the member's BNZ KiwiSaver Scheme account. Fly Buys points and redemption rates are subject to change without notice. BNZ (and its related companies) does not guarantee the collection or redemption of Fly Buys points. **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. **5.** After the first 12 months, the prevailing annual account fee applies. Fee subject to change. **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](http://bnz.co.nz) or at BNZ stores. 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.** Terms and conditions, and fees apply. You must be 18 years or over and be a permanent NZ resident. Discounted rate will be the advertised rate for YouMoney tertiary.