

Special benefits to help you be good with money.

As an employee of LANDPOWER you can get special deals with Your Employee Benefits Package.

Home Loans¹

Fixed home loans (excludes BNZ Classic rates)
0.25% 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.

Variable home loans
0.25% off the Standard Home Loan variable rate including Rapid Repay and

Receive up to **\$1,000** towards legal/valuation costs when purchasing a new home or refinancing to BNZ. We'll also waive establishment fees.

For these discounts a minimum 20% equity required, but where Auckland residential investment property is involved, more equity may be required if Reserve Bank minimum equity restrictions apply.

HomeAdvantage²

With a BNZ home loan, you could get a credit card at a variable mortgage rate for the life of your loan.
 Rate excludes cash advances. Ongoing 25% equity required.

BNZ KiwiSaver Scheme³

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.⁷

Insurance⁴

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. **LifeCare** can cover you if you are unable to work due to illness or injury, suffer a major illness, or worse.

Fly Buys **PremierCare** can cover you for accidental loss or damage to your home, car and contents.

Also, get 1 Fly Buys point for every \$20 premium.⁷

Transaction accounts

\$0 MONTHLY ACCOUNT FEE Open a YouMoney⁵ transaction account and we'll waive the \$5 monthly base fee. With YouMoney you'll get access to our new way of banking that works like your brain does. Plus you can drag and drop money, personalise your account with names and pictures and use predictive search to find past transactions quickly.

Bonus offerings

BNZ is the only bank to offer Fly Buys Points⁶ with various credit card, insurance and home loan options. Take out any three products and in addition you could get:



- › Flexi Debit Visa Card – account fee waived for the first 12 months⁶
- › Plus, 100 Fly Buys Bonus Points⁷

Personal loans⁸

\$0 FACILITY FEE We'll waive the loan facility fee and get a low interest rate (the advertised rate for YouMoney tertiary)

Investments

Receive a **50%** discount off plan fees and a **30%** discount off portfolio fees for all retail wealth model portfolios.

Credit cards

\$0 ACCOUNT FEE We'll waive the annual account fee for the first 12 months on all new credit cards.⁹

Term deposits

Come and talk to us today to see what great rates we are able to offer.

Some things to note:

There are a few conditions on the BNZ Your Employee Benefits offer:

1. You must be a current employee of an eligible company.
2. Your salary/wages must be direct credited to a BNZ account.
3. The package can be altered or removed at any time at the discretion of BNZ (usually reviewed every six months).
4. This cannot be used in conjunction with any other offer. The package discounts are not proactively or retrospectively applied

Visit your local store and tell them you're eligible for BNZ Your Employee Benefits or call us on 0800 275 269 and we'll be happy to help.

Banker Name: Sian Jenkins

Phone: 03 3411 473 or 029 474 7550

Email address: Sian_Jenkins@bnz.co.nz

We're ready to help you be good with money.

▶ Ask in store ▶ 0800 275 269 ▶ workperks@bnz.co.nz

Effective 10 December 2015 and subject to change. Full details, Standard Terms and Conditions, the BNZ KiwiSaver Scheme investment statement and Qualifying Financial Entity Disclosure Statement may be obtained from any store 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. 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.** A BNZ transactional account with your main income direct credited is required. Not for business purposes. Terms and fees apply. Credit card interest rate is BNZ's Standard/Fly Buys variable home loan interest rate. Rate subject to change. **3.** BNZ KiwiSaver Scheme terms and conditions apply to any BNZ KiwiSaver Scheme accounts opened. Please be aware that if you open a BNZ KiwiSaver Scheme account, you will generally not be able to access your KiwiSaver savings until you are eligible for New Zealand superannuation (currently 65), or, if you first become a KiwiSaver member after you turned 60, after 5 years. If you join the BNZ KiwiSaver Scheme and wish to receive 150 Fly Buys points, 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 150 Fly Buys 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. BNZ Investment Services Limited, a wholly owned subsidiary of BNZ, is the Issuer and Manager of the BNZ KiwiSaver Scheme. Investments made in the BNZ KiwiSaver Scheme do not represent deposits or other liabilities of BNZ or any other member of the BNZ Group, and are subject to investment risk, including the possible loss of income and principal invested. None of BNZ, or any other member of the BNZ Group, the Trustee, any director 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. **4.** 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. **5.** 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 must have at least one YouMoney transactional account to have access to the YouMoney internet banking service, and can have up to 25 YouMoney accounts. **6.** After the first 12 months a \$10 annual card fee applies. Fee subject to change. **7.** Fly Buys terms and conditions apply. BNZ (and its related companies) does not guarantee the redemption of Fly Buys points or that Fly Buys points will continue to be offered for products and services provided by them. For Fly Buys terms and conditions visit flybuys.co.nz. **8.** Terms and conditions, and fees apply. You must be 18 years or over and be a permanent NZ resident. **9.** After the first 12 months, the prevailing annual account fee applies. Fee subject to change.