

Special benefits to help you be good with money.

As an member of **Bus & Coach Association (NZ) Limited** you are entitled to receive special deals with our **Your Association Benefits Package**



HOME LOANS¹

Fixed home loans
(excludes BNZ Classic rate)

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.

For these discounts 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.

HomeAdvantage²

With a BNZ home loan, you could get a credit card at a variable mortgage rate for the life of your loan.

Rates not available for some investor lending



TRANSACTION ACCOUNTS

\$0 Monthly Account Fee

Open a YouMoney⁵ transaction account and we'll waive the \$5 monthly base fee for the first 12 months.



PERSONAL LOANS⁷

\$0 Facility Fee

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



TERM DEPOSITS

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



BNZ KIWISAVER SCHEME³

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.⁶



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).



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.

Fly Buys

Also, get **1** Fly Buys point for every **\$20** premium.⁶



CREDIT CARDS

\$0 Account Fee

We'll waive the annual account fee for the first 12 months on all new credit cards.⁸

Some things to note:

- You must be a current member of an eligible Bus & Coach Assoc. or an employee of any membership holder.
- 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).
- This cannot be used in conjunction with any other offer. The package discounts are not proactively or retrospectively applied
- Not for business purposes. Please see reverse for qualifying information.

Banker Name:
ANY BNZ STORE

Phone:

Email address:

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

Apply **0800 275 269** **yeb@bnz.co.nz** **Ask in store**

Effective 06 December 2016 and subject to change. Full details, Standard Terms and Conditions 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. 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.** 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 Bank of New Zealand ('BNZ'), is the issuer and manager of the BNZ KiwiSaver Scheme. A copy of the BNZ KiwiSaver Scheme product disclosure statement is available on bnz.co.nz. 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, and any director of any of them, the Crown or any other person guarantees (either fully or in part) the performance or returns of 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. **6.** 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 **7.** Terms and conditions, and fees apply. You must be 18 years or over and be a permanent NZ resident. **8.** After the first 12 months, the prevailing annual account fee applies. Fee subject to change.