

Special benefits to help you be good with money.

*As an employee or member of an eligible organisation,
you can get special deals from BNZ with Your Association
Benefits Package.*



Your Association Benefits Package from BNZ

BNZ Your Association Benefits

Home loans ¹	<ul style="list-style-type: none"> Fixed home loans – get a 0.25% discount on the advertised fixed home loan interest rate for the length of your fixed term. This is available on all new or rolling fixed home loans. Variable home loans – get 0.25% off the Standard Home Loan variable rate. Receive up to \$1000 towards legal/valuation costs when purchasing a new home. We'll also waive establishment fees. <p>Minimum 20% equity required. Rates differ where lending is greater than 80% LVR.</p> <ul style="list-style-type: none"> Home Advantage² – With a BNZ home loan, you can get a credit card at a mortgage rate for the life of your loan. Rate excludes cash advances. Minimum 20% equity required.
Credit cards	<p>We'll waive the annual account fee for the first 12 months on all new credit cards³, including BNZ Low Rate MasterCard and GlobalPlus.⁴</p> <p>In addition get A\$25 bonus Airpoints Dollars™ when you get a new GlobalPlus card.⁴</p>
Personal loans	No loan facility fee and low interest rates (in line with our YouMoney ⁵ tertiary product).
BNZ KiwiSaver Scheme	<p>Open a BNZ KiwiSaver Scheme account and get 150 bonus Fly Buys points.⁶</p> <p>Convert your Fly Buys points into BNZ KiwiSaver Scheme contributions.⁶</p>
Term deposits	Earn a competitive rate of interest.
Transaction accounts	<p>Open a MyMoney or YouMoney⁵ transaction account and we'll waive the \$5 monthly base fee for as long as you are a member of, or work for the eligible organisation. 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.</p>
Insurance ⁷	<p>LifeCare – Up to 38% discount when you take a LifeCare Insurance cover for an amount over \$150,000.</p> <p>PremierCare – If Contents and one or more policies of Home, Vehicle, or Boat are taken, you will be entitled to a 10% package discount.</p> <p>Also, get 1 FlyBuys point for every \$20 premium.⁸</p>
Bonus offerings	<p>BNZ is the only bank to offer FlyBuys Points⁸ with various credit card, insurance and home loan options. Take out any three Bank of New Zealand products and you could get the additional bonus offerings of:</p> <ul style="list-style-type: none"> Flexi Debit Visa Card – account fee waived for the first 12 months Plus, 100 FlyBuys Bonus Points⁸

Some things to note

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

1. You must be a current member of an eligible organisation.
2. Your salary/wages must be direct credited to a BNZ account.
3. The package is reviewed at an organisation/association level every six months and can be altered or removed at any time at the discretion of BNZ.
4. This cannot be used in conjunction with any other offer.

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

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

Full details, Standard Terms and Conditions, current Disclosure Statement, Investment Statement for Term Investments, 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. A Low Equity or Low Doc interest rate premium may apply. Not available for business purposes. 2. Not for business purposes. The purchase interest rate is linked to BNZ's current "Standard/Fly Buys" variable home loan interest rate. BNZ changes this rate from time to time. 3. After the first 12 months, the prevailing annual account fee applies. 4. Air New Zealand Airpoints™ programme Terms and Conditions apply. Visit airnewzealand.co.nz for more details. 5. YouMoney is only available for individual and joint accounts. Each YouMoney account must be able to be operated by one signatory under the account operating authority. 6. 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. 7. 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. 8. Fly Buys terms and conditions apply. BNZ (and its related companies) does not guarantee the redemption of Airpoint Dollars or Fly Buys points or that Airpoint Dollars or 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.