



### 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.

### Eligibility

### Switching to ANZ

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



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.