



Beyond banking is anz@work

AN EXCLUSIVE BANKING PACKAGE



Taking you beyond banking

Take advantage of the valued relationship ANZ has with your employer with anz@work, a banking package that offers an exclusive range of discounted banking benefits, fee savings, bonus interest and rewards.

The company you keep connects you to an exclusive package of benefits you deserve.

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For details on how to apply, refer to Page 18

Why anz@work?

It's simple and convenient

You will find taking advantage of anz@work simple and you will enjoy the convenience of a relationship that provides you with more than just great financial products and services.

anz@work allows you to take advantage of the banking relationship that your employer has with ANZ. Aside from this, to be eligible to receive these discounted banking benefits and rewards that are flexible with no package fee, all you have to do is have your salary directly credited into an ANZ transaction or savings account. You don't need to be a high income earner and you don't have to sign up to a complex package of financial products.

What you can expect

Enjoy access to expert advice and financial solutions tailored to your needs. Choose from a great range of banking products.

At anz.com/anzatwork you will also find tools and information to help you make more informed financial decisions.

Remember to tell us you are an anz@work customer

The information you need

Because more than money matters

It's a given you'll receive great financial benefits through anz@work, however we understand it's not just about money, so we'll provide you with information to help you to manage life's big events.

The LifeGuides

We also provide booklets known as LifeGuides. They are practical, plain English and objectively and accurately cover a range of topics to help you make more confident decisions.

These guides cover events concerning your family, home, career, leisure, business and retirement. The topics are as diverse as having a baby, getting married, buying, selling or renovating a home, understanding the mortgage market, buying a car or travelling.

There are many more titles available to you from anz.com or your local ANZ branch. Just ask.

For details on how to apply, refer to Page 18

The rewards you deserve

Because we value our relationship with your employer

If your employer is registered for the anz@work program and your salary is directly credited into an ANZ transaction or savings account, you have access to this exclusive package of benefits. Talk to us today about:

Mortgage Lending

- A discount on your interest rate of up to 0.70% p.a. on selected ANZ Home Loans
- A discount on your Loan Approval Fee**

Everyday Banking and Savings

- No Monthly Account Service Fee on one nominated ANZ Access Advantage account with Visa Debit on application for the fee waiver at an ANZ branch (your salary needs to be credited into this account to be eligible for this fee waiver)
- Bonus interest on selected ANZ savings accounts

Credit Cards

- Depending on your circumstances, new ANZ cardholders can choose from a range of special offers on ANZ credit cards

Investing

- Discounted interest rates on Share Investment Loans
- Up to \$550 free brokerage with ANZ E*TRADE~

Financial Planning and Education

- No-obligation initial consultation with a qualified ANZ Financial Planner
- Access to LifeGuides information
- Access to online financial education

Personal Finance

- A discount on your interest rate of 0.50% p.a. on new ANZ Variable Rate Personal Loans
- 50% discount on Loan Establishment Fee for approved ANZ Car Loans

**Subject to ANZ's lending criteria. Does not apply to broker-originated applications

Remember to tell us you are an anz@work customer

The savings you'll enjoy

Because we value our relationship with you

Take a look at an example of what you could save in the first year alone and talk to us today about the difference anz@work could make to you.

Even by taking advantage of only the home loan and everyday banking offers, anz@work could save you over \$1,760 in the first year.

Assumptions for home loan savings example:

- Standard Variable Interest rate discounted by 0.60% p.a.
- Loan term 30 years with interest only repayments in first year
- No change to interest rate during loan term
- Minimum contracted repayments are made on scheduled repayment dates through the life of the loan
- No additional payments made
- No other fees taken into account that may be payable on the loan

Here's an example.

Have your salary directly credited to your nominated ANZ Access Advantage account (and apply for the fee waiver at an ANZ branch), and obtain a \$250,000 ANZ Standard Variable Rate Home Loan* through anz@work and in the first year you could save:

Interest saving on home loan	\$1,500
Loan Approval Fee discount	\$200
ANZ Access Advantage monthly account service fee	\$60

Total savings	<u>\$1,760</u>
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*All applications for credit are subject to ANZ's normal credit approval criteria. Does not apply to broker-originated applications

For details on how to apply, refer to Page 18

Take advantage of your connections

It's easy to get started

We make getting connected and receiving your benefits simple and convenient. So talk to us today about:

- An A-Z Banking Review™
- Getting connected– there is no fee to access the anz@work package*
- The exclusive package you can enjoy
- The money you could save
- The money you can make with bonus interest offers
- A no obligation initial consultation with an ANZ Financial Planner

To take advantage of your connections, please refer to Page 18 of this brochure.

*Some individual products may incur fees. See specific product information for more details.

Did you know: ANZ Home and Investment Lending Managers are dedicated mortgage experts and can help you build wealth through property.

The benefits available

When your salary is paid into an ANZ transaction or savings account

Please refer to pages 10 to 16 for full terms and conditions that apply to each of the benefits listed below:

Product	Discount										
ANZ Everyday Accounts	ANZ Access Advantage Monthly Account Service Fee of \$5 waived on one nominated ANZ Access Advantage account with Visa Debit on application for the fee waiver at an ANZ branch if your salary is paid into this account										
ANZ Mortgages	<p>Interest rate discount amount for ANZ Standard Variable Rate Loans and ANZ Equity Manager Facilities.</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Interest Rate Discount (p.a.)</th> </tr> </thead> <tbody> <tr> <td>\$100,000 < \$150,000</td> <td>= 0.25%</td> </tr> <tr> <td>\$150,000 < \$250,000</td> <td>= 0.50%</td> </tr> <tr> <td>\$250,000 < \$700,000</td> <td>= 0.60%</td> </tr> <tr> <td>\$700,000+</td> <td>= 0.70%*</td> </tr> </tbody> </table> <p>\$200 discount on Loan Approval Fee for loans over \$100,000</p> <p>Please note: ANZ Portfolio Facilities are excluded from anz@work, therefore the Loan Approval Fee and interest rate discounts shown above do not apply to an ANZ Portfolio facility or its sub-accounts. *This discount is only available on ANZ Standard Variable Rate Loans.</p>	Loan Amount	Interest Rate Discount (p.a.)	\$100,000 < \$150,000	= 0.25%	\$150,000 < \$250,000	= 0.50%	\$250,000 < \$700,000	= 0.60%	\$700,000+	= 0.70%*
Loan Amount	Interest Rate Discount (p.a.)										
\$100,000 < \$150,000	= 0.25%										
\$150,000 < \$250,000	= 0.50%										
\$250,000 < \$700,000	= 0.60%										
\$700,000+	= 0.70%*										
ANZ Credit Cards	<p>ANZ First Visa – \$0 Annual Account Fee for the first 12 months (except where you transfer and close an existing ANZ credit card)</p> <p>ANZ Rewards (including ANZ Rewards Gold) - 5,000 Bonus Reward Points on approved applications (except where you transfer and close an existing ANZ credit card)</p> <p>ANZ Frequent Flyer (including ANZ Frequent Flyer Gold and ANZ Frequent Flyer Platinum) – 10,000 Bonus Frequent Flyer Points on approved applications (except where you transfer and close an existing ANZ credit card)</p> <p>ANZ Balance Visa – 0% p.a. interest on Balance Transfers for the first 6 months (except where you transfer and close an existing ANZ credit card)</p>										

The benefits available – continued

Product	Discount
ANZ Savings Accounts	ANZ Progress Saver Special Package bonus interest rate on new and existing ANZ Progress Saver accounts
	ANZ Term Deposits Bonus 0.25% p.a. interest on new accounts. (Does not apply to either special rates, or investments over \$100,000.)
	ANZ V2 PLUS Bonus 0.50% p.a. on the published interest rate for the first three months on new accounts
ANZ Financial Planning	No obligation, initial consultation with one of our qualified ANZ Financial Planners Access to online financial education modules via anz.com/anzatwork
ANZ Investment Lending	A discount of 0.35% p.a. on the Standard Variable Rate for new ANZ Share Investment Loans and ANZ E*TRADE Share Investment Loans
ANZ E*TRADE	Up to \$550 free brokerage~
ANZ Personal Loans	A discount on your interest rate of 0.50% p.a. on ANZ Variable Rate Personal Loans
ANZ Car Loans	50% discount on Loan Approval Fee

Important Information

General

Benefits cannot be taken in conjunction with other discounts or special offers and are available for only one product of each type per person. Applications introduced by a broker/originator or authorised motor vehicle dealer are not eligible to participate. The contents of this anz@work brochure constitute the Terms and Conditions for anz@work. The Terms and Conditions are current at the time of printing and may be amended or revoked by ANZ at any time. For current interest rates, please refer to anz.com. This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you before deciding to acquire any of these products. ANZ recommends you read the relevant Terms and Conditions and Product Disclosure Statements, which are available by calling 1300 134 603 or anz.com/anzatwork, before deciding to acquire or hold any product. There is no intention to create legal relations between ANZ, the Company and the Employees of the Company because of any of the Terms and Conditions contained in this anz@work brochure. All applications for finance are subject to ANZ's normal credit approval criteria. Fees and charges, and separate Terms and Conditions apply to all Products and are available upon request.

Defined Terms

"ANZ" means Australia and New Zealand Banking Group Limited ABN 11 005 357 522, its related companies (including subsidiaries), its agents and contractors.

"Benefit" means any discount, concession, bonus interest payment or other Benefit referred to in this anz@work brochure.

"Company" refers to any ANZ client which is participating in the anz@work program.

"Customer" refers to the employee of a Company which is participating in the anz@work program.

"Employee" means all persons employed by the Company.

"Products" refers to all products and services included within the anz@work program.

"ANZ Savings or Transaction account" refers to any ANZ Savings Account or Transaction Account including ANZ offset accounts and is not limited to the ANZ Savings and Transactions accounts included in the anz@work package.

Important Information

Eligibility

Employees of Companies which are participating in the anz@work program are eligible to participate in anz@work. Unless otherwise stated, any Benefits apply only while the Company and the Customer are part of the anz@work package. To be part of the anz@work package your employer needs to be registered on the anz@work program and your salary needs to be directly credited to an ANZ transaction or savings account. Proof of current employer is required in order to avail of anz@work Benefits. Acceptable proof of employment will include: a copy of latest Company salary advice, the last page of an employment Letter of Offer or a signed letter from employer stating current employment status. The anz@work package is available to ING Corporate Super customers. Proof of ING membership must be provided at time of application of any product.

Use of Benefits

The Products offered in anz@work can only be used for non-business purposes. The Code of Banking Practice will (where relevant) apply to these Terms and Conditions. The Benefits are available for the Customer only and are not transferable. Applications for the Products for which Benefits are available can be made in more than one name, as long as the Customer is one of the applicants. If a customer wishes to have more than one account of the same type, the additional Products will be available on normal customer Terms and Conditions. (For example, you could have

an ANZ Standard Variable Rate Home Loan, an ANZ Variable Rate Residential Investment Loan and an ANZ Personal Loan, all with the applicable Benefits, simultaneously. However, if you wanted two ANZ Progress Saver Accounts, then the Benefit would apply to only one of those accounts.)

Changes to these terms and conditions

ANZ can amend or revoke any anz@work Benefit at any time. ANZ can also change the following at any time:

- the name of anz@work; and
- the eligibility criteria for obtaining anz@work Benefits.

ANZ agrees to provide the anz@work Benefits on the terms set out in this brochure.

Benefit Rules

ANZ Mortgages

ANZ Standard Variable Rate Loan and ANZ Equity Manager Benefits

The ANZ Standard Variable Rate Loan and ANZ Equity Manager benefits apply to both new and existing Standard Variable Rate Loans and ANZ Equity Manager facilities.

For existing loans and facilities, the interest rate benefit will start from the date the discount interest rate margin is loaded on the loan or facility and will not be backdated. ANZ will not reimburse a Loan Approval Fee previously paid. Interest rate concessions and Loan Approval Fee discount cannot be

taken in conjunction with any other special offer. A minimum loan amount of \$100,000 applies per loan type. Customer applications introduced by a broker/originator are not eligible to participate.

The discount of 0.60% p.a. is available where single or combined Customer lending is \$250,000 or more. Note that discount only applies to ANZ Standard Variable Rate Loans and ANZ Equity Manager accounts, however the outstanding balances in all ANZ home and residential investment loans (excluding ANZ Simplicity PLUS loans) held by the Customer can be used to meet the \$250,000 threshold.

The discount of 0.70% p.a. is available where single or combined Customer lending is \$700,000 or more. Note that discount only applies to ANZ Standard Variable Rate Loans, however the outstanding balances in all ANZ home and residential investment loans (excluding ANZ Simplicity PLUS loans) held by the Customer can be used to meet the \$700,000 threshold.

Interest rate discount applies to the entire loan balance for the life of the loan, or until the loan is renegotiated. If you obtain additional lending with ANZ Mortgages which results in your single or combined Customer lending moving to a higher threshold (for example, the \$700,000 or more threshold), any higher interest rate benefit will not be automatically applied by ANZ to your eligible ANZ home loans unless requested by you. The interest rate benefit will apply from the date the discount interest rate margin is loaded or revised on the loan or facility and will not

be backdated. ANZ Portfolio Facilities and their sub-accounts are excluded from anz@work and therefore do not attract any anz@work benefits, nor contribute to any anz@work eligibility criteria for benefits on other ANZ products.

ANZ Financial Planning

ANZ Financial Planning is targeted to those who have money to invest for one year or longer, within 10 years from retirement, or an income protection or life insurance requirement and who are prepared to meet with an ANZ Financial Planner. ANZ Financial Planners are representatives of ANZ, the holder of an Australian Financial Services Licence.

ANZ Credit Cards

ANZ First Visa, ANZ Rewards, ANZ Rewards Gold, ANZ Frequent Flyer, ANZ Frequent Flyer Gold, ANZ Frequent Flyer Platinum, ANZ Balance Visa

These benefits can be redeemed only Wonce and are not available to additional cardholders, to existing ANZ First Visa, ANZ Frequent Flyer, ANZ Balance Visa & ANZ Rewards credit cardholders, or when you transfer and close an existing ANZ credit card account.

ANZ Frequent Flyer / ANZ Frequent Flyer Gold / ANZ Frequent Flyer Platinum

A Total Annual Fee of \$95 applies, or \$195 in the case of the ANZ Frequent Flyer Gold, or \$295 in the case of the ANZ Frequent Flyer Platinum account, all of which include a \$55 Rewards Program Services Fee. The Rewards Program Services Fee is charged per card issued under the account. 10,000 Bonus Frequent Flyer Points is a once only

Important Information

allocation per approved ANZ Frequent Flyer, ANZ Frequent Flyer Gold or ANZ Frequent Flyer Platinum account under anz@work package. Points may take up to 3 months to be credited to your Qantas Frequent Flyer account after the activation of your card. Points and Bonus Points accrue in accordance with the ANZ Frequent Flyer Reward Terms and Conditions (please call 13 13 14 for a copy). An Account Holder must be a member of the Qantas Frequent Flyer program to earn points. A joining fee applies. Membership and points are subject to the Terms and Conditions of the Qantas Frequent Flyer program.

ANZ Rewards / ANZ Rewards Gold

A Total Annual Fee of \$89 applies, or \$129 in the case of the ANZ Rewards Gold account, both of which include a \$55 Rewards Program Services Fee. The Rewards Program Services Fee is charged per card issued under the account. 5,000 Bonus Reward Points is a once only allocation per approved ANZ Rewards or ANZ Rewards Gold account under the anz@work package. Reward Points may take up to 3 months to be credited to your account after activation of your card. Reward Points and Bonus Reward Points accrue in accordance with the ANZ Rewards – Rewards Program Terms and Conditions (please call 13 13 14 for a copy).

ANZ First Visa

\$0 annual account fee is for the first 12 months only and is applicable only to new ANZ First Visa accounts approved under anz@work package (except when you transfer and close an existing ANZ credit card).

ANZ Balance Visa

0% p.a. interest for the first 6 months applies only to balance transfers requested at the time of application. Not available when you transfer and close an existing ANZ credit card. Balance transfer rate reverts to the standard variable rate applicable to purchases on your card 6 months after the date of card approval and any balances that remain unpaid at the end of this period will become subject to the standard variable rate applicable to purchases. Terms and Conditions apply to balance transfers (please call 13 13 14 for a copy). A 1% fee applies to balance transfers excluding balance transfers requested at time of the credit card application.

Everyday Banking & Savings

ANZ Access Advantage Account

The ANZ Access Advantage Account benefit applies to new and existing ANZ Access Advantage accounts when you have your salary directly credited to this account. The Benefit starts from the time of application for the Benefit in an ANZ branch and will not be backdated.

ANZ Progress Saver

The benefit applies to both new and existing ANZ Progress Saver accounts and starts from the time of application for the benefit at an ANZ branch and will not be backdated. To earn bonus interest a deposit of at least \$10 and no withdrawals must be made per month. Month commences from account opening.

ANZ Term Deposits

A minimum balance of \$5,000 applies. The Term Deposit benefit applies to new accounts, but does not apply to either 'special' rates, or investments of more than \$100,000.

ANZ V2 PLUS

The V2 PLUS benefit will apply to all new accounts with direct banking facilities and a minimum balance of \$5,000 for the first 3 months from the account opening date. At the end of the 3 months, the interest rate will revert to the advertised nominal interest rate for V2 PLUS accounts. The average quarterly interest rate shown on the account statement is calculated using nominal rates for the applicable period. Average quarterly rates shown on the account statement will not include any bonus interest earned for the applicable period.

Gearing & Online Investing**ANZ Investment Lending**

Ongoing interest rate discount for the life of the loan on new Standard Variable Rate Share Investment Loans and ANZ E*TRADE Share Investment Loans. ANZ Margin Loan Benefits apply to new variable rate loans

only. The ANZ Investment Lending benefits do not apply in conjunction with any other special offer.

ANZ E*TRADE[®]

Offer is only open to those ANZ customers who are residents of Australia and New Zealand. Offer is not valid in conjunction with any other offer and not open to existing E*TRADE Australia customers, or to staff, institutional and intermediary clients of E*TRADE Australia. Normal E*TRADE Australia trading account opening and maintenance conditions apply unless otherwise specified here. Applicants must be 18 years or over.

The ANZ E*TRADE Online Investing service is provided by ETRADE Australia Securities Ltd (trading as "E*TRADE Australia") (ACN 078 174 973, AFSL No.238277), a Participant of the ASX Group. E*TRADE Australia is a subsidiary of ANZ and is a separate entity from ANZ. ANZ does not have any liability to you in respect of any information, product or service offered by E*TRADE Australia. Similarly, E*TRADE Australia does not have any liability to you in respect of ANZ's activities and services. © 2003 E*TRADE Financial Corporation and E*TRADE Australia. All rights reserved. E*TRADE and the Asterisk Logo are registered trademarks of E*TRADE Financial Corporation or its subsidiaries and are used with permission.

The \$550 free brokerage offer applies to brokerage on the first 10 equities trades executed within 60 days of the E*TRADE online application being completed ("Qualifying Period"), up to a maximum amount of \$55.00 (GST-inclusive) free

brokerage per trade (equivalent trade value \$50,000).

Where the brokerage calculated using E*TRADE Australia's standard brokerage rates exceeds \$55.00 (GST inclusive) (ie the trade value exceeds \$50,000) for any of the first 10 equities trades, E*TRADE Australia will charge brokerage at its standard rate on the excess in trade value above \$50,000. Any portion of the Offer value remaining unused at the end of the Qualifying Period will be forfeited. This offer is not redeemable for cash and is not transferable. For details go to www.anz.com/anzatwork

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Personal Finance

ANZ Personal Loans

The ANZ Personal Loan benefits apply for the term of the loan to new ANZ Variable Rate Personal Loans only. Interest rate concessions cannot be taken in conjunction with any other offer. A minimum loan amount of \$5,000 applies.

ANZ Car Loans

Vehicle must be less than seven years old to be eligible for an ANZ Car Loan. Minimum amount financed is \$7,500. Applications introduced by a broker or Authorised Motor Vehicle Dealer are not eligible to participate. The ANZ Car Loan benefit applies to new applications only.

Contact us today

- Visit your nearest ANZ branch
- Speak with an ANZ Home and Investment Lending Manager
- Phone 1300 134 603
- Email anzatwork@anz.com
- Apply online at anz.com/anzatwork

