



ANZ Breakfree - Features and benefits

The complete package for home owners and property investors



Your guide to ANZ Breakfree

A gateway to some great benefits

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Why ANZ Breakfree?

You deserve award-winning products and specialised service

ANZ Breakfree is a home owners and property investors package that helps you to build a banking solution based on your home loan or investment needs. You can enjoy great savings and, because better banking is about more than just saving money, you have exclusive access to a dedicated service hotline that provides a gateway to all your banking needs.

Talk to one of our dedicated mortgage experts who can explain how ANZ Breakfree enables you to choose the benefits that best suit your needs. These could include:

- › lower ANZ home and residential investment loan interest rates
- › savings on ANZ insurance and investments
- › bonus interest rates on ANZ savings accounts
- › reduced fees on a range of ANZ products

Did you know: ANZ has been named Home Lender of the Year, 10 times and counting, while ANZ Breakfree has been named Premium Banking Package twice*.



*CANNEX *Money* magazine's Home Loan Lender of the Year 2008, 2007, 2006 and 2005. CANNEX *Personal Investor* magazine's Home Lender of the Year 2005, 2004, 2002, 2001, 2000 and 1999. Many of ANZ's home and residential investment loans were awarded CANNEX *mortgage star ratings* in 2008. Ask us for details. AFR Smart Investor Blue Ribbon Awards Premium Banking Package 2008 and 2007.



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Building your own banking solution

How it works

ANZ Breakfree requires you to start with three specific products and has the flexibility to add new products, so as your needs change, so can your banking package.

We make it simple so you don't need to be a financial expert to negotiate a maze of products and services. Instead, one of our experts will look at your current situation and your plans for the future and help you build a solution that makes sense for you.

Below are the products you will need to have with ANZ to qualify. The benefits in doing so could be great.

You will need	You will enjoy
ANZ mortgage account (at least one and no more than five eligible loans with total lending in excess of \$150,000)	Interest rates discounted by up to 0.70% p.a., depending on the amount you borrow, plus fee waivers such as loan approval and account service fees
ANZ transaction account > ANZ Access Advantage, an everyday transaction account, or > ANZ One, a 100% Mortgage Offset account, or > ANZ Equity Manager, a flexible line of credit	No monthly Account Service Fee ¹ No Credit Facility Fee on ANZ Equity Manager Unlimited ANZ transactions on ANZ Access Advantage and ANZ One ¹
ANZ Credit Card Account (eligible cards only)	



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The benefits you'll enjoy

Choose what you need

Along with your ANZ home loan, transaction account and credit card, your options for further savings can be significant. You just select the benefits you want.

	Product	Benefit	Qualifier
Borrowing	ANZ Standard Variable Rate Loans	0.50% p.a. interest rate discount	Individual Lending \$150,000 - \$249,999
		0.60% p.a. interest rate discount	Individual or combined lending \$250,000 - \$699,999
		0.70% p.a. interest rate discount	Individual or combined lending \$700,000 or greater
	ANZ Equity Manager	0.50% p.a. interest rate discount	Individual Lending \$150,000 - \$249,999
		0.60% p.a. interest rate discount	Individual or combined lending \$250,000 or greater
	ANZ Standard Variable Rate Loans	Fees waived: › Loan Approval Fee (up to five loans) › Valuation Administration Fee (three waivers per package p.a.) › Renegotiation Fee (one waiver per package p.a.) › Loan Administration Charge › Credit Facility Fee	
	ANZ Fixed Rate Loans		
	ANZ Equity Manager		
ANZ Money Saver Loans*			
ANZ Easy Start Loans*			
ANZ Variable Rate Personal Loan	0.50% p.a. interest rate discount No Loan Approval Fee No Loan Administration Charge		
ANZ Car Loan	No Establishment Fee		

*No longer offered



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The benefits you'll enjoy

	Product	Benefit	Qualifier
Everyday banking	ANZ Access Advantage	No monthly Account Service Fee	
	ANZ One	Unlimited ANZ transactions ¹	
	ANZ Assured	No Credit Facility Fee	Facility limit of \$1,000 on either ANZ Access Advantage or ANZ One
	ANZ Progress Saver	Bonus Interest Rate	Rates depend on amount held in deposit. See our current rates at www.anz.com
	Eligible ANZ credit cards	No Annual Account Fee No Additional Cardholder Fee - ANZ Frequent Flyer Gold and ANZ Frequent Flyer Platinum only	Only certain credit card types are eligible for ANZ Breakfree Package. Please see the ANZ Breakfree 'Terms and Conditions' for further details and eligibility requirements.
	Telegraphic transfers and drafts	50% discount on the purchase fee for those sent overseas from an ANZ branch	
Insurance	ANZ Home Insurance ANZ Landlord Insurance	13 months cover for the price of 12 months in the first year of your policy	
	ANZ Mortgage Protection	10% premium discount	
	ANZ Car Insurance	5% premium discount in the first year of your policy	
	ANZ Health Insurance	One month's premium waived in your first year of joining ANZ Health Insurance 5% p.a. premium discount from the second year onwards	New ANZ Health Insurance members only



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	Product	Benefit	Qualifier
Investing	ANZ Margin Loan – standard or diversified (also known as an ANZ Margin Lending Facility)	0.35% p.a. rate discount off standard variable rate	Minimum loan amount of \$20,000 for ANZ Margin Loan and ANZ E*TRADE Share Investment Loan
	ANZ E*TRADE Share Investment Loan (also known as an ANZ Margin Lending Facility)		Minimum loan amount of \$5,000 for ANZ Margin Lending Regular Geared Savings Plan
	ANZ Regular Geared Savings Plan (also known as ANZ Margin Lending Regular Geared Savings Plan facility)		
	ANZ Financial Planning	Receive a no obligation consultation with an ANZ Financial Planner	

Terms and conditions apply see Important Notices

Did you know: You don't have to be an ANZ customer to talk to us and discover how much ANZ Breakfree could be saving you right now, at no obligation.



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The savings you'll enjoy

How you could be better off

ANZ Breakfree costs \$340 a year. So what do you get for your money? Your total level of saving will depend on your

situation and which products you choose to include in your package. The following is an example of the savings that can be enjoyed at a basic level.

Benefit	Saving (year 1)	Saving (year 2 onwards)
0.60% p.a. discount on \$250,000 ANZ Standard Variable Rate Home Loan ³	\$1500 p.a.	\$1500 p.a.
No Loan Approval Fee on your home loan	\$600	
No monthly Loan Administration Charge on your home loan	\$60 p.a.	\$60 p.a.
No monthly Account Service Fee on your ANZ One offset account ⁴	\$120 p.a.	\$120 p.a.
No Annual Account Fee on your ANZ Frequent Flyer Gold credit card account	\$140 p.a.	\$140 p.a.
Saving	\$2420	\$1820
less ANZ Breakfree Annual Fee	-\$340 p.a.	-\$340 p.a.
TOTAL SAVING	\$2080	\$1480

Don't forget: The example above doesn't include additional savings from linking your ANZ One offset account to your home loan or other benefits such as discounts on car and personal loans or home, car and health insurance. So call us today and start saving, after all it's your money.



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Important notices

1. Non-ANZ ATM fees still apply.
2. Only certain credit card types are eligible for ANZ Breakfree Package. Please see the ANZ Breakfree 'Terms and Conditions' for further details and eligibility requirements. Rewards Program Services Fee will still apply on applicable credit card accounts.
3. Assumptions for mortgage savings example:
 - › Standard Variable interest rate 9.62% p.a.
 - › Interest rate discounted by 0.60% p.a. to 9.02% p.a.
 - › Loan term 30 years with interest only repayments in first and second years
 - › 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
4. ANZ Offset accounts can only be linked to certain loan types. For full details please ask at any ANZ branch or call 1800 035 500, 7 days a week 8am to 11pm AEST.

This material does not take into account your personal needs and financial circumstances and you should consider

whether it is appropriate for you. ANZ recommends you read the applicable Product Disclosure Statement, policy document, or terms and conditions, which are available by calling 13 13 14, TTY 1300 366 255, visiting your local ANZ branch or visiting www.anz.com, before acquiring a product. ANZ Breakfree 'Terms and Conditions' apply and are available on request. For lending and credit products ANZ's and Esanda's standard credit criteria applies.

Insurance

ANZ Home Insurance, ANZ Landlord Insurance and ANZ Car Insurance are co-issued by ING General Insurance Pty Limited ABN 56 072 892 365 AFSL 288160 (ING GI) and QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 (QBE).

ANZ Health Insurance is issued by BUPA Australia Health Pty Ltd. ABN 50 003 098 655, a Registered Health Benefits organisation.

ANZ Mortgage Protection is issued by ING Life Limited ABN 33 009 657 176 (ING Life) and QBE Insurance (Australia) Limited ABN 78 003 191 035 (QBE). ING Life insures the Life benefit; QBE insures the Disability benefit. ING Life is a wholly

Important notices

owned subsidiary of ING Australia Limited, ABN 60 000 000 779 (INGA), which is jointly owned by ING Group and ANZ.

In arranging these insurances, ANZ is acting under an authority given to it by the insurers and in doing so is acting on behalf of the insurers and not as your agent.

ANZ, INGA and their related corporations, including ING Bank (Australia) Limited ABN 24 000 893 292 (ING Bank), do not accept any liability for, or guarantee benefits in respect of these insurance products except that ING Life guarantees payment of any life benefits specifically provided for under ANZ Mortgage Protection.

Unless otherwise stated, discounts on ANZ Car Insurance premiums only apply to premiums above the minimum premium established by the insurer for that type of policy. The bonus one month offer for ANZ Home and Landlord Insurance is given at the end of the first 12 months.

Bank and government charges may be excluded in calculating the amount of premiums for the purposes of discounts.

This information is current as at 3 March 2009 but may be subject to change.

Other notices

ANZ Car Loans are provided by Esanda Finance Corporation Limited ABN 64 004 346 043, a member of ANZ group of companies. An investment or facility with Esanda is neither a deposit with nor a liability of ANZ. Esanda is a separate entity from ANZ and is not an authorised deposit-taking institution under the Banking Act 1959(Cth).

ANZ Financial Planners are representatives of Australia and New Zealand Banking Group Limited ABN 11 005 357 522, the holder of an Australian Financial Services Licence.

Information in this brochure does not form part of the Terms and Conditions of any loans or other facilities. Certain benefits referred to in this brochure are not exclusively given to ANZ Breakfree customers. ANZ Breakfree benefits are not available in conjunction with any other special offers or discounts.

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- › Or our mobile lenders can come to you

