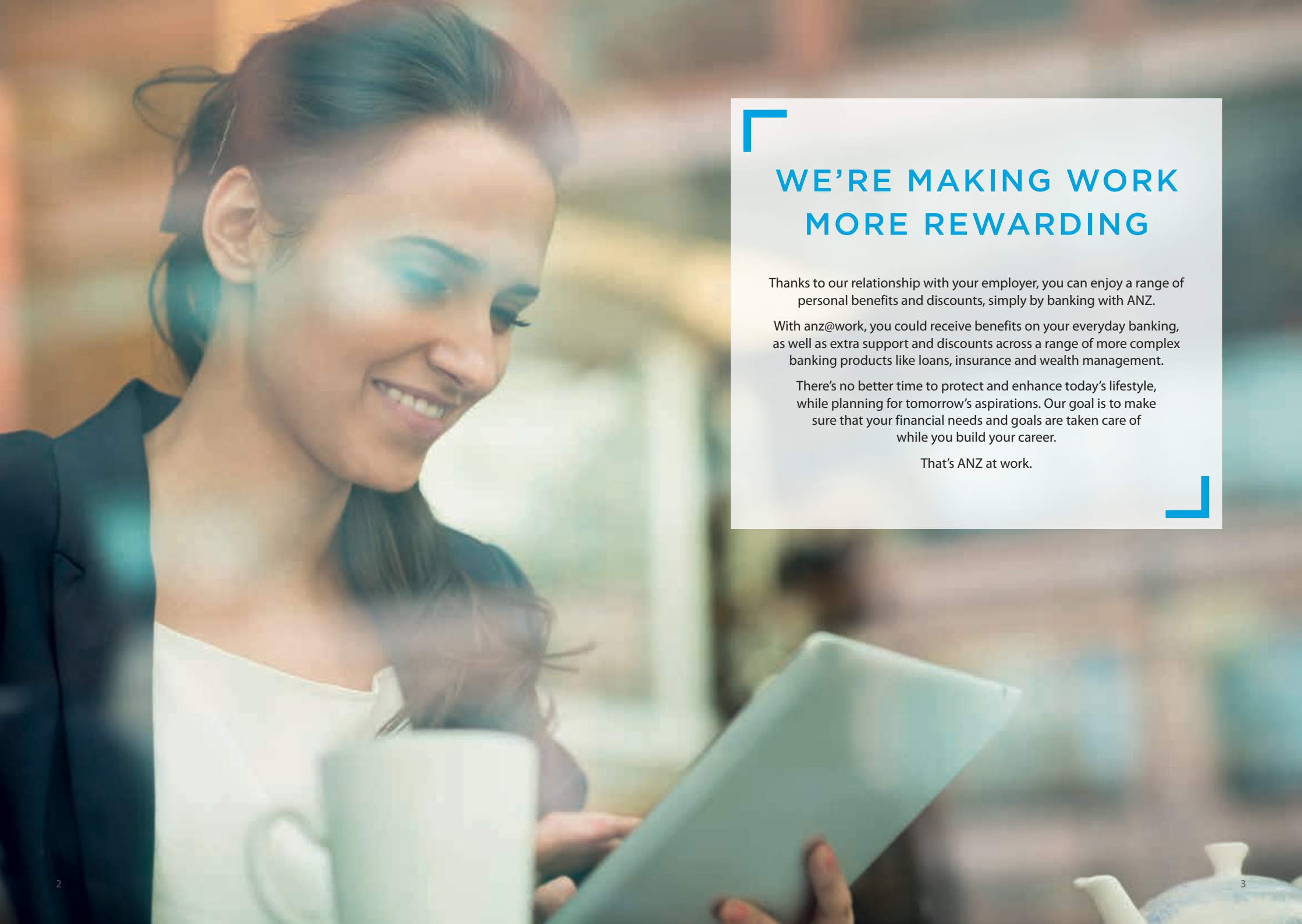




ANZ@WORK

PERSONAL BANKING
BENEFITS WHILE YOU WORK





WE'RE MAKING WORK MORE REWARDING

Thanks to our relationship with your employer, you can enjoy a range of personal benefits and discounts, simply by banking with ANZ.

With anz@work, you could receive benefits on your everyday banking, as well as extra support and discounts across a range of more complex banking products like loans, insurance and wealth management.

There's no better time to protect and enhance today's lifestyle, while planning for tomorrow's aspirations. Our goal is to make sure that your financial needs and goals are taken care of while you build your career.

That's ANZ at work.





MAKE THE MOST OF YOUR MONEY

A-Z REVIEW®

Everyone's financial needs and circumstances are different. That's why the first step of anz@work is a one-on-one conversation with an ANZ Personal Banker, who will provide you with the information you need to make more confident decisions about your financial future.

START THE JOURNEY WITH AN A-Z REVIEW®

Whatever you'd like to achieve, we'll help you with a banking solution that's tailored for you. Your complimentary A-Z Review® consists of three easy steps:

01. Finding out about you.

We'll discuss where you are now and where you'd like to be, including identifying important events in your life.

02. Reviewing your banking.

Everyone forms different banking habits over the years. That's why it's important to look at the way you bank to see if you have the right solutions. We could find a simpler, more convenient way to help you save or even make money.

03. Identifying a solution to suit you.

Once we've looked at your needs, we'll work with you to get your banking sorted and help you make the most of your finances. This could include introducing you to other specialists who may be able to help, like ANZ Home Loan Specialists and ANZ Financial Planners.



We've got the information you need.

Online tools are useful if you want to work out the dollars and cents. You'll find a comprehensive range of financial tools and calculators at anz.com/anzatwork, including a budget planner, financial fitness test, savings calculator and home loan calculators.

EVERYDAY BANKING

Everyday banking account

Monthly account service fee waived (usually \$5) on one nominated ANZ Access Advantage account¹.

Savings accounts

Bonus interest on select ANZ term deposits (ANZ Advance Notice Term Deposit or ANZ Term Deposit)² and ANZ Progress Saver accounts³.

Credit cards

- ANZ Rewards Platinum & ANZ Rewards Black- new applicants receive 50,000 bonus Reward Points when you spend \$2,500 on eligible purchases in the first 3 months and no annual fee for the first year (includes the Total Annual Fee and Additional Cardholder Fees)⁴
- ANZ Low Rate – 0% p.a. for the first 16 months on balances transferred from a non-ANZ credit card (plus 2% Balance Transfer Fee) plus pay no Annual Account Fee for the first 12 months⁵
- ANZ First – Pay no Annual Account Fee for the first 12 months⁶

BORROWING

Home Lending - ANZ Breakfree Package⁷

By bundling together your home loan, bank account and credit card, you can enjoy the range of benefits offered by our popular ANZ Breakfree Package. As an anz@work customer, you get the annual fee (currently \$395) waived for the first year⁸, in addition to the following standard ANZ Breakfree Package benefits:

- **Interest rate** discounts on eligible loans linked to the package⁹
- **Fees waived** – you won't pay loan approval fees or loan administration charges¹⁰
- Monthly account service fee waived on one nominated transaction account, including **ANZ One 100% offset account**
- Annual fee waived on one eligible ANZ credit card¹¹
- **Insurance** discounts¹²
- **Financial planning** - complimentary, no-obligation meeting¹³

Car loans

Get 50% discount on the Loan Establishment Fee, for new ANZ Secured Car Loan applications¹⁴.

Personal loans

\$0 Loan Approval Fee (normally \$150) on all ANZ Personal Loans¹⁵.

TRAVEL

ANZ Travel Card

The \$11 card issuance fee is waived.

Foreign currency

The \$5 cash pack fee is waived and \$0 commission on buying or selling of foreign currency¹⁶.

WEALTH CREATION AND PROTECTION

Insurance discounts¹²

- ANZ Home Insurance, ANZ Landlord Insurance and ANZ Car Insurance - Discount on first year premium.
- ANZ Mortgage Protection Insurance - Discount on premium.
- ANZ Loan Protection - Discount on premium.

ANZ Share Investing

Receive discounted brokerage of the greater of \$14.95 or 0.11% of the trade value (GST inclusive)¹⁷.

ANZ Share Investment Loans

Discount of 0.65% p.a. off the standard variable rate or 0.50% p.a. off the standard fixed rate (min. credit limit of \$20,000)¹⁸.

ANZ Self Managed Super

With our simple online administration tool and SMSF specialist support, we can help you set up and manage your SMSF¹⁹.

YOUR BENEFITS

PERSONAL SOLUTIONS

WORKING FOR YOU

Getting access to your anz@work benefits is easy. Simply open an ANZ Access Advantage account and have your salary paid into this account. Make sure you tell us you're an anz@work customer so we can apply your benefits.

It's easy to switch your banking to ANZ. Once you're set up with an ANZ account either use our assisted switching service or our online switching service.



Read more about current specials, switching and other benefits at anz.com/anzatwork



WAYS TO BANK

MANAGE YOUR MONEY YOUR WAY

The less time you spend in a bank, the more time you have for yourself. It's as simple as that. As an ANZ customer, you've got a variety of simple and secure ways to manage your money. Just choose whatever's most convenient to you.



ANZ App²⁰

Make the everyday a little bit easier and do your banking on the go.

You can:

- View balances, transfer money and make payments simply and easily.
- Use your fingerprint or a PIN to log in quickly and securely.
- Make Pay Anyone payments over \$1000 securely with Voice ID²¹.
- Share your account details by SMS or email so people can pay you back easily.
- See credit and debit card transactions appear in your account as you make them.
- Get a mini statement for your credit card to see where you stand each month and make a payment on the spot.

You're protected by:

- ANZ Internet Banking Guarantee²²
- ANZ Fraud Money Back Guarantee²³



ANZ Smart ATMs

These advanced, feature-packed ATMs are rolling out across Australia, with intuitive touchscreens that are quick and easy to use.

You can:

- Deposit a combination of up to 50 notes and cheques²⁴ at the same time without the need for an envelope.
- Deposit cash²⁴ straight into your account.
- Withdraw up to \$2,000 at a time²⁵.
- Choose from 12 languages.
- Change your PIN.

You're protected by:

- Advanced imaging technology to verify your notes and cheques
- Your credit and debit cards are protected by the ANZ Falcon™ which monitors unusual or suspicious activity²⁶



ANZ Mobile Lenders²⁷

Too busy to get to the bank? Our ANZ Mobile Lenders can come to you at a time and place that suits you.

You can:

- Apply to buy a home or residential investment property.
- Access the equity in your property.
- Refinance and consolidate existing loans.
- Apply for a car loan.
- Apply for a personal loan.



To find out more about better ways to bank, visit anz.com/ways-to-bank

General

The benefits and discounts set out in this brochure are current as at June 2016 and are subject to change. Please contact us to discuss offers available under anz@work. Product terms and conditions are available on application. Fees and charges apply. Once you have identified yourself as an anz@work customer, benefits start from the time of application and will not be backdated. Any advice 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 relevant Terms and Conditions, Product Disclosure Statement and Financial Services Guide, which are available at anz.com or by calling 13 13 14, before deciding whether to acquire, or continue to hold, a product. All applications for credit are subject to ANZ's normal credit approval criteria. Full terms and conditions for anz@work benefits are available at: www.anz.com/anzatwork

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 program. 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 Access Advantage 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. Applications made via brokers and authorised motor dealers are not eligible for anz@work benefits. **Important:** the benefits available under the anz@work program and ANZ Breakfree are not applied by ANZ automatically. You must request of ANZ that the benefits be applied.

1. The benefit applies to one nominated new or existing ANZ Access Advantage account when you have your salary directly credited to this account.
2. Different interest rates apply to different investment amounts, terms and interest frequencies. Restrictions, fees and interest reductions apply to early withdrawals from term deposits. Refer to ANZ Saving and Transaction Products Terms and Conditions. ANZ reserves the right to amend or withdraw bonus interest offer at any time without prior notice. Please refer to anz.com for products terms and conditions. Bonus offer is not available in conjunction with any specials, 50+ specials, bonus interest offers or negotiated interest rates.
3. A special bonus interest rate is available to anz@work customers. ANZ Progress Saver pays bonus interest (in addition to the current variable base interest) in respect of a particular month if the set minimum deposit (currently \$10) and no withdrawals, fees or charges are processed to the account on or before the last business day of that calendar month, and after the last business day of the previous calendar month. Bonus and base rates are variable and subject to change. Terms and conditions are available on application or at www.anz.com/anzatwork.
4. Reward Points and Bonus Reward Points accrue in accordance with the ANZ Rewards – Rewards Program Terms and Conditions. Offer only available to new and approved applicants who apply for an ANZ Rewards Platinum or ANZ Rewards Black credit card account on the ANZ@Work program. Not available in conjunction with other offers, packages or promotions, or when transferring from an existing ANZ credit card or where you currently hold or have closed an ANZ Rewards, ANZ Rewards Platinum or ANZ Rewards Black credit card within the previous twelve months. This offer applies only once per customer. Your application must be approved and you must activate the card and make \$2,500 worth of eligible purchases (purchases which are not eligible to earn Rewards Points are described in the ANZ Rewards – Rewards Program Terms and Conditions booklet, for example fees, cash, cash equivalent transactions, balance transfers, premiums paid for ANZ Credit Card Insurance and transactions for gambling or gaming purposes will not earn

Reward Points.) within three months of approval to receive the bonus Reward Points. If you transfer or cancel your new ANZ Rewards Platinum or ANZ Rewards Black credit card account before the introductory bonus Reward Points are processed to your account, you may become ineligible for these bonus Reward Points. ANZ will not be liable for any loss or damage whatsoever resulting from a delay in the process of receiving and/or approving an application or activating the card. After the first year for ANZ Rewards Platinum, a Total Annual Fee of \$95 applies, which includes a \$40 Annual Account Fee and a \$55 Rewards Program Service Fee. For additional cardholders on ANZ Rewards Platinum an Additional Cardholder Fee of \$10 and Rewards Program Services Fee of \$55 will apply per additional cardholder on the account, after the first year for ANZ Rewards Black, a Total Annual Fee of \$375 applies, which includes a \$320 Annual Account Fee and a \$55 Rewards Program Service Fee, for additional cardholders on ANZ Rewards Black, an Additional Cardholder Fee of \$10 and Rewards Program Services Fee of \$55 will apply per additional cardholder on the account. These fees are current as at 16 March 2016 and are subject to change. The fee information displayed on this page applies to new customers only. Existing customers may be subject to different fees and should call 13 22 73 for information regarding the fees that apply to their account. ANZ reserves the right to withdraw this offer at any time.

5. Offer only available to new and approved credit card applicants who apply for an ANZ Low Rate credit card account with the balance transfer under the anz@work program. Offer available in respect of balances transferred from non-ANZ credit and store card accounts only. Not available in conjunction with other offers, packages or promotions or in respect of balances transferred from an existing ANZ account. The offer must be requested at the time of applying for the credit card. The Balance Transfer Fee (which is a Specific Fee on the credit card account) is 2% of the balance transferred and will be applied at the time the balance is transferred and form part of the Promotional Plan balance. The Promotional Plan annual percentage interest rate expires 16 months after the date the credit card application is approved, and after the first 16 months the standard balance transfers annual percentage rate will apply to any unpaid Promotional Plan balance. The standard balance transfers annual percentage rate is 21.74% p.a. for ANZ Low Rate as at 17 June 2016 and is subject to change. After the first year for ANZ Low Rate, an Annual Fee of \$58 applies. This fee is current as at 24 February 2015 and is subject to change. Terms and conditions apply to balance transfers (please visit anz.com for a copy). Payments to your account are applied in accordance with the ANZ Credit Cards Conditions of Use. The fee information displayed on this page applies to new customers only. Existing customers may be subject to different fees and should call 13 22 73 for information regarding the fees that apply to their account. ANZ reserves the right to withdraw this offer at any time.
6. The ANZ First Annual Account Fee ("Annual Fee") will be waived for the first year for new and approved applicants under the anz@work program. After the first year for ANZ First, an Annual Fee of \$30 applies. This fee is current as at 24 February 2015 and is subject to change. The fee information displayed on this page applies to new customers only. Existing customers may be subject to different fees and should call 13 22 73 for information regarding the fees that apply to their account. ANZ reserves the right to withdraw this offer at any time.
7. Annual package fee currently \$395 and subject to change. Eligibility criteria and terms and conditions apply, including a minimum total mortgage lending requirement of \$150,000. See ANZ Breakfree Terms and Conditions for details. ANZ Breakfree package benefits only apply while you maintain the package and meet ongoing eligibility criteria. Terms and conditions and fees and charges apply to products and services taken out in connection with an ANZ Breakfree package.
8. The first year annual fee waiver is available for new Breakfree customers only. ANZ will not refund any fees already paid.
9. Interest rate discounts apply to eligible loan accounts linked to the Breakfree package which meet minimum lending requirement (total mortgage lending must be \$150,000)[^]. The level of discount will depend on Total Mortgage Lending at the time the eligible account is linked to Breakfree.
10. Fee waiver only applies to eligible home or residential investment lending accounts which are linked to your ANZ Breakfree Package where those fees become due on or after the account becomes part of your ANZ Breakfree Package. Other fees and charges may apply.
11. The waiver only applies while the account is held under the Breakfree package. Refer to ANZ Breakfree Terms and Conditions for eligible ANZ credit cards. A Rewards Program Services Fee may apply.
12. References to insurance premium amounts for the purposes of calculating the applicable ANZ Breakfree Package and anz@work benefits exclude any stamp duty, GST and other government fees, charges or levies components that are included in the total premium amount paid by you. These discounts are not available in conjunction with any other discount offer made by ANZ or any OnePath entities. ANZ Home Insurance, ANZ Landlord Insurance and ANZ Car Insurance are issued by QBE Insurance (Australia) Limited (QBE) ABN 78 003 191 035 (AFSL 239545). The life benefits in ANZ Mortgage Protection and ANZ Loan Protection are issued by OnePath Life Limited (OnePath Life) (ABN 33 009 657 176, AFSL 238341); the disability and involuntary unemployment benefits are issued by QBE. OnePath Life is a subsidiary of ANZ. These products are not a deposit or other liability of ANZ or its related group of companies and none of them stands behind or guarantees the issuers or the products. You may request further information from ANZ.
13. Discount only available once per ANZ Breakfree Package. To take advantage of this benefit, you should notify your ANZ Financial Planner that you are an ANZ Breakfree Package holder. An ANZ Financial Planning representative may contact you to discuss this benefit. ANZ Financial Planners are representatives of ANZ, the holder of an Australian Financial Services Licence (AFSL No. 234527).
14. Minimum amount financed is \$7,500. All applications for credit are subject to ANZ's normal credit assessment criteria.
15. A minimum loan amount of \$5,000 applies.
16. Fees and charges may apply for any currency conversion. Full terms and conditions available at www.anz.com/foreigncash
17. Share Investing Limited ABN 93 078 174 973 AFSL No.238277, an ASX and Chi-X Australia Market Participant, is the provider of the ANZ Share Investing service. Execution, settlement and clearing is undertaken by Share Investing Limited. Share Investing Limited is a subsidiary of ANZ but is not an authorised deposit-taking institution under the Banking Act and is a separate entity from ANZ. When you become a customer of Share Investing Limited, it will open an ANZ Cash Investment Account (Cash Account) on your behalf. ANZ is the issuer of the Cash Account. Apart from any deposits in the Cash Account, the obligations of Share Investing Limited do not represent deposits or other liabilities of ANZ. ANZ does not guarantee the obligations of Share Investing Limited. ANZ does not have any liability to you in respect of any information, product or service offered by Share Investing Limited. Similarly, Share Investing Limited does not have any liability to you in respect of ANZ's activities and services.
18. The ANZ Share Investment Loan is issued by ANZ. Leveraging a share portfolio is fast becoming a popular wealth creation strategy. However, you should be aware that whilst leveraging into investments increases the potential return, it is important to recognise that it can also multiply the effects of losses. We therefore strongly advise you talk to your financial planner, tax adviser and/or stockbroker and ensure you understand the risks, the specific tax implications as well as the legal and financial ramifications of a share investment lending facility.

19. ANZ Self Managed Super is offered by ANZ Self Managed Super Limited ACN 092 030 352 (ANZ SMSL), an authorised representative of RI Advice Group Pty Ltd ABN 23 001 774 125 AFSL 238429 ("RI Advice"). ANZ SMSL and RI Advice are wholly owned, but not guaranteed subsidiaries of ANZ.
20. The ANZ App is provided by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Super, Shares and Insurance (if available) are not provided by ANZ but entities which are not banks. ANZ does not guarantee them. This information is general in nature only and does not take into account your personal objectives, financial situation or needs. ANZ recommends that you read the ANZ App Terms and Conditions available at www.anz.com and consider if this service is appropriate to you prior to making a decision to acquire or use the ANZ App.
21. A daily transaction limit of \$1,000 applies to Pay Anyone transactions using the ANZ App. Higher payment limits may be available if you have registered for and use Voice ID and it is available on your device. Recipients require an account with an Australian financial institution to receive or collect payments. Terms and conditions apply, view them at anz.com/app.
22. When using ANZ Internet or Mobile Phone Banking, ANZ has security measures in place designed to protect you against any unauthorised transactions. In the unlikely event that you are a victim of fraud, ANZ guarantees that you will be reimbursed for any unauthorised transactions. This is provided that you have complied with the Electronic Banking Conditions of Use. Full details of the ANZ Internet Banking Guarantee can be found at anz.com/personal/ways-bank/security/online-security/protect-you.
23. If you suffer a loss as a result of a fraudulent transaction on your ANZ card, ANZ will credit your account with the amount of the loss provided you didn't contribute to the loss and notified ANZ promptly of the fraud.
24. Australian notes and Australian-issued Australian Dollar cheques.
25. Your default withdrawal amount is \$1,000. This amount is a limit which may be extended upon agreement between ANZ and the customer. That limit is subject to other withdrawals and transactions conducted that day.
26. ANZ Falcon™ only monitors credit and debit cards. It does not monitor prepaid and travel cards.
27. ANZ Mobile Lenders operate as ANZ Mortgage Solutions, independently operated franchises of ANZ. Australian Credit Licence Number 234527.

* Registered to BPAY Pty Ltd ABN 69 079 137 518
Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

[^] Total mortgage lending - means the sum of the account balances, plus funds available for redraw, of home and investment loan accounts and the credit limit of any Equity Manager facilities held in the names of the applicants or borrowers, whether or not the loan is linked to the ANZ Breakfree Package. It does not include Nominated Loan Accounts which are already held by other Package Holders.

Find out more about anz@work

 Check your employer's intranet

 Visit anz.com/anzatwork

 Call us on 1300 134 603, 8am - 8pm (AEST)

