

# You're so lucky!

anz@work newsletter | summer 2006



Welcome to our bumper Summer edition of 'You're so lucky!' With the festive season looming closer, we're delighted to bring you bonus offers on three of our standard anz@work discounts:

- › ANZ Margin Lending – bonus 6 month subscription to *The Intelligent Investor*
- › e-Travel insurance – enter the draw to win a luxury Samsonite luggage ensemble
- › EasyCover Life insurance – ensure your family is protected then sit back and relax with a stylish cup of coffee.

We hope that you enjoy our Summer celebration specials.....let the festive season begin!

*Best wishes from the anz@work team*

**Your money  
with our  
money can  
make you  
more money!**



Borrowing to invest can be a powerful tool to help you secure your long-term wealth. In the same way as you might borrow to invest in real estate, you can use an ANZ Margin Loan to help fund your investment in shares and managed funds, using them as security. An ANZ Margin Loan can be a smart choice for multiplying your wealth, and you can start with less than \$10,000 worth of cash, shares or managed funds.

**Bonus 6 month subscription  
for anz@work members to  
*The Intelligent Investor***

Why wait to start growing your wealth? Not only is anz@work offering you a great discount off the standard ANZ Margin Loan (currently up to 0.50% p.a. depending on loan size) but if you take out an ANZ Margin Loan during December 2006, you'll also receive a bonus six-month subscription to leading independent sharemarket publication, *The Intelligent Investor*, which provides stock recommendations and investment advice to help you build a profitable portfolio.

**To take advantage of this great offer:**

- › Call 1300 134 603 (options 2, 4 then 1); or
- › Visit [www.anz.com/mlatwork](http://www.anz.com/mlatwork)

To qualify for your anz@work offer, please ensure you write 'anz@work' at the top of your application form.

**e-Travel introduces  
Journeywise™  
Annual Travel**

**Year round worldwide travel  
insurance cover at low prices**

Are you planning several trips over the next 12 months or do you regularly travel interstate combined with perhaps one or more overseas trips? Journeywise™ Annual Travel is the ideal travel protection solution for frequent travellers offering year-round worldwide protection covering an unlimited number of overseas and domestic trips as long as no single trip exceeds 90 days.

**Journeywise™ benefits include:**

- › Cover for international and domestic destinations
- › Cover for business and leisure trips
- › Overseas medical and hospital expenses
- › Cancellation cover, including reimbursement of frequent flyer points lost
- › Cover for loss of luggage and business documents
- › 24 hour helpline for emergency assistance with International SOS.

**As an anz@work member you are  
entitled to receive an outstanding  
saving of 40%\* on Journeywise™  
premiums**

- › Single policy - \$371<sup>†</sup> – that's a saving of \$247!
- › Family policy - \$558<sup>††</sup> – that's a saving of \$372!

It's fast, easy and secure. Simply purchase online via [www.anz.com/anzatwork](http://www.anz.com/anzatwork) and you could save hundreds of dollars!



**Travel in style with a brand  
new luggage set valued at  
over \$1,200!**

Exclusive to anz@work members, we're offering you the chance to travel in style. Simply purchase any of our e-Travel insurance policies before 31 January 2007 via [www.anz.com/anzatwork](http://www.anz.com/anzatwork) and you'll automatically enter the draw to win a fashionable Samsonite 700 Series Luggage set valued at over \$1,200.

For terms and conditions of entry please visit :

[www.anz.com/anzatwork](http://www.anz.com/anzatwork) and select 'e-Travel'.

*With e-Travel insurance, you leave home with the peace of mind knowing that you and your family are covered for the unexpected whilst enjoying a tremendous 40%\* saving on premiums.*

**ANZ**

## Life Insurance in minutes

**No medical examination and guaranteed acceptance if you meet the eligibility criteria<sup>1</sup>**

Most of us don't like to think about death, but we all want to make sure our family is taken care of if the unexpected happens to us. It's easy to underestimate the amount of cover your family might need and a recent study found that 5.3 million Australian families with dependent children are underinsured, with cover held at only 20% of what is required.<sup>2</sup> Life insurance can help provide you with peace of mind knowing that your loved ones are provided with a stable financial future if you pass away.

### EasyCover Life

As an anz@work member, you have access to EasyCover Life which provides life insurance cover without the hassle of filling out complicated application forms and answering intrusive health questions. EasyCover Life offers the following benefits:

- › Worldwide life insurance cover of up to \$500,000<sup>3</sup>
- › Immediate Assistance Benefit of \$5,000 to your spouse or partner in the event of your death
- › Cover can be taken out as a 'top-up' to any existing life insurance cover you may have
- › Automatically renewable up to the age of 75
- › Cover available for members and your spouse or partner
- › Competitive premiums – starting from just \$11.00 per month.

To apply for cover, simply visit [www.anz.com/anzatwork](http://www.anz.com/anzatwork) or contact 1300 134 603 (options 2, 5 and 4).

*Please note, the benefits under the Policy will not be paid if your death results directly or indirectly from an injury, illness, condition or related symptom of which, in the 5 years prior to the Policy commencement date, you were aware of or you (or a reasonable person in your position) should have been aware of or for which you have a medical consultation.*

### Enjoy a designer latte on us!

Available exclusively to anz@work members, if you take out an EasyCover Life policy between now and 31 January 2007, you'll receive a beautiful set of four stainless steel cappuccino cups. Please see full Terms and Conditions in the EasyCover Life Application Form available from [www.anz.com/anzatwork](http://www.anz.com/anzatwork)



## Your say

Remember, this is your newsletter so we'd like to hear your views. If you have any questions, comments or suggestions about anz@work, please email your feedback to [anzatwork@anz.com](mailto:anzatwork@anz.com)

## Why so lucky?

anz@work is an exclusive banking program that is only available to the employees of selected ANZ corporate clients.

This unique package offers a broad range of market leading products and services:

### › Mortgage Lending –

Discounted interest rates and reduced Loan Approval Fees on up to six of ANZ's multi-award winning mortgage products

### › Insurance –

Discounted premiums for Travel, Life, Health, Car, Home & Contents, Mortgage Protection and Loan Insurance

### › Everyday Banking –

Monthly account service fee waived on the multi-award winning ANZ Access Advantage account

### › Savings & Investments –

Bonus interest on fixed term investments: ANZ Term Deposits and Esanda Debentures. Bonus interest on at call savings: Progress Saver and V2 PLUS

### › Credit Cards –

Reduced interest rates and/or bonus rewards offered on ANZ First, ANZ Rewards and ANZ Frequent Flyer credit cards

### › Financial Planning –

No obligation financial planning consultation

### › Online Financial Education –

24/7 online access to financial education

### › Personal Finance –

Discounts on ANZ Variable Rate Personal Loans and ANZ Car Loans

### › Gearing & Online Share Investing –

Discounts on ANZ Margin Lending products and ANZ E\*TRADE

## Contact us

For further details and how to take advantage of anz@work, simply:

- › visit your nearest ANZ branch
- › call 1300 134 603
- › email us at [anzatwork@anz.com](mailto:anzatwork@anz.com)
- › log on to [www.anz.com/anzatwork](http://www.anz.com/anzatwork)

## Important information

anz@work Terms and Conditions apply and are available on request. Fees and charges and specific Terms and Conditions apply to individual products. ANZ recommends you read the relevant Product Disclosure Statement (PDS), which are available by calling 1300 134 603 or visiting [www.anz.com/anzatwork](http://www.anz.com/anzatwork), before deciding to acquire or hold any product. This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522

## Margin Lending

While borrowing money to increase your investment could increase your returns, margin lending could potentially increase your exposure to losses. ANZ therefore recommends you seek professional advice to determine whether a margin loan is right for you. Terms and Conditions apply. Applications are subject to credit approval.

## e-Travel

Travel insurance products and services are provided by American Home Assurance Company, ABN 67 007 483 267, AFSL 230903, trading as AIG Australia, a member company of American International Group, Inc. ANZ and AIG Australia recommend you read the Product Disclosure Statement (PDS) which is available by calling 1300 134 603 or visiting [www.anz.com/anzatwork](http://www.anz.com/anzatwork) and consider the PDS in light of your personal circumstances, prior to making any decision to acquire the product. ANZ act as a referrer of AIG Australia and may receive commission, a referral fee or non-pecuniary benefit if you decide to buy this product. SK 06/00732

- \* The savings are calculated by comparing with AIG Australia's full price premiums as detailed at [www.aig.com.au](http://www.aig.com.au) current 1 December, 2006.
- + Prices quoted for anz@work customers, Journeywise™ for persons aged under 70. Current as at 1 December, 2006.
- ++ Family classified as two adults (under the age of 70) and dependants under the age of 21 travelling together. Current as at 1 December, 2006.

Competition authorised under permit numbers:

NSW TPL 06/12704

ACT TP 06/04697

SA C06/4662

## EasyCover Life Plan

The EasyCover Life plan is issued by ING Life Limited (ABN 33 009 657 176, AFSL 238341) (ING Life).

1. To be eligible you must be between 21 and 59 years of age and a permanent resident of Australia.
  2. Investment and Financial Services Association Cost of Underinsurance Project – Analysis of Life Insurance Needs, Rice Walker Actuaries, May 2005.
  3. Ages 21 to 49 can select up to \$500,000 cover, ages 50 to 54 can select up to \$250,000 cover and ages 55 to 59 can select up to \$100,000 cover.
- ANZ receives 80% of the first year's premium on sales of EasyCover Life Plan. This is paid in the month following your first premium payment.

ANZ Health Insurance is issued by BUPA Australia Health Pty Ltd. ABN 50 003 098 655, a Registered Health Benefits organisation. ANZ Car Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 (CGU), an IAG company. ANZ Home Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 (CGU), an IAG company. ANZ Mortgage Protection and ANZ Loan Insurance are issued by ING Life Limited ABN 33 009 657 176 (ING Life) and QBE Insurance (Australia) Limited ABN 78 003 191 035 trading as Western QBE Insurance (Western QBE). ING Life insures the Life benefit; Western QBE insures the Disability benefit. Details of Esanda investments are contained in the Esanda prospectus. Investments can only be made by completing the application form accompanying the prospectus which is available from Esanda by calling 13 12 15 or online from [www.anz.com/anzatwork](http://www.anz.com/anzatwork). Esanda is a wholly owned subsidiary of ANZ. Esanda is a member of the ANZ group of companies. ANZ does not guarantee repayment of your Esanda investment. ANZ Financial Planners are representatives of ANZ, holder of an Australian Financial Services Licence. The ANZ E\*TRADE Online Investing service is provided solely by E\*TRADE Australia. ANZ does not have any liability to you in respect of the activities and services of E\*TRADE Australia Group and the E\*TRADE Australia Group does not have any legal liability to you in respect of ANZ's activities and services.