

Retired Officers Benefits

We've got your banking covered.



Staff Banking
Your bank. Your benefits.



Personal. Wealth. Business.



ANZ Staff Banking - Working for you.

Staff Banking
Your bank. Your benefits.

Enjoy the benefits

Thinking about buying a home? Planning for your future? Going on an overseas trip? ANZ Staff Banking can help.

As an ANZ staff member or Retired Officer¹, you can apply for a great range of benefits to help you make the most of your money and build a better future. With fee waivers on certain accounts and cards, bonus interest, discounts on loans, insurances and share trading and access to specialists, you'll get a comprehensive banking experience.

ANZ Staff Banking is committed to giving you:

- benefits and offers across a range of ANZ products
- a range of ways to bank including in branches, online, mobile and over the phone
- the opportunity to be first to experience ANZ's latest products and innovations
- financial education to support your financial well-being.



Personal. Wealth. Business.

How do I get my benefits?

Taking advantage of Retired Officers benefits is simple.

Who is eligible?

Retired Officers¹ who have completed 30 years or more continuous permanent service, are entitled to Staff Banking benefits (excluding insurance products) after they retire, resign or are retrenched from ANZ.

Where do I find information on the benefits?

Get the latest information about Retired Officers benefits by visiting your local branch or contacting ANZ Priority on 1800 454 688.

Ways to bank

To set up your benefits, visit your nearest ANZ branch or call ANZ Priority on 1800 454 688. You must ask for a particular staff banking benefit to be applied.

An A-Z Review[®] can help you get on top of your finances and achieve your goals. Visit your nearest branch or call ANZ Priority to book your A-Z Review[®] with one of our experts.

For home loan queries you can contact:

- a Home and Investment Lending Manager via your local branch,
- an ANZ Mobile Lender on 13 25 12, or
- ANZ Home Loan Direct on 1800 100 641

Loans originated via Broker channels on or after 11 July 2011 are not eligible for staff banking benefits.



Retired Officers Benefits

Staff Banking
Your bank. Your benefits.

Everyday banking

Make the most of your everyday banking with a monthly account service fee waiver on a transaction account and annual fee waivers on credit cards, plus bonus interest on selected savings account.

Transact

ANZ Access Advantage allows you easy and secure access to your money, with features such as an ANZ Access Visa Debit card² with Visa payWave and ANZ Falcon™ fraud monitoring.

ANZ staff benefit:

- No monthly account service fee on one nominated ANZ Access Advantage account (normally \$5)³, provided your salary is directly credited into the account
- Account fee waived for ANZ Retired Officer Cheque Account

Savings

Achieving your savings goals is easier with bonus interest rates on ANZ Progress Saver.

ANZ staff benefit: You'll get additional bonus interest⁴ above the standard bonus rate when you deposit \$10 or more a month into an ANZ Progress Saver account and make no withdrawals or debits in that month.

The interest is payable on your savings and there is no monthly account service fee. Additional bonus interest is available, upon application, on new and existing staff ANZ Progress Saver accounts.

Credit cards

ANZ has a range of credit cards to suit your needs; Low Rate, Low Fee or Rewards, all backed by ANZ Falcon™ fraud monitoring. Retired officers can receive benefits across a range of ANZ credit cards. Choose from:

Rewards – *I want to be rewarded for my spend*

- ANZ Rewards, ANZ Rewards Platinum & ANZ Rewards Black
- ANZ Frequent Flyer & ANZ Frequent Flyer Platinum

Low Fee – *I want a card with a low annual fee*

- ANZ First
- ANZ Platinum

Low Rate – *I want a low ongoing interest rate on purchases with Platinum benefits*

- ANZ Low Rate Platinum

ANZ staff benefit: You could receive an annual account fee waiver⁵.

Staff benefits are available on multiple credit cards, provided they meet ANZ credit assessment criteria.



Personal. Wealth. Business.



Home loans

Whether you're refinancing, renovating or buying a new home, ANZ's home loan specialists can help find the perfect loan for you. Staff benefits are available on ANZ Home Loans, including:

- ANZ Breakfree Package⁶
- ANZ Standard Variable Rate Home Loan
- ANZ Fixed Rate Home Loan
- ANZ Equity Manager

Loans originated via Broker channels on or after 11 July 2011 are not eligible for staff banking benefits.

ANZ staff benefit: Take advantage of discounted interest rates and applicable fee waivers on ANZ home loans (excluding Breakfree).

You'll enjoy the discounted interest rates for the life of the loan, regardless of whether you continue to be employed with ANZ. You could also receive a discount on your ANZ Home Insurance premium¹⁰.

Alternatively, take advantage of the advertised interest rate discounts available under the ANZ Breakfree Package and as an eligible retired officer, you'll also enjoy the benefit of paying no annual package fee.

To find your nearest home loan specialist, visit your local branch or call ANZ Priority.



Small business

Being part of the ANZ team means your family can enjoy the benefits too! The ANZ Business Select Package is a cost-effective and simple way to consolidate your commercial banking with discounts on a range of core and optional business products.

ANZ staff benefit: Eligible staff and their families are entitled to have the package fee of \$32 plus GST per month waived⁷.

Travel

Travel with ease knowing your insurance and travel money needs are sorted with great staff benefits.

ANZ staff benefit:

- Travel Insurance: Competitive discount off your premium
- ANZ Travel Card⁸: \$11 Card Issuance Fee waived
- Foreign Currency Cash Pack: \$5 Fee per pack waived
- Foreign Currency⁹: Commission Fee waived on buying or selling of loose cash

Wealth: helping you achieve your financial future

We understand the importance of a solid financial future. ANZ Staff Banking can help with a range of staff offers available on investment and insurance products and services, including personal advice from an ANZ Financial Planner.

Investing and Financial Planning

ANZ staff benefit:

- ANZ Retired Officers Term Deposit – Retired officers may be entitled to Term Deposit rate as part of ANZ 50+ Benefits Program.
- ANZ E*TRADE¹⁰ – discounted brokerage rates starting at only \$10 a trade¹¹
- ANZ Financial Planning – a complimentary and without obligation initial consultation, plus rebate of up to \$500 towards the cost of your financial plan¹²
- ANZ Regular Geared Savings Plan – a discount off the standard variable interest rate
- ANZ Share Investment Loan¹³ – a discount off the standard variable and fixed loan interest rate for new loan applications
- ANZ Term Deposit – bonus interest on the interest rate for new and existing ANZ Term Deposits.





Car loans

Time for a new car? You'll get on the road faster with our low standard rates for staff. A fixed interest rate means your repayments are set for the term of your loan and a fast approval (normally within three hours) means you won't be kept waiting for a decision.

ANZ staff benefits:

- Loan establishment fee waived¹⁴
- Low competitive standard rate

Personal loans

Whether it's to buy your new car, renovate your home, go on a much needed holiday or to consolidate your debts, an ANZ Personal Loan could help you get what you want, without the wait.

ANZ staff benefits:

- Get 2.5% p.a. discount on the standard variable interest rate for your loan type
- Loan Approval Fee waived



Things you should know

Product terms and conditions are available on application.

Fees and charges apply. Please refer to visit your local branch or call ANZ Priority on 1800 454 688 for details. All applications for credit are subject to ANZ's normal credit approval criteria and the specific product terms and conditions (including any fees) will apply. Interest rates are subject to change.

This information is of a general nature and has been prepared without taking account of your personal needs, financial situation or objectives. Before acting on this information you should consider whether the information is appropriate for you. ANZ recommends you read the relevant Product Disclosure Statement or Terms and Conditions and Financial Services Guide available on anz.com before deciding whether to acquire or continue to hold the product.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. ANZ's colour blue is a trade mark of ANZ. Australian Financial Services Licence and Australian Credit Licence Number 234527. @A-Z Review is a registered trademark of ANZ. TM ANZ goMoneyTM is provided by and is a trademark of ANZ. ANZ goMoneyTM for AndroidTM is only available in Google PlayTM. ANZ goMoneyTM for iPhone is only available from the App Store. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. TM ANZ Falcon is a trademark of ANZ. Falcon is a trademark of Fair Isaac Corporation.

1 ANZ Retired Officers with 30 years or more continuous permanent service, whether their service ended by retirement, resignation or retrenchment, will continue to be entitled to all current Staff Bank benefits (excluding insurance products).

2 Eligibility criteria apply to the issue of an ANZ Access Visa Debit card.

3 Other fees and charges may apply. Please refer to ANZ Personal Banking Account Fees and Charges for details.

4 You will be eligible to receive bonus interest and additional bonus interest in respect of a particular month if the set minimum deposit (currently \$10) and no withdrawals, fees or charges are processed to your account on or before the last business day of that calendar month, and after the last business day of the previous calendar month.

5 All applications for credit are subject to ANZ's credit approval criteria. Terms and conditions, fees and charges apply. ANZ will not be liable for any loss or damage whatsoever resulting from a delay in the process of receiving and/or approving applications. ANZ may change the offer and associated concessions at any time by giving you notice. If you leave the employment of ANZ, any staff benefits on your card account will immediately cease to apply, and your credit card account will be subject to the standard terms and conditions, fees and interest rates that apply to the relevant credit card accounts of the same type. To be eligible for this Staff Banking offer you must: be a permanent full time or part time ANZ employee; reside in Australia; be the primary cardholder for the account; meet ANZ's normal lending approval criteria. For ANZ Frequent Flyer & ANZ Frequent Flyer Platinum: A Total Annual Fee of \$55 will still apply, which includes a \$0 Annual Account Fee and a \$55 Rewards Program Services Fee. For ANZ Rewards, ANZ Rewards Platinum and ANZ Rewards Black a \$0 Annual Account Fee and \$0 Rewards Program Services Fee applies.

6 ANZ Breakfree terms and conditions, eligibility criteria applies. See anz.com/breakfree or ask ANZ for details.

7 Existing ANZ Business Select Package customers are not eligible for the fee waiver. Additional fees and charges may be payable and eligibility criteria may apply. Please refer to the ANZ Business Select Package Terms and Conditions and Transaction Accounts Fees and Charges available at anz.com

8 ANZ Travel Card: Please refer to the ANZ Travel Card (Multicurrency) Product Disclosure Statement available on anz.com for further details.

9 Foreign Currency: Commission fee of 1% of the AUD equivalent value for each currency purchased and minimum charge of \$8 per currency (where applicable) waived on buying or selling of loose cash. Certain currencies are only available from an ANZ Foreign Exchange Centre, Melbourne and Sydney International Airports and through ANZ Phone Banking. Refer to foreign exchange rates available at anz.com for the full selection and further information. Currencies are subject to stock availability. Limitations on the sale and purchase of some currencies may apply. Transactions in excess of \$1000 Australian dollars equivalent are only available to ANZ personal customers who are defined as individuals who hold a Saving and Transaction, Credit Card, Everyday Visa Debit, Consumer Lending and/or Investment Lending Product. ANZ Cash sell rate will be applicable for the total value of packs purchased. The ANZ Cash buy rate applicable on the day of conversion will be applied to the conversion of foreign currency into Australian dollars. Loose foreign currency and Cash Packs are available at ANZ branches, ANZ Foreign Exchange centres and via ANZ Phone Banking and are subject to stock availability. Standard product terms and conditions apply.

10 E*TRADE Australia Securities Ltd (trading as E*TRADE Australia) (ABN 93 078 174 973, AFSL No.238277) is the provider of the ANZ E*TRADE online investing service. E*TRADE is an ASX and Chi-X Australia market participant, an ASX Clear participant and an ASX Settlement participant. E*TRADE Australia is a subsidiary of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (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 E*TRADE Australia, it will open an E*TRADE 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 E*TRADE Australia do not represent deposits or other liabilities of ANZ. ANZ does not guarantee the obligations of E*TRADE Australia. 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.

11 The greater of \$10 or 0.11% of the trade value GST inclusive.

12 This offer is limited to one per ANZ Staff member, and applies to every ANZ Staff member even if there is more than one ANZ Staff member in the same family or in the same financial plan. You will receive within 30 days of paying your One-off Adviser Service Fee (ASF) to ANZ. To receive the rebate, you must pay at least the amount of funds you are eligible to receive in rebate by bank account transfer, credit card or cheque. Your rebate will be credited in the form that your ASF was originally paid, and will equal \$500- GST or the amount of your ASF that was paid by bank account transfer, credit card or cheque, whichever is lesser. 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 License.

13 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.

14 Terms and conditions available on application. Fees and charges apply. All applications for credit are subject to ANZ's credit assessment criteria. Staff name must appear on the contract and the loan must be used to finance a car for personal use.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527 ANZ's colour blue is a trade mark of ANZ. 06.14

