



ASB is pleased to offer special banking privileges for members of the Midwifery & Maternity Providers Organisation Ltd.

As a result of our business relationship with the Midwifery & Maternity Providers Organisation Ltd (MMPO), ASB is pleased to have made available to members a special banking package.

One of the special features of this banking package is the introduction of:

- A start up Personal Loan offer for those Midwives in the first 12 months of practice.
- A special Personal Loan offer for those Midwives who have been in practice more than 12 months

At ASB looking after your personal finances is a breeze. As well as our branch network providing you with first-class service and 24 hour banking facilities, we also offer a wide range of products and services tailored to suit your financial needs.

> Everyday Banking

Whether you need a simple account for day to day banking or a premium savings account to help you reach a longer term goal, ASB has a range of savings and investment products that will suit your needs.

ASB offers you the choice of Credit Cards, ASB Visa or Mastercard – the most popular credit cards in the world. Each card is accepted at more than 22 million locations and each has its own benefits and advantages. Together they give you more freedom and flexibility to manage your finances the way you want to.

Electronic banking through ASB's leading edge technology, gives you direct 24 hour access to your accounts from any touchtone phone, internet or through our extensive ATM network across the country.

Special Offer

- No charge for Automatic Payment Authority loading when arranged at the same time as opening the account at the branch.
- No charge for Bill Payment Authority loading when arranged at the same time as opening the account at the branch.
- No ASB Credit Card Account Fees for the first 6 months from account opening.



> Home Loans

ASB Home Loans are flexible and designed to suit your lifestyle – which is why we can offer you many ways of structuring your home loan; from interest rate types, to repayment options. Your ASB representative will help you determine what is right for you.

Special Offer

- No home loan processing fee.
- Minimum of \$500 contribution towards your legal fees.
- 0.50% p.a. discount off ASB's current standard variable interest rate for 2 years from date of initial drawdown of your home loan.
- A full range of competitive fixed interest rates are available on application.

> Personal Loans

An ASB Personal Loan is a simple, hassle free way to borrow money. Whether you need to purchase a new vehicle, buy equipment, go on holiday or consolidate your debts into one easy to manage loan, ASB is here to help. With loan repayments from 6 months to 60 months and an interest rate lower than most credit card and hire purchase arrangements, ASB can tailor a loan to suit your needs.

Special Offer

- A **start up offer** (up to \$20,000) for MMPO members in the first 12 months of practice.
- For those members who have been in practice at least one year the opportunity for further discounts off our personal loan interest rate.

> Insurance*

ASB can also assist you to cover the important things in life – whether it's your home, contents, vehicle, income or your family's lifestyle. Our Insurance cover is comprehensive and flexible to meet your specific needs.

Special Offer

- Package discount of 10% when you take out any two or more Home, Contents or Private Motor Vehicle policies together.



We have a range of ASB representatives throughout New Zealand. To find out more about these offers and how ASB can support you achieving your financial goals, contact the people listed below to arrange a time that suits you to have a friendly confidential chat.

Paul Cross

Mobile Manager- Northland
Phone: (0274) 751 621

Karen Cotes

Mobile Manager-Auckland
Phone: (0275) 751 188

Michael Bell

Mobile Manager-Tauranga
Phone: (0272) 319 204

Joel Peasey

Assistant Branch Manager-Dunedin
Phone (03) 471 7135

Vaughn Roberts

Mobile Manager-Hamilton
Phone: (0274) 522 727

Emma Robinson

Mobile Manager-Wellington
Phone: (272) 410 987

Aaron Edgecombe

Mobile Manager-Christchurch
Phone: (0274) 492 157

If you are outside these areas please contact **Aaron Edgecombe** who will put you in touch with an ASB person who can help.

Special Offer Terms and Conditions

1. To be eligible for this offer, customers must be members of MMPO.
2. The special offers specified in this document expire on 30 June 2009
3. This offer is available only to personal banking clients.
4. Home loan offer only available for new ASB home loans for a minimum loan amount of \$150,000 which are approved via an ASB branch, Mobile Lending Manager or ASB Home Loan Line prior to 31 Dec 2008. Contribution towards legals payable upon presentation of your legal fees invoice within 10 days of initial drawdown of your home loan.

ASB's terms and conditions for all products and services referred to above apply and are available, together with a copy of ASB's current Disclosure Statement, free of charge from any branch of ASB. Fees and service charges may apply. All lending is subject to ASB's lending criteria. A low equity fee, a Low Doc. fee and early repayment adjustments may also apply to ASB Home Loans. A loan processing fee of up to \$195 may apply to ASB Personal Loans.

* ASB's general insurance is underwritten by IAG New Zealand and lifestyle insurance is underwritten by Sovereign Assurance Company Limited. The availability of any insurance cover is subject to acceptance and approval by the underwriter. Special conditions, exclusions and premium loadings may apply to individual applications. For full details please refer to the Policy Documents available from any branch of ASB.