



## Package Benefits

### Everyday banking – fee savings

With the National Bank Freedom account you'll get unlimited automated and manual transactions, and your **monthly account fee (normally \$5.00) will be waived** if you deposit at least \$2,500 each month\*. With your Freedom account you can also choose a **Visa Debit card with no annual account fee**.

\* Deposits exclude transfers made between any of your National Bank accounts.

### Credit cards – fee savings

Choose from our full range of National Bank personal credit cards. Get a card and get the **annual account fee waived** (including an additional card fee) for 12 months.

### Home Loans discounts

Staff members benefit from special discounts on interest rates for floating rate, flexible and new fixed rate home loans:

- Floating rate loans – 0.25% p.a. off our floating interest rate
- Fixed rate loans – 0.25% p.a. off our fixed interest rates
- Flexible home loans – 0.25% p.a. off our Thoroughbred Flexible loan interest rate

You will also receive a contribution of up to \$500 towards legal costs when purchasing a new home or refinancing from another bank.

If you get a Thoroughbred Flexible loan, the monthly account fee will be waived.

Home loan applications through brokers are not eligible for package concessions.

### Pre-approved Overdrafts

You can also take advantage of a pre-approved overdraft on your National Bank Freedom account. Limits are based on your gross salary of:

- \$30,000-\$59,000 - \$500 pre-approved overdraft limit
- \$60,000+ - \$1,000 pre-approved overdraft limit.

## Personal and UDC Vehicle Loans

- Personal loans are a cost effective way of borrowing for the medium term, or consolidating any existing debt you may have. Package members benefit from **no loan approval fee and a discount of 0.50% p.a.** off the National Bank Standard Personal Loan interest rate.
- A **Vehicle Loan from UDC**, an independently operated part of ANZ (which The National Bank is also part of) could be the ideal solution you are looking for to purchase your next vehicle. Package members can get a **discount of 0.50% p.a.** off the standard UDC Vehicle Loan interest rate.

National Bank and UDC Finance Limited lending criteria, terms, conditions and fees apply. Minimum National Bank loan amount is \$3,000 and UDC Vehicle loan is \$10,000.

## Eligibility

### Switching to The National Bank

Once you are ready to move to The National Bank, and enjoy the Banking package benefits, simply contact:



We'll tailor a banking package to suit your needs, keep you informed about the switching process and provide a dedicated contact.

Our lending criteria, terms, conditions and fees apply to National Bank and UDC products. For home loans, where borrowing over 80% of a property's value is approved, a low equity premium on a graduated scale will apply and a registered valuer's report will be required. A copy of the Bank's Disclosure Statement under the Reserve Bank of New Zealand Act 1989 is available on request from any National Bank branch, free of charge. All package details are correct as at 1 July 2011, and are subject to change.