

tell me about...



Financial services

Being smart about your finances means you and your family can enjoy the lifestyle you want. So it makes sense to get the best available deal for financial services and to ensure your spending and saving habits support your goals in life.

But being a good money manager can be a challenge. Interest rates and services vary enormously from bank to bank. Working out a family budget is hard if you don't know where to start. And how do you plan for 10, 20 or 30 years ahead?

That's why, as part of our commitment to supporting employees inside and outside the workplace, CCANZ is helping employees with two important areas of financial services: banking and budgeting.

Banking services

CCANZ has negotiated exclusive employee packages with ANZ and National Bank that include discounted interest rates, waived fees and more on a range of common products and services. Details are outlined over the page.

You don't need to be an existing ANZ or National Bank customer to enjoy these special packages, but you do need to be a permanent CCANZ employee.

To find out more, visit your nearest branch of ANZ or National Bank, where specific people have been allocated to talk to you.

Budgeting services

CCANZ is now providing contact details for free budgeting services that can help you get your household spending under control. A trained advisor will work with you to put together a budget, develop good money management skills, reduce and remove debt and increase your savings.

These services are available throughout New Zealand. Details of your nearest budgeting service provider – along with local contact details for ANZ and National Bank – are available in the HR section of the CCANZ intranet, on company noticeboards or from the Human Resources (HR) Consultant for your functional area.

CCANZ Employee Packages

What do you need?	What is it called?	What is offered to CCANZ employees?		
		Loan amount	Interest rate discount	Loan approval fee
Home loan (family home or investment property)	ANZ Variable Rate: Home Loan Investment Loan Fixed Rate: Home Loan Investment Loan	\$50,000 to \$249,000 Over \$250,000 \$50,000 to \$249,000 Over \$250,000	0.25% 0.50% Not applicable	\$100 Not applicable \$100 Not applicable
	National Bank Variable Rate and Flexible Rate Fixed Interest Rate NB legal fee contribution may apply	Up to \$100,000 \$100,000 to \$199,000 Over \$200,000 Up to \$199,000 Over \$200,000	None 0.25% 0.5% None Up to 0.25%	None None None None None
Insurance (home, contents, car)	ANZ Home and contents together Home, contents and car together National Bank Home Loan Insurance Home, contents and car insurance (Master Cover Insurance)	10% premium discount on home insurance 12.5% premium discount on contents insurance 10% premium discount on home insurance 15% premium discount on contents insurance 25% premium discount on car insurance Extra \$30,000 death by accident cover free for 12 months One month's free cover if insured for 12 months or more		
Everyday banking or savings accounts	ANZ Control, Freedom and Thrifty accounts Serious Saver National Bank New Current Account Existing Current Account with Thoroughbred benefits (you must have total ANZ business of more than \$50,000)	Free set up and amendment for automatic payments No application fee for overdraft Bonus interest of 0.50% pa above published interest rate if contribute at least \$10 per month and maintain \$500 minimum balance No account maintenance or transaction fees for first month Monthly fee of \$5 with no transaction fees No management fee for overdrafts up to \$5000 No automatic payment or bill payment fees Interest paid on credit balances		
Credit card	ANZ Visa Classic and Designer Series MasterCard National Bank Thoroughbred Card and Gold Thoroughbred Card (available on Visa and Mastercards)	First year's annual fee waived for new approvals Debit balances transferred from another bank's credit card receive reduced interest rate for first 6 months First year's annual fee waived for new approvals		
Financial planning services	ANZ Financial Planning	Free initial consultation and 25% discount on resulting financial plan		
Fixed term investments	ANZ UDC Secured Term Investment	0.10% pa additional interest on new investments (minimum deposit \$5000)		
Car loan	ANZ UDC Standard Car Loan and No Penalty Car Loan	1.00 % p.a. discount for loans of \$5000 or more, applied to entire loan balance for life of loan		
Personal loan	ANZ Personal Loan	0.50% pa interest rate discount on new standard variable Personal Loans of \$5000 or more, applied to entire loan balance for life of loan		

* All ANZ and National Bank products and services are subject to specific criteria.