

You could also enjoy plenty of other benefits when you bank with Westpac.

- Our 'Managing Your Money' workshops and online tutorial can help you or the ones you care about learn better money management skills
- With Westpac PayTag® you can forget your wallet and make purchases under \$80 at any contactless enabled EFTPOS terminal with just your mobile phone
- Online and Mobile Banking - bank wherever you are, whenever you want
- With Salary Splitter you can automatically split your salary into up to six different Westpac accounts

We're here to help.

With approximately 160 branches and 550 ATMs nationwide, plus Online, Mobile and Phone Banking services, no matter where you are and how you prefer to bank, we'll be close at hand to help you with your personal banking needs.



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Need more information?

Please visit your local branch or give me a call.

Things you need to know: Iwi Platinum Pac is only available directly from Westpac to members of Te Ātiawa o te waka-o-Māui who have their salary credited to a Westpac account. Westpac reserves the right to review and amend these benefits annually. Please refer to the relevant brochures or the Westpac website at westpac.co.nz for detailed information on each Westpac product or service mentioned. Westpac's current applicable lending criteria apply. An additional fee or higher interest rate may apply to loans if the loan application is accepted but doesn't meet Westpac's standard lending criteria. You must be a member of Air New Zealand's Airpoints programme to be eligible to earn Airpoints Dollars™. Airpoints terms and conditions apply - see airnewzealand.co.nz/airpoints-terms-and-conditions for details.

Term Cover, Gold Term Cover and Flexicover are arranged by Westpac New Zealand Limited ("Westpac") and underwritten by Westpac Life-NZ-Limited ("Westpac Life") which is a wholly owned subsidiary of Westpac Financial Services Group-NZ-Limited which is a wholly owned subsidiary of Westpac Banking Corporation ABN 33 007 457 141, incorporated in Australia. Home, Contents, Vehicle and Boat Cover insurance is arranged by Westpac and underwritten by IAG New Zealand Limited ("IAG NZ"). None of Westpac Banking Corporation, Westpac or any member of the Westpac Group of companies guarantee the obligations of, or any products issued by Westpac Life or IAG NZ. Westpac will receive commission payments as a result of the arrangement of IAG NZ and Westpac Life insurance policies. Terms, conditions, exclusions and limits apply and more detail can be found in the relevant policy document. The availability of any insurance cover is subject to the acceptance and approval of a complete application. Any payment is subject to your claim being accepted.

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Westpac New Zealand Limited.

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Te Ātiawa o te waka-o-Māui Platinum Pac

It's time.



With Te Ātiawa o te waka-o-Māui Platinum Pac you're in for some special treatment.

Hard work deserves its rewards so we've got together with Te Ātiawa o te waka-o-Māui to create Te Ātiawa o te waka-o-Māui Platinum Pac. This means that as a member of Te Ātiawa o te waka-o-Māui, you can enjoy special treatment on almost every aspect of your personal banking.

Whether we meet you at your place or ours, we'll work together to help you achieve your financial goals. So, sit back and relax because we've got your banking sorted.

Special treatment and savings on your personal banking.

Direct credit your salary to a Westpac transaction account and you could be eligible for these great benefits.



Day-to-day banking

Ready to get your everyday banking sorted? These great deals can help:

- No monthly account maintenance fees on a Westpac Everyday account
- A Debit Mastercard® with the annual fee waived for the first two years – saving you \$10 per year (excludes Airpoints™)
- Free first issuance of a Westpac PayTag for contactless payments under \$80, linked to your Debit or Credit Mastercard®
- An additional 0.1% interest on standard Westpac rates for any online savings account



Credit cards

Keen to buy the things you need now and pay them off later? Check out our great offers on new credit cards:

- Annual account fee waived for the first two years on a Low Rate Mastercard or one of our Airpoints™ or hotpoints® Mastercards (including Platinum)†
- An additional card with the annual account fee waived for the first two years if applied for at the same time as the original card

† Excludes all World Mastercards. Lending criteria apply.



Insurance

Make sure that you and the things you've worked hard for are protected. We've got you covered:

- A 10% discount on Home, Contents, Vehicle and Boat Cover insurance premiums^
- A 7.5% discount on your Term Cover, Gold Term Cover and Flexicover life and home loan insurance premiums*

^ The discount does not apply to the Earthquake and Fire Service levies (if applicable) and GST elements of the insurance premiums.

* The discount does not apply to the policy fee on Term Cover and Gold Term Cover, or any GST elements of the insurance premiums.



Personal loans

Need some money to buy a new car or go on holiday? Or do you want to consolidate your debt to have just one easy repayment? These deals can help when you apply for a new personal loan:

- A personalised interest rate
- No establishment fee when you apply for a personal loan

Lending criteria apply.



Home loans

We can make your home buying journey a bit easier with these great deals:

- Competitive discounts off Westpac's standard published home loan interest rates (excluding special rates)
- A contribution towards your legal fees (new security required)
- No establishment fee when you apply for a Choices home loan
- No re-documentation fee if you change or renew your Choices home loan to a fixed or floating rate loan

Loan to Value Ratio (LVR) and other eligibility and lending criteria apply to all home loan lending. Discounts not available on existing fixed rate or variable rate loans.

It's time.

