

ASB Iwi Extras

for

Your Iwi/Maori organisation and ASB have got together and worked out some great offers for you and your fellow members. You'll save money on things like your everyday banking, home loans and personal finance. We'll also send you regular special offers on ASB products and services such as term investments.

Your ASB Iwi Extras base package includes:

- A 0.50% p.a. discount off ASB's variable home loan rate for 24 months.
- You may be eligible for concessions on loan application fees and an ASB contribution towards legal costs.
- Card account fee waived for the first 6 months on all new personal ASB credit cards.

We also offer packages if you are studying or starting your first job, as well as savings and retirement options to suit individual needs.

To be eligible for these great discounts you will need to have your salary or wage direct credited to an ASB transactional account. If you don't have this already, we can help you get that set up. Your Iwi/Maori organisation must also be an ASB Iwi Extras member for you to receive these great offers.

Banking to suit you.

Everyday banking.

Day-to-day banking with ASB is about choosing the account and options that work for you. And using what features you want to make the most out of your savings and investments.

asb.co.nz

Need information on money matters or help with a tricky decision? You'll find some incredibly helpful tools and resources on our website, as well as all the usual things you'd expect from a bank, like current rates and product information.

Flexible banking.

Bank the way that suits you best. Drop into your local branch, chat on the phone, or take your bank with you wherever you go by using your mobile phone or internet connection. Whatever you choose, we're here to help.

Special offers.

Take a look at our latest special offers but hurry, as they're only for a limited time.

01.

0.25% p.a. discount on all carded home loan fixed rates.

02.

Credit card account fees waived for the first 12 months on all new personal ASB credit cards.

03.

True Rewards fee waived for the first 12 months on all new personal ASB True Rewards cards.

04.

Special unsecured personal loan rate of 12.95% p.a. and a reduced establishment fee of \$125.

These special offers are available until 31 March 2015 and are in addition to the ASB Iwi Extras base package on the preceding page.

To qualify for these amazing offers:

To take advantage of these special offers (and other ASB Iwi Extras benefits) you'll need to have your main transactional banking account with us.

As you probably already know, your Iwi/Maori organisation needs to be a member of ASB Iwi Extras for you to get the benefits, so you'll need to have your Iwi/Maori organisation confirm your membership with us.

To redeem these offers you can:

- Call 0800 803 804.
- Take this flyer in to your local branch.

To find out more about your ASB Iwi Extras package or to switch to ASB, pop into your local branch or call 0800 803 804.

We may review and change the ASB Iwi Extras offer on a quarterly basis. Rates are subject to change at any time. Rates and fees are based on ASB's exclusive agreement with the Iwi/Maori organisation and are available to all members on the condition they remain a member of that Iwi/Maori organisation and have their main transactional account (including salary or wages direct credited) with ASB. All lending is subject to ASB's terms and conditions and credit criteria. You must have a minimum of 20% equity in your security property (i.e. a LVR of 80% or less) to be eligible for home loan discounts. Early repayment adjustments may apply. Terms and conditions apply to the individual products and services. Service fees and other charges may apply. ASB's current Disclosure Statement is available from asb.co.nz or any ASB branch. The special offers are in addition to the base package. The ASB Iwi Extras special offers and base package cannot be used in conjunction with any other special or discount offers provided by ASB. The discounts on fixed and variable home loan rates apply to our carded rates on new or refixed home loans approved prior to 31 March 2015.