



HEALTHY HOMES

MAKE YOUR HOME A
PLACE TO THRIVE



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If you want to check if your home is warm, dry and safe

WE CAN HELP YOU INTO A
WARMER
DRIER AND MORE EFFICIENT
HOME

Buying, building or renovating?
We've got ways to help you have a home
that's healthier, more energy efficient and
environmentally sustainable.

ANZ HEALTHY HOME LOAN PACKAGE

With an ANZ Healthy Home Loan Package, you'll find buying, building or renovating a home to 6 Homestar or higher a little more affordable, with special discounts on home loan interest rates and other great benefits.

HOW DO I GET THESE BANKING PACKAGE BENEFITS?

To get, and keep, ANZ Healthy Home Loan Package benefits, you must continue to meet the following eligibility criteria:¹

- Have a Homestar rating of 6 or higher on the home ANZ has a mortgage over for your home lending. You'll need to provide us with a copy of the following:
 - **Existing house** – your Homestar Built Certificate issued by the New Zealand Green Building Council (NZGBC) showing the rating the home has; OR
 - **New build or renovations** – your Homestar Design rating confirmation letter issued by the NZGBC. This shows the rating the home is targeted to achieve once the build is complete. Alternatively, you can provide us with a Homestar Registration Letter issued by the NZGBC confirming the plan being used on the property already has a Homestar Ready Certification. We'll check the Homestar rating once built, to confirm you achieved a Homestar rating of 6 or higher to remain eligible.
 - Be registered for the ANZ Healthy Home Loan Package with us.
 - Have your full salary or wages credited to an ANZ personal banking account.
- You can also register a New Zealand family trust if you're a non-independent trustee, or a 'look through company' if you're a director.



PACKAGE BENEFITS

ANZ HOME LOAN

Save with interest rate discounts

- Fixed rate: 0.70% p.a. discount
- Floating rate: 1.00% p.a. discount
- Flexible rate: 1.00% p.a. discount

We apply fixed rate discounts to new fixed rate periods only. Discounts are off our standard interest rates and don't apply to bridging (tideover) finance.

Fee savings

If you ask when you apply, we'll waive the Application fee. Plus, if you get a new or have an existing ANZ Flexible Home Loan, we'll waive the Monthly Account fee.

ANZ FREEDOM ACCOUNT

We'll waive the Monthly Account fee on new or existing accounts.

Transaction and non-standard fees apply.

ANZ PERSONAL CREDIT CARD

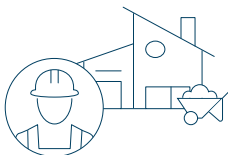
We'll waive the Annual fee (including additional card fee) on one new or existing ANZ personal credit card.

Transaction and non-standard fees apply.

TO FIND OUT MORE ABOUT ANZ BANKING
PACKAGES, SEE PAGE 15.

¹ Account eligibility, lending, and underwriting criteria, terms, conditions, fees, and exclusions apply. A free copy of our Reserve Bank Disclosure Statement is available online at anz.co.nz or at any ANZ branch.

ANZ HEALTHY HOME LOAN PACKAGE PROCESS



BUILDING OR RENOVATING

1. Confirm your architect, designer or builder can design or build your home to a 6 Homestar rating or higher. You can check nzgbc.org.nz/homestar/directory for an architect, designer or builder in your area. Alternatively, if you're buying off the plans and the property already has Homestar Ready Certification, skip to step 5.



2. Engage a Homestar Assessor. Visit nzgbc.org.nz/homestar to find a Homestar Assessor near you. Fees apply to complete the assessment and will be advised by the Homestar Assessor.



3. Your Homestar Assessor will supply your full and final building plans to the New Zealand Green Building Council.



4. If approved, the New Zealand Green Building Council will send you a Homestar Design rating confirmation letter.



8. We'll check your home has the appropriate rating once built, to confirm you remain eligible for the ANZ Healthy Home Loan Package.



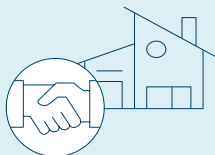
7. Once the build is complete, contact your Homestar Assessor who'll certify that the features in your Homestar Design rating confirmation letter have been fully implemented. If so, you'll receive a Homestar Built Certificate.



6. If your home loan is approved, provide your Homestar Design rating confirmation letter, or your Homestar Registration Letter to ANZ and register for an ANZ Healthy Home Loan Package.



5. Apply for an ANZ Home Loan. We'll walk you through the application process and tell you about any additional information you'll need to provide to make sure your loan is suitable and affordable for you.*



BUYING AN EXISTING HOUSE

Apply for an ANZ Home Loan. We'll walk you through the application process and tell you about any additional information you'll need to provide to make sure your loan is suitable and affordable for you.*



If you buy a 6 Homestar rated home or higher, obtain the Homestar Built Certificate from either the previous owner or from the New Zealand Green Building Council, provide it to ANZ and register for an ANZ Healthy Home Loan Package.

**ALREADY OWN A 6 HOMESTAR HOME OR HIGHER?
CALL US ON 0800 269 4663
OR VISIT US IN BRANCH TO REGISTER FOR A
HEALTHY HOME LOAN PACKAGE.**

* Our lending and security criteria, terms, conditions, and fees may apply.

A 6 HOMESTAR OR HIGHER RATED HOME
MAKES IT EASIER TO KEEP THE HOME HEALTHY
FOR YOUR FAMILY, HEALTHY FOR YOUR POCKET
AND HEALTHY FOR THE ENVIRONMENT.



WHAT IS HOMESTAR?

Developed by the New Zealand Green Building Council, Homestar is an independent national rating tool that certifies the health, efficiency and sustainability of New Zealand homes.

A 6 Homestar rating or higher means the home will be easier and more cost effective to keep warm and healthy, and can be more environmentally sustainable than a typical new house built to New Zealand Building Code.

Homestar provides a clear framework that is based on efficient space and water heating, moisture control and ventilation, lighting and daylighting, water use, waste management and materials used.

SAVE ON ENERGY AND INTEREST COSTS

A 6 Homestar home requires additional upfront investment of 1.29-1.73% depending on where you live in New Zealand. Energy savings depend on the size of your home and how you run it. One study of a 3-bedroom home in Auckland found savings of up to \$470 per year.

Combined with our Healthy Home Loan Package, which could save you around \$1,000 per annum, you could recoup the extra investment in as little as 5-7 years depending on where you live in New Zealand.

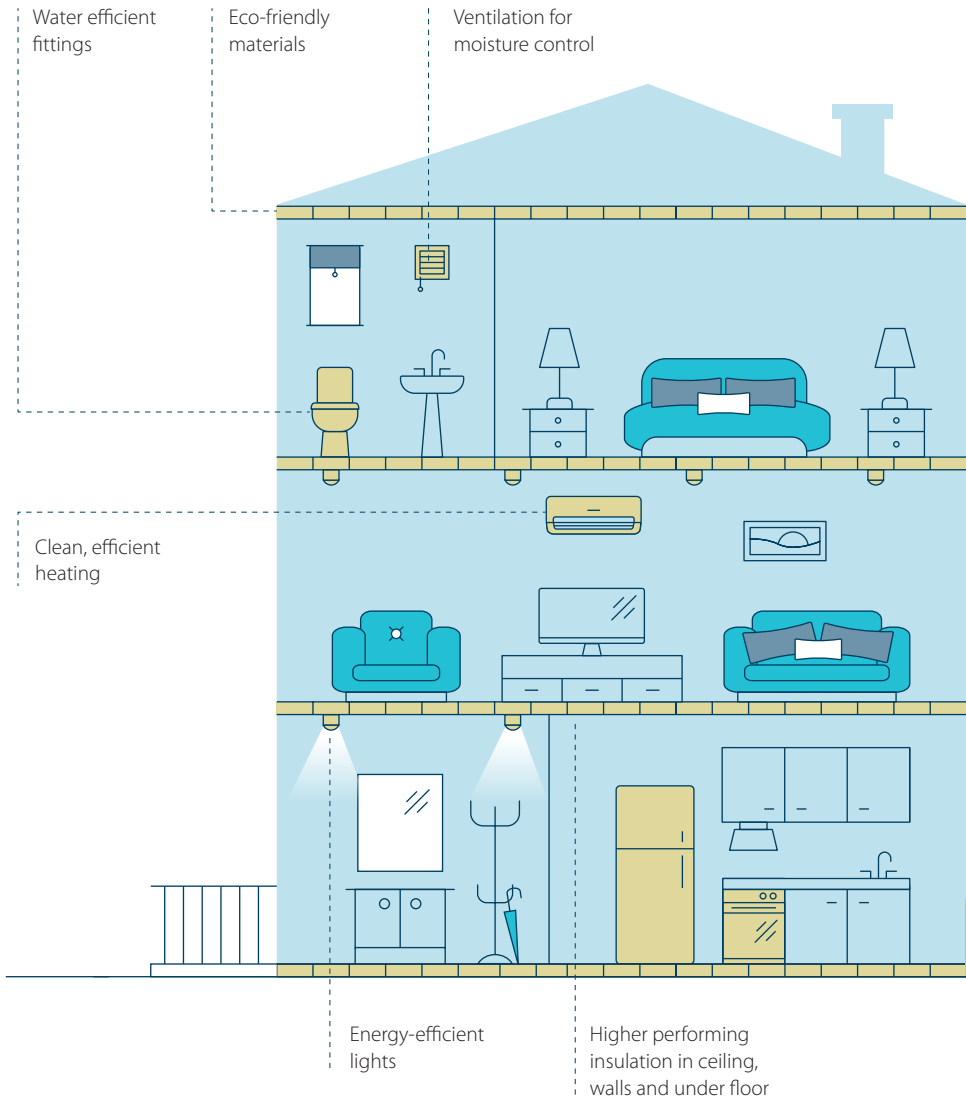
Based on an eCubed Building Workshop Ltd Homestar Value Case Study 22 May 2018 and Auckland home capital outlay of \$435,547 (excluding land). 30 year mortgage and 2 year interest rate as at 19 February 2019.

DISCOVER EVERYTHING THAT'S GREAT ABOUT HOMESTAR.
nzgbc.org.nz/homestar



Homestar is run by the New Zealand Green Building Council (NZGBC), a not-for-profit industry organisation that advocates for a sustainably built environment. Homestar was created in collaboration with government and industry stakeholders who share our objective of providing a single residential rating tool for New Zealand homes.

FEATURES OF A 6 HOMESTAR RATED HOME



Orientated for
good sunlight



Double-glazed
windows

INTEREST-FREE HOME LENDING TO WARM YOUR HOME

Interest-free home loan top ups for insulation and heat pumps, up to \$5,000 for each.

As part of our commitment to helping more Kiwis enjoy a healthier place to live, we've pledged \$100 million of interest-free lending to help warm Kiwi homes. With an interest-free home loan top up for 4 years of up to \$5,000, you can look forward to a warmer home with lower energy costs too.

You can apply for home loan top ups of up to \$5,000 for insulation and up to \$5,000 for heat pumps.

Time to call in the professionals

Even if you are the best DIYer in town, you'll still need to get the job done by a reputable installer to qualify.

If you receive a quote for, say, \$8,000, you can still apply for the home loan top up. However, only the first \$5,000 will be interest free.

Working out your repayments

To work out how much you'll need to repay for an interest-free loan, take the total loan amount and divide it over the exact period taken to repay it. For example, if you were to take out the maximum loan of \$5,000 over 4 years, your repayments would be around \$50 each fortnight.

There are no application or establishment fees for our interest-free home loan top ups, but other standard fees and charges may apply (see anz.co.nz for a full list of fees and charges).

This offer is available for a limited time only. ANZ's lending and security criteria, terms, conditions, and fees apply. An interest-free top up of up to \$5,000 for insulation and up to \$5,000 for heat pumps for each residential property that secures your home loan is available, with a maximum of four interest-free loans per customer (two per security, up to two securities). Loans must be fully repaid within four years and ANZ will not extend the loan unless there is unforeseen hardship. ANZ will only draw down the loan when you provide a quote and a confirmed installation date from a reputable installer. While ANZ wants you to be warm and cosy, we do not accept responsibility for the quality of the insulation/heat pumps or installation, so please take care selecting your insulation/heat pumps and installer.



APPLYING IS EASY

Call us on 0800 269 4663. We'll walk you through the application process and tell you about any additional information you'll need to provide to make sure it's affordable for you. Before we complete your application, you'll also need to provide us with a quote and an installation date from a reputable installer.

HOMEFIT

A sure sign your home is warm, safe and dry.

HomeFit is the straightforward way to check if a home is warm, safe and dry. You can use it to check a home you're looking to buy or rent, or if you want to know how you can improve your current home. Developed by the New Zealand Green Building Council, and proudly supported by ANZ.

There are two parts to HomeFit.

1. HomeFit online check

This free online check assesses the health of a home, based on three criteria.

- **Dry:** Is there dampness, visible mould or inadequate ventilation?
- **Warm:** How about adequate insulation, curtains and heating?
- **Safe and efficient:** Are there adequate smoke alarms and is the home water and electricity efficient?

At the end you'll get a summary of how the home performs against HomeFit standards, along with suggestions for improvement.

Online checks won't give you a HomeFit certificate – for this you'll need to get a qualified HomeFit assessor to visit the property.

2. HomeFit certification

An independent HomeFit professional will come to your home and assess how warm, dry and healthy it is. Tick all the boxes and you'll receive a HomeFit stamp that gives you, buyers or renters confidence that ventilation, insulation, heating and energy efficiency standards are all up to scratch.

It will cost approximately \$300 to get a HomeFit assessment and varies by HomeFit Assessor.

GET STARTED TODAY.
homefit.org.nz







A QUICK LOOK AT THE FINER DETAILS

What you need to know about an ANZ Banking Package.

OUR TERMS AND CONDITIONS

How does ANZ apply banking package benefits?

Once you're registered and we've checked you're eligible, we'll start applying the benefits to applicable accounts, products, and services you already have – it may take a day or so. We'll also apply the benefits to some new accounts, products, or services you get.

Here's some key things to know:

- You may only be able to get some accounts, products, and services the benefits apply to if you meet account eligibility, lending, or underwriting criteria and other terms, conditions, and exclusions. This is the case even if you're registered and eligible for the banking package.
- We'll record when you registered with us and we don't apply benefits back to when you may first have become eligible for a banking package. We start applying them once we've recorded your registration and checked you're eligible.
- We only apply benefits if you're the account owner – we won't apply benefits to accounts, products, or services unless held jointly with you.

- You will need to ask us to apply the benefits for some specified new types of accounts, products, or services you get. See 'ANZ Healthy Home Loan Package benefits' on page 3 for which benefits you need to ask us to apply.
- Benefits aren't exclusive to you – we sometimes offer them to the public. If we make specials or limited-time offers on accounts, products or services available publicly, you can apply for these too – but if you do, you won't also get the banking package benefits on those specific accounts, products, or services.
- We may not apply benefits to accounts, products, or services you applied for through a broker and you can't transfer benefits or exchange them for cash.
- If for any reason you didn't get a benefit and you believe you've registered and are eligible, let us know as soon as possible.

When would I stop receiving benefits?

We may remove benefits if any of the things under 'How do I get these ANZ banking package benefits' on page 2 stop, or we decide to stop offering the banking package. For example, we may stop offering a banking package if our agreement to provide a banking package for an employer or association ends.

We'll let you know at least 14 days before removing benefits or stopping the banking package.

What if I become eligible for a different ANZ banking package?

If you're eligible for a different banking package, for example you've changed roles or employers, you'll need to register for that new banking package. If you register for more than one banking package, we'll choose which applies.

Can the benefits or these terms change?

Yes, but we'll let you know at least 14 days before any changes take effect.

SOME GENERAL THINGS

See our General Terms and Conditions or our Privacy Statement on anz.co.nz for how we collect, use, and disclose information about you. We may also confirm that you're eligible for a banking package, including by checking your full salary or wages is credited from your employer to your ANZ account if needed. If your employer or association ask, we can also tell them if you're receiving banking package benefits.

TAKING THAT NEXT STEP

An ANZ Home Loan Coach will help you to apply for a home loan. You're in control, because how you apply is up to you:



0800 269 4663



Visit anz.co.nz/homeloancoach



Book an appointment with an ANZ Home Loan Coach at any branch



Arrange for an ANZ Mobile Mortgage Manager to visit at a time that suits you at anz.co.nz/mmm

Lending criteria, terms, conditions, and fees apply. A copy of terms, conditions, fees and our Reserve Bank Disclosure Statement are available at anz.co.nz or a request for a copy can be made at any ANZ branch. The contents of this brochure are subject to change.

This material is for information purposes only. Its content is intended to be of a general nature, does not take into account your financial situation or goals, and is not a personalised financial adviser service under the Financial Advisers Act 2008. It is recommended you seek advice from a financial adviser which takes into account your individual circumstances before you acquire a financial product. If you would like to speak to an ANZ Authorised Financial Adviser, please call 0800 269 296.

This brochure is current as at August 2020 and the details in it are subject to change.

