

# Mates Rates Package.

From your  
friends at  
Kiwibank.

**Kiwi  
bank.**

**It's  
Ours.**



## Join Kiwibank today and while you're a Mates Rates member, you'll get even better value banking.

### Check out what you'll get:

- **Everyday Accounts** – Choice of everyday accounts, with no EFTPOS Global fees.
- **Home Loans**
  - 0.25% p.a. off our standard fixed rates (excludes special offers and one-offs).
  - 0.50% p.a. off our standard variable rate (excludes revolving home loans and offset mortgage).
  - One-off contribution of up to \$400 towards legal costs and other expenses. This is in addition to our refinancing package.
- **Overdrafts** – Application fee waived.
- **Term Deposits** – Choose any standard term deposit and earn the top tier interest rate for that particular term on deposits of \$1,000 or more (normally you'd need a deposit of \$10,000 to earn the top tier rate!).
- **Credit Cards**
  - 3% off the standard purchase and cash advance interest rates on our Low Rate MasterCard® or MasterCard Gold cards OR
  - 50% off the annual account fee for any of our Air New Zealand Airpoints credit cards.
- **Visa Debit Card** – \$10 annual fee waived every year you are a Mates Rates member.
- **Loaded™ for Travel Card**
  - 'Loaded™ for Travel' card – set up fee waived.
- **Personal Loans** – \$240 establishment fee waived and discounted interest rates.
- **Passport Photos** – 15% off passport photos.

### Everyday accounts

Our everyday accounts offer great value. With Free Up, you won't pay account management or electronic transaction fees.

Plus, being a Mates Rates member you'll:

- get the 40c fee per EFTPOS transaction waived on the Now Pay as you go account.

### Home loans

Mates Rates members will get a great home loan deal with:

- 0.25% p.a. off our standard fixed rates (excludes special offers and one-offs)
- 0.50% p.a. off our standard variable rate (excludes revolving home loans and offset mortgage)
- a one-off contribution of up to \$400 towards legal costs and other expenses. This is in addition to our refinancing package (see details and conditions at [kiwibank.co.nz](http://kiwibank.co.nz)).

If you're already a Kiwibank Home Loan customer and have a fixed rate loan, you're eligible for the fixed rate discount when you refix your loan.

### Overdrafts

An overdraft is a convenient backstop if you need some extra funds between pay days. As a Mates Rates member you'll get the application fee waived.

### Term Deposits

If you're looking at locking some money away, our Term Deposits could be worth your while. Choose any standard term deposit and earn the top tier interest rate for that particular term on deposits of \$1,000 or more (normally you'd need a deposit of \$10,000 to earn the top tier rate!).

### Credit cards – we've got the card for you!

#### Air New Zealand Airpoints credit card

It's designed to maximise your ability to earn Airpoints Dollars™. So your petrol, groceries, even your daily coffee can get you closer to your travel goals faster.

- Choose from Low Fee, Standard or Platinum
- Earn Airpoints Dollars every time you use your card for eligible spend
- Earn even more Airpoints Dollars when you spend directly through Air New Zealand
- Your Airpoints Dollars won't expire as long as you have a current Airpoints credit card
- From the date your card is issued get two complimentary single entry Koru Lounge passes each year when you spend \$20,000 on the Airpoints Standard card, or for every \$20,000 spent in each year on the Airpoints Platinum card
- Get complimentary overseas travel insurance, Koru membership discounts and earn Status Points with the Airpoints Platinum card

- Access to exclusive cardholder monthly prize draws for Airpoints Dollars.



### Low interest rate credit cards

If you're about saving money, one of our low interest cards could be perfect for you.

**Low Rate MasterCard®** – The card that costs you less, with a great everyday low interest rate.

**MasterCard Zero** – Our card with no account fee.

**MasterCard Gold** – A lower interest rate card with added benefits like higher credit limits and complimentary overseas travel insurance.

**As a Mates Rates member you get 3% off the standard purchase and cash advance interest rates on our Low Rate MasterCard® or MasterCard Gold cards or 50% off the annual account fee for any of our Air New Zealand Airpoints credit cards.**



### Visa Debit Card

Link a Visa Debit Card to your accounts to buy stuff using EFTPOS or payWave in-store, online, over the phone, or overseas using your own money. We'll waive the \$10 annual fee.



### Loaded™ for Travel Card

The Loaded™ for Travel Card is a prepaid Visa card you can load with multiple currencies. Load it when the exchange rates look good, then shop in local currencies overseas.



### Keep your money safe

- Keep your money safe by not carrying cash
- Shop in confidence with Visa's Zero Liability policy protecting you from any unauthorised use of your card
- Grab the best online deals by shopping with a Visa card that's not linked to your bank account

### Keep your money accessible

- Use it just like a credit card anywhere Visa is accepted worldwide and withdraw cash at over 2 million ATMs
- Load money when it's convenient for you, and reload again and again whether you're at home or on the go

### Keep your spending under control

- Spend your own money and avoid paying any nasty interest fees or penalties
- Lock in exchange rates when they look good on up to 11 currencies
- Pay no currency conversion or foreign exchange rate fees when spending in local currency loaded on your card

As a Mates Rates member we'll waive the set up fee on the Loaded™ for Travel card.

Use the promo code STAFF in store, online and on the internet banking application form to get the discount for the Loaded™ for Travel card.

### Personal and car loans

If you're looking to consolidate your debt, buy a car or get a personal loan for that big ticket item, you'll get:

- 1% off the standard interest rate (excludes specials) for Personal Loans and Car Loans
- 13.95% Personal Loan rate if you have a Home Loan with Kiwibank
- \$240 establishment fee waived.

To apply call 0800 54 94 54. Remember to tell them that you're a Mates Rates member so you can get our great member rates.

### Passport Photos

As a Mates Rates member you'll get 15% off passport photos. Use promo code STAFF in store to get the discount on passport photos.

## Ways to bank with us

There are lots of great ways to bank with us – online, on the move or face-to-face – bank however you want, whenever you want.

### On the internet

Manage your accounts online with Kiwibank Internet Banking. You can:

- message your Online Relationship Manager
- rename your accounts to whatever you want, like “Don’t spend this!”
- make international payments
- open new accounts or investments and apply for credit cards or loans

### On your phone

Our iPhone and Android apps have loads of features:

- check balances, transfer money, make payments. Easy, fast, intuitive.
- view balances without having to log in.
- message your Online Relationship Manager and receive alerts when they reply.
- do your business on the go. View, authorise or delete upcoming payments, including batch and multiple payments.
- safe, secure, and backed by our internet banking guarantee.
- log in with a four digit PIN or by securely using your fingerprint on compatible devices

If you don’t have a smartphone you can:

- use your regular internet banking details to log in to mobile banking
- use TXT banking, TXT and email alerts – and we still have phone banking from any touchtone phone. Service fees apply.

## Specialists when and where you need them

### Home loan specialists

Need help with options, information and approvals? Ready to refinance or just looking for advice? Whether you’re a first-time buyer or an old hand at home-owning, we can help.

Our Mobile Mortgage Managers will come and see you at home – or you can make an appointment to see a banking consultant at your local Kiwibank.

### Wealth Advisers

Need some help to grow your money? Our Wealth Advisers can help you figure out the best mix of investments for your financial future.

To make an appointment with a Mobile Mortgage Manager or Wealth Adviser, call 0800 629 008 or book online at [Kiwibank.co.nz](http://Kiwibank.co.nz).

## How do I sign up?

### Keen to join Kiwibank?

Call 0800 629 008, visit your local Kiwibank or apply online. Remember to tell them you’re a Mates Rates member so you can take advantage of these great benefits!

If you’re visiting your local Kiwibank you’ll need to bring in some ID. You can bring either:

- your New Zealand Passport, or
- your New Zealand driver’s licence and a credit or ATM/EFTPOS card from another bank with your name and signature on it.

You’ll also need to bring a bank statement or utility bill (no more than 6 months old) printed with your name and address.

If you don’t have these forms of ID, please go to [kiwibank.co.nz/id](http://kiwibank.co.nz/id) to find out what else you can bring.

Make sure you also have proof that you’re a Mates Rates member such as your membership ID card.

### Already with Kiwibank?

To make sure you’re getting the discounts you’re entitled to, simply visit the member benefits page of your organisation’s website and complete the online registration form.

### Eligibility

You can apply for the Mates Rates banking package if you’re an active member of an eligible organisation, or a permanent, full or part-time employee with an eligible employer.

By signing up to this banking package, you give Kiwibank permission to share your name, IRD number, member ID or staff ID number with your organisation to confirm you are an eligible member or employee. You’ll also need to have your salary credited to a Kiwibank account in your name.

The Mates Rates banking package is available on personal accounts, but not on non-personal accounts, including business banking and trust accounts.

If you leave your eligible organisation, the banking package benefits can be removed immediately or, where the benefit is for a term, at the expiry of that term. For example, if you have a home loan rate fixed for three years and you leave five months into the fixed term, the discount will continue until the end of the three year term.

The banking package is available on joint accounts, but not business banking accounts. The qualifying member/employee must be loaded as the primary account holder for the discounts to apply.

**Kiwibank may change the benefits or discounts available under this Package by providing you 14 days’ written notice.**

## Important Information

**Everyday accounts (including Free Up and Now Accounts)** – Kiwibank's terms and conditions and fees apply, and are available from your local Kiwibank or at [kiwibank.co.nz](http://kiwibank.co.nz)

**Free Up** – If you open a Free Up account, you agree to receive your statements online or by email. Free Up is not available to companies, trusts or organisations. Limits apply to phone banking. Kiwibank's terms and conditions and fees apply, and are available from your local Kiwibank or at [kiwibank.co.nz](http://kiwibank.co.nz)

**Visa Debit Card** – The Visa Debit Card is not available on all accounts. Kiwibank's terms and conditions and fees apply, and are available from your local Kiwibank or [kiwibank.co.nz](http://kiwibank.co.nz)

**Air New Zealand Airpoints credit card** – Kiwibank Limited is the issuer of the Airpoints credit card. Kiwibank's lending criteria, terms and conditions and fees apply. Interest rates are subject to change.

MasterCard and the MasterCard brand mark are registered trademarks of MasterCard International Incorporated.

Air New Zealand's Airpoints programme terms and conditions apply, visit [airnz.co.nz/airpoints](http://airnz.co.nz/airpoints) for details. Airpoints Dollars is Air New Zealand's registered trademark and is Air New Zealand's Airpoints programme currency.

Eligible spend on your Airpoints credit card do not include the following: fees or interest, balance transfers, credit card repayment insurance, gambling chips, money orders, travellers cheques or foreign currencies in cash, cash advances or cash withdrawals made from an ATM or any transaction that is reversed, refunded or charged back.

**Term Deposits** – Term Deposit terms and conditions apply, and are available from your local Kiwibank or at [kiwibank.co.nz](http://kiwibank.co.nz)

**Loaded Cards** – Loaded™ for Travel cards are issued by Kiwibank Limited. Kiwibank Limited's Disclosure Statement is available from your local Kiwibank or [www.kiwibank.co.nz](http://www.kiwibank.co.nz). Loaded™ for Travel cards are only available for purchase by persons in New Zealand and are not offered to any persons outside New Zealand. The Kiwibank "Loaded" names, logos and related trade marks and service marks are owned by Kiwibank Limited. Terms and conditions apply to the use of your Loaded™ for Travel card, and are available at [www.loadedfortravel.co.nz](http://www.loadedfortravel.co.nz).

**Credit Cards, Home Loans and Overdrafts** – Interest rates are subject to change. Kiwibank's lending criteria, terms and conditions, and fees apply.

**Personal and car loans** – Personal Loans and Car Loans are provided by Latitude Financial Services Limited ("Latitude"). Kiwibank receives a commission for referring a personal loan to Latitude. Latitude's lending criteria, terms and conditions, and fees apply.

**Complimentary Overseas Travel Insurance** – Important terms, conditions and exclusions are set out in the Travel Insurance for Kiwibank Credit Cards policy wording available at [kiwibank.co.nz](http://kiwibank.co.nz).

This insurance is provided by TOWER Insurance Limited and TOWER Insurance Limited is solely responsible for any claims under the policies. Kiwibank Limited (including its related companies) does not guarantee the obligations of, or any products provided by TOWER Limited or its related companies. Kiwibank Limited may receive a commission on any policy it arranges.