

ASB's Natural Products NZ WorkExtras Base Package

Natural Products NZ and ASB have got together and worked out some great offers for you and your business to help you succeed. You'll save money on your everyday personal banking and home loans, as well as our Visa Business credit card, business loans and internet banking for businesses.

Personal banking specials so you're looked after personally

- A 0.50% p.a. discount off ASB's variable home loan rate for 24 months (subject to a minimum of 20% equity).
- You may be eligible for concessions on loan processing fees and an ASB contribution towards legal costs.
- Credit card account fee waived for the first 6 months on all new personal ASB credit cards. After 6 months our standard credit card account fees will apply. These fees are subject to change at any time, our current standard fees are available on asb.co.nz.

A business banking package to help you do business smarter

- Preferential negotiated margins on ASB's business fixed and variable loans.
- Credit card account fee waived for the first 6 months on all new ASB Visa Business and Visa Business Rewards credit cards. After 6 months our standard credit card account fees will apply. These fees are subject to change at any time, our current standard fees are available on asb.co.nz.
- FastNet Business, our multi-user online banking platform for businesses that have outgrown FastNet Classic, at just \$9.50 per month for the first 12 months (normally \$30 per month).

Extra 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 of ASB's carded home loan fixed rates.

Subject to a minimum of 20% equity.

02.

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

After 12 months our standard credit card account fees will apply. These fees are subject to change at any time, our current standard fees are available on asb.co.nz.

03.

True Rewards fee waived for the first 12 months on all new ASB Credit cards enrolled with True Rewards.

After 12 months our standard True Rewards fees will apply. These fees are subject to change at any time, our current standard fees are available on asb.co.nz.

04.

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

These extra special offers are available until 31 December 2015 and are in addition to the base Natural Products NZ Base Package on the preceding page.

We've got all your business banking needs covered

ASB is a full service business bank catering to the needs of small domestic businesses through to large international enterprises. Our range of services spans from day to day business accounts, credit cards and merchant services, through to more complex receivables management, foreign currency risk management and global markets. Whatever your business needs, we can help. Simply ask to be referred to a specialist.

To be eligible for these great discounts you'll need to have your main transaction banking (i.e. with salary, wages or business income direct credited) with ASB. Take advantage today, call ASB on 0800 272 222 or take this flyer into your local branch.

We may review and change the ASB WorkExtras offer on a quarterly basis. Rates are subject to change at any time. Rates and fees are based on ASB's exclusive agreement with Natural Products NZ and are available to all Natural Products NZ members on the condition they remain a member of Natural Products NZ 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. A loan processing fee of \$400 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 quarterly offers are in addition to the base package. The ASB Natural Products NZ WorkExtras offers and 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 December 2015.