



We've picked out some of our best business banking deals – just for JANZ/NZRA members.



Being part of the Jewellery Association (JANZ) and the New Zealand Retailers Association (NZRA) has some special benefits.

Westpac has developed a range of preferential banking deals in partnership with JANZ/NZRA, aimed at giving you the best value across your business, merchant and personal banking.

Choose from our services and JANZ/NZRA member savings to tailor a banking package to suit the needs of you and your business.

We'll help you save money on your fees and give you financial advice and support to help your retail business thrive.



Proud sponsor of



## Benefits for your business

- 1. Cheaper credit card processing**
  - for face-to-face electronic processing\*
    - 1.30% rate if the average transaction size is greater than \$300
    - 1.33% rate if the average transaction size is greater than \$150
    - 1.57% rate if the average transaction size is between \$0 and \$150
  - preferential rates to process manual Zip Zap Vouchers, mail, telephone or ecommerce based transactions.\*

\*Establishment fee and minimum monthly service charges apply.
- 2. Make savings when you lease an EFTPOS terminal from us**
  - with specially discounted member prices for terminal leasing.
- 3. Save on day-to-day banking fees** – a Business Transact Account with a;
  - 20% discount on transaction fees
  - 20% discount on cheque clearance and cash handling fees.
- 4. Save on business lending** with a discount on business loan establishment fees.
- 5. A BusinessPLUS Gold MasterCard** for your business spending, that earns you rewards with Westpac hotpoints® and;
  - pay no annual account fee for the first year
  - keep on saving in future years with a discounted annual account fee.
- 6. Equipment finance to purchase capital equipment or even vehicles**
  - with no loan establishment fee.
- 7. Business Risk Insurances**
  - a free consultation with a Business Risk Adviser
  - 7.50% discount on Life, Total and Permanent Disability and Trauma cover for Term and Gold Term Cover.

## Benefits just for you

- 1. Save on the cost of a personal loan with;**
  - no establishment fee
  - a discount off our standard interest rates.
- 2. Savings on your Westpac Choices home loan with;**
  - no establishment fee
  - no redocumentation fee if you change your Choices home loan to a fixed, capped or floating rate loan
  - a discount off our standard home loan interest rate, depending on your loan amount and your loan type.
- 3. A Westpac Standard or Gold hotpoints® credit card\*** for your personal spending with;
  - no annual account fee and free hotpoints® membership for the first year
  - no additional card fee for the first year if the additional card is requested at the time of card application.

\* Excludes Westpac Low Interest MasterCard and Westpac's Business MasterCards.
- 4. Save on insurance premiums with;**
  - a 10% discount on your home, contents, vehicle and boat insurance premiums\*
  - a 7.50% discount on your life and home loan insurance premiums.

\* The 10% discount does not apply to the Earthquake and Fire Service levies and GST elements of the insurance premiums.
- 5. A unit trust or retirement plan** with no initial entry charges.

Note: These personal banking benefits are only available to sole traders, or to directors or principal shareholders of an organisation that remains a member of the Jewellery Association of New Zealand, a specialty trade group of the New Zealand Retailers Association. Other service fees still apply.

## We can also help you to

- 1. Monitor and manage your business banking online.**

Westpac's Business Online Banking is perfect when you need more than one person to view, set-up and authorise transactions and bulk payments online. You can also import and export transactions to other software packages, so it's simple to analyse spending and monitor cashflow.
- 2. Save in your personal banking.**

Choose from our range of competitively priced everyday banking options, depending on how you do your banking, how much total personal business you have, and your preferred fee structure.

# Shopping around for a business bank?

Take advantage of these special deals by calling **0800 177 677** or email us at **member.info@westpac.co.nz** and we'll help you get started.

### Not currently with Westpac?

**No problem** – we'll help you switch your business and personal banking from your current bank and take care of details like automatic payments and direct debits.

**Things you should know:** Westpac Association Package terms and conditions apply. Please refer to the relevant brochures or the Westpac website for detailed information on each Westpac product or service mentioned. Westpac's current lending criteria apply. Other fees may apply. An additional fee or higher interest rate may apply to loans if the loan application is accepted but does not meet the standard lending criteria. The business banking benefits of the Association Package apply to each store or business that is a paid member of the association referred to in this flyer. The personal banking benefits of the Association Package are only available to sole traders, or to directors or principal shareholders of an organisation that remains a member of the association referred to in this flyer. The information in this flyer and the terms and conditions for Association Package may vary from time to time. A sponsorship, marketing and events fee is paid to the New Zealand Retailers Association. You can get a copy of the current disclosure statement for Westpac New Zealand Limited and the investment statement for any securities for which an investment statement is required from any Westpac branch in New Zealand free of charge. Neither Westpac Banking Corporation ABN 33 007 457 141 (New Zealand division), Westpac New Zealand Limited, nor any member of the Westpac Group (including BT Funds Management (NZ) Ltd) guarantees the performance or return of any Unit Trust, Retirement Plan portfolio or the repayment of capital. hotpoints® is a registered trademark of Westpac Banking Corporation. Credit card Conditions of Use and hotpoints® terms and conditions apply. Westpac Term Cover (life insurance) and Flexicover (home loan insurance) are underwritten by Westpac Life-NZ Limited, 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 (New Zealand division). Westpac Life-NZ Limited complies with the Practice Standards of the Investment, Savings and Insurance Association NZ Inc. Home, Contents, Vehicle and Boat Cover insurance is arranged by Westpac and underwritten by Lumley General Insurance (N.Z.) Limited. Neither Westpac New Zealand Limited nor any member of the Westpac Group guarantees the obligations of Westpac Life-NZ Limited or Lumley General Insurance (N.Z.) Limited. Terms, conditions and exclusions apply to all insurance cover mentioned and can be found in the relevant policy documents.

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