

Osteopaths New Zealand Incorporated

**YOU & BNZ PARTNERS**  
A RELATIONSHIP FOR SUCCESS

August 2013

# OSTEOPATHS NZ - BANKING PACKAGE

## BNZ Partnering with Osteopaths NZ

The BNZ is pleased to have partnered with the Osteopaths New Zealand Incorporated.

Following are details of a Business and Personal Banking package exclusively for members of the incorporation.

Wayne Luxton, Partner Commercial for the BNZ is the first point of contact for the package, simply contact Wayne and he will arrange for a local Business Partner to meet with you to discuss how this package can help you be good with money.

**Wayne Luxton**

Phone (06)-3481602

Email [wayne\\_luxton@bnz.co.nz](mailto:wayne_luxton@bnz.co.nz)



## WHY CHOOSE BNZ PARTNERS?

- Supporting New Zealand business
- Contributing to local communities
- We're innovative in what we do
  - INFINZ
  - Canstar
  - Global Private Banking Awards 2012
- We are socially responsible
  - Carbon neutrality
  - Fair trade



## WHY BNZ PARTNERS?

- Local decision making
- Dedicated Specialists
- Available to use Partners Centre network
- Foster business growth
  - BNZ Growth Programmes - NZTE accredited\*
  - Partnership with Icehouse



\*Course fees may apply

## WHY FOCUS ON HEALTH?

### At BNZ we understand the health sector is:

- A growing industry vital to the NZ economy
- Constantly evolving as funding and demographics change
- Led by high achieving professionals who are time pressured

This is why we have created a Health team who focus on your financial health.



# A BANK THAT WORKS LIKE YOU DO

There are times when it is necessary to refer your patient to another specialist.

## BNZ operates the same...

- Your banking requirements are typically handled by your Health Partner
- Like you, sometimes we call upon our network of specialists to ensure you receive the right banking advice at the right time

## Growing with you

- You are at the centre of everything we do
- Specialists to support all your banking needs
- With you at every stage



# OSTEOPATHS NEW ZEALAND INC

## 330 OSTEOPATHS

- **Personal - Banking Offer**

- Association's package

- **Practice - Banking Offer**

**A Transactional Banking package to meet the needs of your practice:**

- Discounted Total Business everyday transaction account
- Preferential Merchant Services Fee rate for the processing of Visa and MasterCard transactions via EFTPOS
- Convenient, fast and secure access to Internet Banking for Business
- Working Capital and Business Term Finance based on standard lending criteria



# PARTNER PRACTICE - BANKING PACKAGE

## Everyday Business Banking

### Total Business

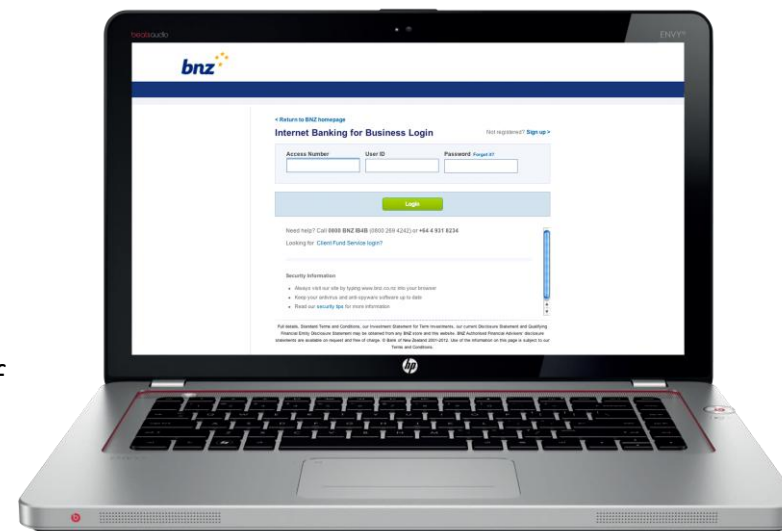
An everyday transaction account that tailors your account fees to your banking requirements, and provides easy access to your money. You pay the same fee each month\* so you have one less thing to worry about.

- With Total Business you are charged one set monthly fee that includes all of your transactions and service fees\*\* This set fee will encompass up to a 50% discount off normal standard transaction fees.
- Your BNZ Partner will work with you to understand your banking requirements and discuss your account fees.
- Annual/Regular reviews of your accounts will ensure that your transactional accounts continue to meet your requirements.

### Internet Banking for Business (IB4B)

You will have 24 hour access to our internet banking solution, IB4B for easy business money management. With IB4B, you can:-

- Review and print account balances or specific transactions.
- Make payments to New Zealand bank accounts.
- Transfer funds between your BNZ accounts
- Import files saved from an accounting package, or create a reusable list of direct credits for regular payments such as payroll and bills.
- Make international payments



\*A 'month' refers to the period from the last business day of the previous month to the second to last business day of the current month.

\*\*Other fees may apply. A formal agreement will be provided by your Partner. Please see our Business Account and Service Fees brochure for other fees that may apply.



# PRACTICE - BANKING PACKAGE

## EFTPOS and credit card processing

### Merchant Facility

As a Southern Cross Primary Care Partner practice you will benefit from a preferential merchant service fee rate for the processing of EFTPOS, Visa and Mastercard card present transactions.

The rate applicable will be based on the monthly volume of Visa/Mastercard sales for the period:-

Monthly Volume	Rate
\$25,000 +	1.60%
\$10,000 - \$24,999	1.65%
\$5,000 - \$9,999	1.70%
0 - \$4,999	1.75%

All standard merchant facility establishment fees are waived (usually \$100)

*BNZ's payment solutions are provided pursuant to a merchant services facility to be entered into between BNZ and each SCPCPP. Fees, charges and conditions will apply. Above rates are subject to change. All merchant services are offered subject to BNZ's merchant assessment process and to BNZ's Merchant Terms and Conditions.*



# Osteopaths New Zealand Incorp

## Your Association Benefits Package from BNZ

### BNZ Your Association Benefits

Home loans	Fixed home loans – get a 0.20% discount on the advertised fixed home loan interest rate for the length of your fixed term. This is available on all new or rolling fixed home loans. Variable home loans – get 0.25% off the Standard Home Loan variable rate. Receive up to \$1000 towards legal/valuation costs when purchasing a new home. We'll also waive establishment fees.
Credit cards	We'll waive the annual account fee for the first 12 months on all new credit cards <sup>1</sup> , including BNZ Lite Visa, All Blacks MasterCard® and GlobalPlus <sup>2</sup> . In addition get \$25 bonus Airpoints Dollars™ when you get a new GlobalPlus card <sup>2</sup> .
Personal loans	No loan facility fee and low interest rates (in line with our YouMoney <sup>3</sup> tertiary product).
Term deposits	Earn a competitive rate of interest.
Transaction accounts	Open a MyMoney or YouMoney <sup>3</sup> transaction account and we'll waive the \$5 monthly base fee for as long as you are a member of, or work for the eligible organisation. With YouMoney you'll get access to our new way of banking that works like your brain does. Plus you can drag and drop money, personalise your account with names and pictures and use predictive search to find past transactions quickly.
Insurance <sup>4</sup>	LifeCare – Up to 38% discount when you take a LifeCare Insurance cover for an amount over \$150,000. PremierCare – If Contents and one or more policies of Home, Vehicle, or Boat are taken, you will be entitled to a 10% package discount. Also, get 1 FlyBuys point for every \$20 premium <sup>5</sup> .
Bonus offerings	BNZ is the only bank to offer FlyBuys Points <sup>5</sup> with various credit card, insurance and home loan options. Take out any three Bank of New Zealand products and you could get the additional bonus offerings of: <ul style="list-style-type: none"> <li>• Flexi Debit Visa Card – account fee waived for the first 12 months</li> <li>• Plus, 100 FlyBuys Bonus Points<sup>5</sup></li> </ul>

### Some things to note

There are a few conditions on the BNZ Your Association Benefits offer:

1. You must be a current member or employee of an eligible organisation.
2. Your salary/wages must be direct credited to a BNZ account.
3. The package is reviewed at an organisation level every six months and can be altered or removed at any time at the discretion of BNZ.
4. This cannot be used in conjunction with any other offer.

BNZ lending criteria applies. A Low Equity or Low Doc interest rate premium may apply. Not available for business purposes. Account opening criteria apply. Full details, TotalMoney and Standard Terms and Conditions, current Disclosure Statement, Investment Statement for Term Investments and Qualifying Financial Entity Disclosure Statement may be obtained from any store or [bnz.co.nz](http://bnz.co.nz). Our Credit Card lending criteria and account fees apply. MasterCard® and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

1. After the first 12 months, the prevailing annual account fee applies. 2. Air New Zealand Airpoints™ programme Terms and Conditions apply. Visit [airnewzealand.co.nz](http://airnewzealand.co.nz) for more details. 3. YouMoney Terms and Conditions and fees apply. YouMoney is only available for individual and joint accounts. Each YouMoney account must be able to be operated by one signatory under the account operating authority. 4. Cover under LifeCare Insurance and PremierCare Contents, Home, Vehicle and Pleasurecraft Insurance policies are subject to the terms, conditions and exclusions contained in the respective Policy Documents and Schedules. LifeCare is underwritten by the Insurer, BNZ Life Insurance Limited (BNZ Life), and is not an obligation of the distributor, BNZ. PremierCare Contents, Home, Vehicle and Pleasurecraft policies are underwritten by the Insurer, IAG New Zealand Limited (IAG NZ) and is not an obligation of the distributor, BNZ. The obligations of BNZ Life or IAG NZ are not guaranteed by its related companies, including National Australia Bank Limited and BNZ, or any other parties. BNZ arranges LifeCare Insurance as an agent for BNZ Life and arranges PremierCare Contents, Home, Vehicle and Pleasurecraft Insurance as an agent for IAG NZ and BNZ receives a commission on any policies arranged through it. 5. Fly Buys terms and conditions apply. BNZ (and its related companies) does not guarantee the redemption of Airpoint Dollars or Fly Buys points or that Airpoint Dollars or Fly Buys points will continue to be offered for products and services provided by them. For Fly Buys terms and conditions visit [flybuys.co.nz](http://flybuys.co.nz).

## **THINGS YOU SHOULD KNOW**

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Further details of BNZ Markets products and services are contained in BNZ's Product Disclosure Statement, a copy of which can be obtained, free of charge, by contacting your BNZ Partner.

BNZ uses Aon New Zealand as its insurance specialist partner to provide specialist commercial insurance advice to our clients. Aon New Zealand is a leading insurance broker and is registered as a financial services provider under the Financial Services Providers (Registration and Disputes Resolution) Act 2008. If insurance cover is arranged by Aon they will advise you of the relevant underwriter. BNZ may receive a commission from Aon for introducing you to their broking services. Neither BNZ, nor any of its related companies, guarantees or accepts liability in respect of this insurance or any advice provided by Aon.