



If you're a member of the Restaurant Association, **it pays to bank with us.**

We're always looking for ways to help Restaurant Association members. That's why we've developed a range of special deals for your business and personal banking.

A low cost everyday banking package for your business:

- A daily transaction account with discounts on account fees
- A business savings account to plan for tax and large purchases
- A competitive merchant service fee
- A business credit card with no annual fee and reward points

Personal banking benefits for you:

- Saving accounts with bonus interest for members
- Annual fee waivers on a range of credit cards
- Discounts off standard home loan rates
- Discounted Home, Contents and Life insurance

Take advantage of these special banking deals today.

Call us on **0800 177 677** or email us at member.info@westpac.co.nz and we'll help get you started.



The Westpac Platinum Association Pac benefits (Association Package) are available directly from Westpac to members of the Restaurant Association, who have signed an Association Package Agreement with Westpac. The Restaurant Association may receive remuneration from Westpac in the form of a commission or a marketing, sponsorship and/or advertising fee for promoting this Association Package to their members. Westpac reserves the right to review and amend these benefits annually. Association Package discounts are not available in conjunction with other advertised offers. Please refer to the relevant brochures or the Westpac website at westpac.co.nz for detailed information on each Westpac product or service mentioned. You can get a copy of the current disclosure statement for Westpac New Zealand Limited online at westpac.co.nz or from a Westpac branch in New Zealand free of charge. The information in this brochure does not take your particular financial situation or goals into account.

Business Terms and Conditions
Eligibility Criteria: To qualify for the business benefits of the Association Package, your business needs to be a paid member of the Restaurant Association, have a Business Transact Account and three other Westpac products or services offered above as part of the business banking benefits for the Restaurant Association, and have your business income paid into the Business Transact Account.

Personal Terms and Conditions
Personal Banking Eligibility Criteria: The personal banking benefits of the Association Package are available to either individuals who are paid members of the Restaurant Association or current sole traders, directors, partners or principal shareholders of organisations that are paid members of the Restaurant Association. The recipients of the personal banking benefits must have their salary credited to a Westpac account.

Eligibility and lending criteria, terms, conditions and fees apply. An additional fee or higher interest rate may apply to loans if the applicable loan is accepted but doesn't meet Westpac's standard lending criteria. Westpac New Zealand Limited.