



NEW ZEALAND

Firefighters

CREDIT UNION

PRODUCT UPDATE

HAVE YOU HEARD?



NZFCU has partnered with a NZ owned bank to bring you exclusive Home Loan interest rate discounts...

Since the Wellington Firefighters Credit Union began at Central Fire Station in 1976 and then grew to become the nationwide **New Zealand Firefighters Credit Union (NZFCU)** in 1981, our members' **financial wellbeing** has always been our number one priority.

We pride ourselves on providing exceptional service and have maintained our credibility as a provider of financial services **exclusively** to Firefighters, the Emergency Services community and their families. Over the years NZFCU has been involved in providing a small number of Home Loans to members directly through the Credit Union.

NZFCU has entered into an exclusive Home Loans arrangement with TSB, and is now able to offer **discounted Home Loan interest rates**, whilst providing NZFCU with the ability to offer considerably more **Home Loans to members**.

Our partner – TSB (www.tsb.co.nz) is a 100% New Zealand Owned Bank. TSB is known for their exceptional customer service and for putting their customers first. **Just like us!**

What is the offer and what does this mean for you?

Take out a new home loan with TSB* of greater than \$100,000 and you will:

- Receive **0.50% p.a.** off the Floating interest rate
- Receive **up to 0.10% p.a.** off the Special fixed interest rates (*some exceptions may apply*)
- Receive a Cash Contribution **up to \$2,000** towards professional services (*0.50% of new lending capped at \$2,000*)
- Have **no application fee**

As an example, if you had a \$400,000 home loan on a Floating interest rate, you could **save up to \$2000** per annum in interest payments

To qualify for the Home Loan interest rate discounts, you must be a member of the New Zealand Firefighters Credit Union, and the home loan application needs to be processed through the Credit Union

* Ts and Cs and normal lending criteria applies. For more information about this **exclusive** offer and how it can benefit you, see our website www.firefighters.co.nz – then click on the **Home Loans** tab, or call our friendly staff today on **0508 613 328**



AccessDebit Mastercards can be used on EFTPOS, at ATMs and online with the functionality of a Mastercard but using your own available funds.

We don't charge a fee for new or replacement AccessDebit Mastercards with us and if you have all of your pay coming into your Credit Union you will also pay no ATM or transactional fees associated with the card. See our full list of fees on our website.

Watch this space for our 25 Years' Gold Star AccessDebit Mastercard which we are aiming to have available later in the year **exclusively** to our members that have completed 25 years or more service with Fire and Emergency NZ, and have received the 25 Years' Gold Star from UFBA.

Mobile Banking

AccessMobile lets you manage your accounts on the go 24/7. As long as you've got internet access and a compatible smartphone or tablet, our easy to use secure Mobile Banking App will help you keep track of your money, anywhere, anytime!

Apply today – see our website for the Internet Banking application form or call us today



Christmas Club accounts

Make regular payments into your Christmas Club savings account and the balance and interest will be available to you at the end of November to help make your Christmas period more affordable and easier.

Term Deposit Rates

Interest Rates are subject to change without Notice.

Term Deposits	Interest Rate
1 months	1.25% p.a.
2 months	2.00% p.a.
3 months	2.80% p.a.
4 months	3.10% p.a.
5 months	3.25% p.a.
6 months	3.30% p.a.
9 months	3.45% p.a.
12 months	3.50% p.a.
15 months	3.50% p.a.
18 months	3.60% p.a.
24 months	3.70% p.a.

Interest is calculated on a daily basis, and paid at maturity.

Deposit from \$500 to a maximum combined amount of \$500,000.

Insurance

Loanminder loan protection insurance is available to cover your loan payments in the event of death, disability, redundancy and bankruptcy.

Funeral Plan Cover provides your family with assistance for funeral bills and other costs upon your death.

KiwiSaver

NZFCU distributes the Fisher Funds KiwiSaver scheme. KiwiSaver is an easy way to save for your retirement or for your first home.



Copies of our Terms and Conditions and Product Disclosure Statement are available from the NZ Firefighters Credit Union. These can be viewed at www.firefighters.co.nz or by calling 0508 613 328.

New Zealand Firefighters Credit Union is proud to be a credit union and not a registered bank