

The Co-operative Bank is proud to support Forest and Bird

As a special offer to Forest and Bird members, we've put together a special banking package. Not only will you get a discount, but you can help support Forest and Bird at the same time. So show your support for us, and we'll show our support for Forest and Bird. To get any of these special offers, just mention Forest and Bird when you talk to us.

Here are some special benefits you'll receive when you bank with The Co-operative Bank:

Current Account	<ul style="list-style-type: none"> • No monthly account fee • No transaction fees on one account • No monthly telephone banking facility fee • No charge to set up automatic and bill payments in the first month
Pre-approved Overdraft*	<ul style="list-style-type: none"> • A pre-approved overdraft of up to \$1,000 • No establishment fee (saving you \$25)
Personal Loan*	<ul style="list-style-type: none"> • 2% p.a. discount off our personal lending rate for unsecured and vehicle loans when you credit your full salary into a transaction account with The Co-operative Bank • Half price administration fee (saving you \$100) • We'll donate up to \$200 to Forest and Bird for every loan drawn down
Home Loan*	<ul style="list-style-type: none"> • 0.20% p.a. discount off our standard floating home loan rate • 0.20% p.a. discount off any of our standard fixed home loan rates (this discount may not be available on all terms – to find out please ask us) • Up to \$1,000 towards your legal costs • We'll donate \$350 to Forest and Bird for every loan drawn down
Savings*	<ul style="list-style-type: none"> • We'll donate \$25 to Forest and Bird when you open a savings account and: <ul style="list-style-type: none"> ○ Credit your full salary into a transactional account, or ○ Set-up a monthly direct credit to the savings account of at least \$20 per month. • Limited to the first 200 accounts opened annually

To find out more about banking with The Co-operative Bank go to www.co-operativebank.co.nz, or call us on 0800 554 554.

*Terms and conditions over the page.



Welcome to a different kind of banking.

What does it mean to be a co-operative?

The Co-operative Bank is different from other banks—because we're owned by our customers and built on the idea of giving back. In fact we've been giving back to New Zealanders since 1928. The Co-operative Bank is the only bank in New Zealand to share its profits with its customers. As a co-operative, our main purpose is to create prosperity for our customers, not to create profit for anyone else. Anyone who becomes a customer becomes an owner too.

What are the benefits of owning your bank?

- The only people who should benefit from our profits are our customers – instead of sending profits overseas, we put them back into the Bank.
- You get a say in how we operate e.g. you can vote for the Directors on our Board.
- We always aim to offer our customers competitive rates and fees.

We've been around for years.

We were set up in 1928 to help the people who weren't being looked after by the big banks of the day. We've had generations of customers stay with us because they love the way we look after them. In 2011 we became a registered bank – a Co-operative Bank 100% owned by its customers.

Rebates

In July 2014, The Co-operative Bank paid \$1.3 million of surplus profit back to the large majority of its customers.

We offer a range of products and services.

We can offer you everything you'll need for everyday personal banking: transaction accounts, savings accounts, personal loans and really great accounts for kids. We also have overdrafts, insurance and investment options if you need them. If you have a small business, we've got a range of products and services designed to help you get ahead. We have 34 branches and our customers can use any ATM anywhere in the country. Our preferred ATM network provider is Westpac. And of course, we have internet, mobile, TXT and telephone banking.

It's easy to switch.

We'll do all the hard work for you! Give us your details at www.co-operativebank.co.nz/joinus, give us a call on 0800 554 554 or come into your local branch – we'll make you feel very welcome.

Terms and conditions:



*Product terms and conditions apply. The pre-approved overdraft is subject to a satisfactory credit check. Personal loans must include a minimum of \$3,000 of new lending. Home loan offers apply to loans with a minimum amount of \$100,000 of new lending and terms and conditions apply. For all lending products, The Co-operative Bank lending criteria, and fees, apply. The home loan discount is not available on low equity or Fresh Start loans. If a home loan is greater than 80% of a property's value, a low equity interest premium will apply.

A copy of our Investment Statement and current Disclosure Statement is available from any branch of The Co-operative Bank or our website. The Co-operative Bank reserves the right to change or withdraw the above offers, which only apply to personal banking accounts, from time to time without prior notice. These offers are not available in conjunction with any other special offers from The Co-operative Bank.