



## WorkStart Plus

For customers who took up the package prior to 1 August 2008

### Package at a glance

WorkStart Plus offers you:

- an everyday account with discounted fees
- a National Bank Thoroughbred card or Visa Classic card with no annual account fee for the first year, to give you flexibility and help you manage your finances
- an overdraft facility to help you with unexpected expenses and costs
- savings account options
- retirement savings options
- a personal loan up to \$10,000 to help you get the things you need, like a car
- affordable car and contents insurance with Plus Cover
- help with planning and saving for your OE, including ways to manage your money when overseas
- solutions to help plan your financial future, including insurance and investment options.

### Rates and Fees

The following fee options apply to your WorkStart Plus account while you are on the WorkStart Plus package.

#### WorkStart Plus Account

##### OPTION 1 – PAY AS YOU GO:

Monthly Account fee	Nil
Automated transaction fee	\$0.30
Manual transaction fee	\$0.60
Monthly overdraft management fee (Calculated as a percentage of the agreed overdraft limit or the overdrawn balance - whichever is the greater.)	0.12% (min \$5.00)

[More information on non-standard fees which apply to this account](#)

##### OPTION 2 – ALL INCLUSIVE:

Monthly Account fee	\$5.00
Automated transaction fee	Nil
Manual transaction fee	Nil
Monthly overdraft management fee (Calculated as a percentage of the agreed overdraft limit or the overdrawn balance - whichever is the greater.)	0.12% (min \$5.00)

[More information on non-standard fees which apply to this account](#)

Fees displayed are subject to change

Automated transactions include touchtone phone and Mobile Phone Banking, automatic payments, Direct Debits (including loan repayments), and Online Banking.

Manual transactions include cheques and transactions handled by our staff in branches or over the phone.

No credit interest is paid on WorkStart Plus accounts.

The National Bank of New Zealand, part of ANZ National Bank Limited.

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