

Extended
for a limited
time!

Special Offer

Six months free Home Insurance

Police Welfare Fund members drawing down a new Police Home Loan will be eligible for six months free Home Insurance* with Police Fire & General Insurance, through the Police Welfare Fund.



New Police Home Loan Package

Whether you're refinancing, buying your first home, selling, investing in property, building or looking for ways to manage your current home loan – a Police Home Loan through The National Bank may be able to help.

The Police Home Loan package provides attractive benefits to Police Welfare Fund members and their immediate family, like:

- No Home Loan application fee
- 0.50% p.a. off the standard National Bank Floating and Flexible Home Loan interest rates
- The lowest possible rate on fixed interest rate loans without having to negotiate and regardless of your loan size
- A contribution of \$500 towards legal fees
- A small fee of \$100 for a top-up on an existing loan
- Discount on Low Equity Premium fees if your loan is between 80% to 95% of the property value.

Our Police Home Loan package is highly competitive and flexible.

For more information or to apply for the Police Home Loan Package visit www.policeassn.org.nz, call The National Bank lending specialists on **0800 800 808**, email direct@nbnz.co.nz or visit any branch of The National Bank.



What else do I need?

Your home is one of the biggest assets you own so before you take ownership on the settlement date, make sure you arrange insurance cover for total replacement. This provides you with protection if loss or damage occurs to it once it's yours.

Six months free home insurance

Buying a new home or refinancing can be an expensive process, even with today's interest rates. To make it easier on Police Welfare Fund members' pockets, for a limited time those drawing down a new Police Home Loan will be eligible for six months free home insurance through the Welfare Fund's **Police Fire & General Insurance***.

Members eligible for the free cover should contact our Member Services Centre on 0800 500 122. You will need a copy of your loan document, from The National Bank.

Protection to cover your Police Home Loan repayments

The loss or critical illness of someone in the family can impact dramatically on your ability to cover your regular outgoings, mortgage payments and living expenses. **Police Welfare Fund Police Life and Police Life Insurance Extra** policies provide a very affordable solution for members to protect themselves from financial hardship should a death or critical illness strike.

The **Police Welfare Fund** places great importance on ensuring our members have access to excellent value insurance and great service. We have a range of insurance products to protect your home, contents, motor vehicle or pleasurecraft, travel and life insurance. Those products are provided through the Police Welfare Fund and are not products of The National Bank.

To find the full range of benefits available to members of the Police Welfare Fund Limited visit www.policeassn.org.nz, or call our Member Services Centre on 0800 500 122, or email them at: enquiries@policeassn.org.nz

The National Bank's lending criteria, terms, conditions and fees apply. For borrowing over 80% of a property's value, a low equity premium on a graduated scale will apply. Eligibility to apply for a Police Home Loan package is at the discretion of the Police Welfare Fund Limited and applicants must be current members of the Fund. This home loan offer is not available for loans approved through a broker and details of the offer are subject to change. For a copy of The National Bank Disclosure Statement and full details (including terms and conditions) contact any branch of The National Bank of New Zealand (part of ANZ National Bank Limited).

*The insurance options mentioned are subject to the standard underwriting terms and conditions and are provided through the Police Welfare Fund not by The National Bank. Members are eligible for one period of six months free Police Fire & General Home Insurance premium only, per member, regardless of the term of Police Home Loan taken. Police Fire & General Insurance is underwritten by Lumley General Insurance (NZ) Limited. The Police Welfare Fund Police Life and Police Life Insurance Extra is underwritten by AIA Life.



The National Bank

