



# Home loans

If you're a first home buyer, looking to refinance or just don't quite 'fit the box' talk to us today.

- Low deposit home loans\*
- First-home buyer friendly
- Helping make home ownership a reality

"Thank you so much for all you have done for us over the past month or so with the mortgage. You have literally changed our life and given us something we were not sure we were ever going to be able to have." *Josie*

"We thought we'd be saving for years when the rules changed for low deposit lending but NZCU Baywide helped us into a home. Every day in our new home feels fantastic. Thank you." *Alice*

\*Fixed or variable interest rate. Terms and conditions and normal lending criteria apply. A \$500 approval fee and other fees apply.

## need a loan?



"NZCU made the whole process of applying for a loan really easy and stress free. The staff were really friendly and helpful and made me feel as though I was part of their 'family'."

*Bronwynne*



## Personal loans

Could you be paying less interest with a loan from NZCU Baywide?

- Great rates and simple terms
- Quick and easy
- No early repayment fees

Thinking of upgrading a car, consolidating a hire purchase or credit card debt, taking a holiday or planning a special occasion like a wedding?

We offer some of the most competitive personal loan interest rates in the market.\*\* Talk to us today.



\*\*Variable interest rate. Terms and conditions and normal lending criteria apply. A \$250 approval fee and other fees apply.

## Savings & investment



Get more money in your pocket:

- Market competitive rates
- Low-to-no fees
- Short or long term savings options

Talk to us about our range of savings and investment options, including:

- Savings accounts
- Term deposits
- KiwiSaver

## Overdraft



- Simple, easy and fast approval
- No need for paperwork
- Access approved funds when you need them
- Apply in branch or by phone










Apply today and you'll know instantly if you've been approved and have quick access to the funds. ^

^Variable interest rate. Terms and conditions and normal lending criteria apply. A \$50 approval fee and other fees apply. Subject to approval.

## Everyday banking



Join us and experience simple and convenient ways to do your everyday banking.

-  Everyday transaction accounts
-  Children's and youth accounts
-  Bill payments
-  AccessDebit Mastercard®
-  Internet banking
-  Mobile banking
-  Phone banking
-  ATM access nationwide
-  Foreign exchange

[nzcubaywide.co.nz](http://nzcubaywide.co.nz)



# Insurance

Everyday protection for life's unexpected events.

- Loan protection
- Car
- Home and Contents
- Life, Health and Income protection
- Funeral insurance

Talk to us today for a competitive quote.

## Proud to be...



100% Kiwi



Co-operatively owned



Not-for-profit

Credit Union Baywide trading as NZCU Baywide. Terms and conditions and normal lending criteria apply. All variable rates, fees and returns are subject to change without notice. The current Product Disclosure Statement and other disclosure statements are available at [nzcubaywide.co.nz](http://nzcubaywide.co.nz) or on request from the Credit Union. NZCU Baywide savings are shares secured by a first ranking security over NZCU Baywide's assets.

**NZCU Baywide is proud to be a credit union and not a registered bank.**

# Customer benefits

- You own your everyday banking provider.
- Great investment **rates**.
- **Save money** through competitive and fair loan rates.
- **Customer-only discounts** on third-party services and prize draws.
- **Real service** – we listen to your needs.

"NZCU Baywide gave us the opportunity to get our finances in order and really showed they genuinely care about our financial wellbeing." *Nadine*

## Why join?

**NZCU Baywide provides the same kind of products and services you'd find at a bank, except when you open an account you become an owner. As a co-operatively owned credit union:**

- We are **not-for-profit**, we serve you, our customer-owners, not outside investors.
- Our Board of Directors are **elected** by you, our customers.
- We **educate** customers to help you achieve your financial goals.

## Talk to us



0800 229 943



[nzcubaywide.co.nz](http://nzcubaywide.co.nz)



in branch

Dannevirke.....	06 374 4064
Gisborne.....	06 869 1620
Hastings.....	06 873 1100
Hastings Hospital (Bayhealth).....	06 873 1100
Lower Hutt.....	04 570 0628
Masterton.....	06 370 6090
Napier.....	06 873 1100
New Plymouth.....	06 769 6941
Palmerston North City.....	06 354 0921
Palmerston North Hospital.....	06 350 8298
Porirua.....	04 237 3430
Taradale.....	06 873 1100
Wainuiomata.....	04 564 5205
Waipukurau.....	06 858 7888
Wairoa.....	06 838 9050
Wanganui.....	06 349 3570

# Bank like you own the place.

Banking. Easy.

