



Andrew Kidd

Senior Relationship Manager

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The Staff/Members
The Australian Stock Horse Association

9th March 2015

Dear Staff/Members

RE: Package of Banking Products

In recognition of the value you bring to the The Australian Stock Horse Association, your employer has negotiated a package of benefits & discounts to a range of products which are available to you as staff of the The Australian Stock Horse Association. These include:

- Establishment Fee of \$600 waived on any Home or Investment Property Loan
- Monthly loan fee of \$8 waived on any Home or Investment Property Loan
- The following interest rate discounts on Home or Investment Property Loan
 - o Loan amount \$150,000 - \$250,000 0.7%
 - o Loan amount \$250,000 + 0.9%
 - o Fixed rate loans 0.2%
- Nil annual fee on Westpac credit cards
- 5% discount on home & contents insurance and landlords protection insurance premiums
- Excess reduced by \$100 per claim for home & contents insurance and landlords protection insurance premiums
- 5% Discount off the annual life insurance premiums
- Bonus 0.25% on Term deposits of \$20,000 to \$250,000

The annual fee of this package \$395 can be charge to an account of your choice. Terms & conditions do apply and this offer may be varied or withdrawn at any time without notice.

As part of the package you will also have access to a local, Personal Banker, Home Finance Manager & Financial Planners to discuss you needs.

Kind regards,

Andrew Kidd
Senior Relationship Manager (Agri)



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