

Contents

Saving money on your banking.....	1
Everyday accounts.....	2
Savings accounts.....	3
Cards	4
Foreign Currency Account.....	6
Lending fees	7
Term Deposits and Foreign Currency Term Deposits	8
Business banking.....	9
Agri banking.....	12
ANZ Private.....	12
Non-Standard Fees.....	13

Please contact us on 0800 269 296 or visit your local branch to:

- ask us about any of these Fees and Charges
- find out about any fees and charges for any ANZ products not included in this document, or
- receive more information on any of our products or services.

You can also visit anz.co.nz for more information.

Saving money on your banking

Our staff will be happy to show you how you could make changes to help lower the cost of banking. Here are some tips:

- Ensure you only pay for the features you need by making sure you have the right account
- If you're paying by Visa Debit or EFTPOS, withdraw any cash you need at the same time (if you can)
- By doing more of your banking with ANZ, you may qualify for additional benefits, including special fee waivers
- Use ANZ Phone Banking, ANZ goMoney and ANZ Internet Banking or ATMs to manage your money
- If you're under 21 or in tertiary education, we have an account that can save you fees
- If you're eligible to register for one of our special banking packages, you could get access to a range of discounts and fee waivers – talk to us to find out more.

To use ANZ Phone Banking, ANZ goMoney and ANZ Internet Banking you'll need to register. Telephone, mobile operator and internet service provider charges may apply to these services.

Fees within this brochure are defined as follows:

- Automated transactions include ANZ EFTPOS, ANZ Visa Debit, ANZ Business Visa Debit, ATM, and mobile wallet transactions, as well as all electronic payments and other transactions made by you, using ANZ Internet Banking, goMoney, Phone Banking, and ANZ Direct Online
- Manual transactions are transactions handled by our staff for you, including at a branch, by phone, or online as well as all electronic payments that are completed by staff for you. Balances and basic account enquiries at a branch are free. We process any deposits received through ANZ Fast Deposit Boxes as staff-assisted, manual transactions
- Non-Standard Fees includes service and access fees. These fees may apply in addition to any other fees stated. For more information, refer to page 13 of this document.

Fees and Charges

Everyday accounts

With a choice of four everyday accounts, you can bank the way you want at ANZ.

	Benefit	Monthly Account Fee	Automated Transaction Fee	Manual Transaction Fee
ANZ Freedom	Enjoy the freedom to bank the way you want to.	\$5*	No charge	No charge
ANZ Go	Avoid monthly account and transaction fees when you bank electronically.	No charge	No charge	\$3
ANZ Select	An interest-bearing account when you have a balance of \$5,000 or more.	\$6**	No charge	No charge
ANZ Jumpstart	If you're under 21 or studying full-time [^] , enjoy no monthly account or transaction fees. You can also apply for some special lending benefits (see below).	No charge	No charge	No charge

* We'll waive this fee each month you deposit at least \$2,500 into the account on or before the last business day of the month. See our general terms and conditions for how we process deposits and cut-off times by channel. Deposits exclude transfers made between your ANZ accounts.

** We'll waive this fee if your average monthly balance is \$5,000 or more.

You can access any of these accounts using an ANZ Visa Debit, ANZ Business Visa Debit or ANZ EFTPOS card. There is no annual card fee for an ANZ EFTPOS, ANZ Visa Debit card or ANZ Business Visa Debit card. You must be 13 years or over to apply for an ANZ Visa Debit card.

For more information on Non-Standard Fees which apply to everyday accounts, see page 13.

ANZ Jumpstart account – lending benefits

If you hold an ANZ Jumpstart account and you're 18 years or older, you can apply for the following lending products with special benefits. ANZ lending and eligibility criteria, terms, conditions and fees apply to all overdrafts, credit cards and personal loans. International students are only eligible to apply for an ANZ credit card.

Overdraft

Interest-free overdraft on application (up to \$2,000), with no monthly Overdraft Management fee.

Credit card

If you're in full-time study[^] you can apply for any new ANZ credit card and get a one year annual card fee waiver (limit one per customer).

Personal loan

If you're in full-time study[^] you can apply for a personal loan with a lower minimum loan amount of \$1,000 (usually \$3,000).

[^] You must be enrolled at and provide proof of full-time study at a government recognised tertiary institution or a NZQA approved language school. When applying for lending benefits you must have a minimum of 6 months remaining on your course. International students are only eligible to apply for an ANZ credit card.

Fees and Charges

Overdrafts on everyday accounts

- Overdraft application fee **no charge**
There is no fee for new overdraft applications and applications to increase existing limits.
- Unarranged overdraft fee **\$3**
Applies if we choose to let you make payments or withdrawals or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.
- Monthly Overdraft Management fee **\$3**

Savings accounts

Whatever you are saving for, you can find a savings account to suit your needs with ANZ.

	Benefit	Monthly Account Fee	Automated & Manual Deposit Fees	Automated & Manual Withdrawal Fees
ANZ Serious Saver	Get rewarded with Premium interest and grow your savings faster.	No charge	No charge	First withdrawal in a month is free, \$5 per month for two or more withdrawals*
ANZ Online	Easy saving with online access anytime.	No charge	No charge	Automated withdrawal – No charge Manual withdrawal \$3

* To earn Premium interest you need to make no withdrawals and deposit \$20 or more (not including credit interest) on or before the last business day of the month.

Earning interest on Serious Saver accounts

With an ANZ Serious Saver account you'll earn Premium interest each month you make no withdrawals and deposit \$20 or more (not including credit interest) on or before the last business day of the month. If you make a withdrawal or deposit less than \$20, you'll still earn Standard interest.

Get the best from your account – set up an automatic payment to deposit at least \$20 each month and make no withdrawals so you earn Premium interest each month.

For more information on Non-Standard Fees which apply to savings accounts, see page 13.

Fees and Charges

Cards

Personal credit cards

Whether you want a credit card with a lower interest rate, cash or travel rewards, or a lower annual card fee, we have a range of options to suit your needs. Our lending criteria, interest, and terms and conditions apply and are available from any ANZ branch or anz.co.nz.

	Benefit	Annual card fee	Annual joint* or additional card fee	Interest-free days
ANZ Low Rate Visa	The card that gives you a lower interest rate on purchases and no annual fee.	No charge	No charge	Up to 55 interest-free days on purchases
ANZ CashBack	The card that rewards you with cash back.	\$40	\$5	Up to 55 interest-free days on purchases
ANZ CashBack Platinum	The Platinum card that rewards you with cash back.	\$80	\$5	Up to 55 interest-free days on purchases
ANZ Airpoints Visa	The card that helps you earn Airpoints Dollars™ faster.	\$32.50 half-yearly	\$2.50 half-yearly	Up to 44 interest-free days on purchases
ANZ Airpoints Visa Platinum	The Platinum card that helps you earn Airpoints Dollars™ faster.	\$75 half-yearly	\$2.50 half-yearly	Up to 44 interest-free days on purchases

* Only available to existing joint card customers.

Business Credit Cards

With our ANZ Visa Business Card you could save countless hours on administration and improve your cash flow position – giving you more time and flexibility to progress your business. Our lending criteria, interest and terms and conditions apply and are available from any ANZ branch or anz.co.nz.

Card option	Annual fee	Additional card	Interest-free days
Airpoints™ Rewards	\$145	\$5	Up to 44 interest-free days on purchases
CashBack Rewards	\$95	\$5	Up to 55 interest-free days on purchases
Low Rate	\$35	\$5	Up to 55 interest-free days on purchases
Visa Corporate	\$35	NA	Up to 45 interest-free days on purchases
Visa Purchasing	\$35	NA	Up to 45 interest-free days on purchases
Visa Lodged Purchasing facility	\$35	NA	Up to 40 interest-free days on purchases

Fees and Charges

Other credit card fees

Urgent card delivery	Actual courier fee (domestic and international).
Replacement card (including lost and stolen)	\$5 per card.
Late payment fee	\$6 Applies if you don't pay the minimum monthly payment by the payment due date.
Currency conversion charge	1.3% of the NZD amount. Applies to foreign currency transactions both online and overseas. Includes transactions through the Visa PLUS network.
Cash Advance	A \$3 cash advance fee will apply when you make a staff-assisted cash advance (over the counter in branch or over the phone). We won't charge you a fee for cash advances using: <ul style="list-style-type: none"> • ANZ or non-ANZ ATMs in New Zealand • ANZ Internet Banking, ANZ Phone Banking or ANZ goMoney • An overseas ATM or over the counter in any overseas bank or financial institution. If you do a cash advance overseas using an overseas ATM or over the counter, the bank or financial institution may charge you a fee. Currency conversation charges will also apply.

Debit cards

Access funds from your everyday or savings[^] account with an ANZ EFTPOS or ANZ Visa Debit card. You must be 13 years or over to apply for an ANZ Visa Debit card.

Access funds from eligible business accounts with an ANZ Business Visa Debit card. Ask us for details of eligible business accounts.

	Benefit	Primary card fee	MyPhoto card	Replacement card fee	Urgent card delivery
ANZ EFTPOS	Access funds from your everyday and savings accounts.	No charge	No charge [*]	\$5	Courier fee (domestic and international)
ANZ Visa Debit	Use it anywhere Visa is accepted – online, over the phone, in-store – to access funds from your everyday or savings account.	No charge	No charge		
ANZ Business Visa Debit	Manage your Business' everyday spend. Use it anywhere Visa is accepted – online, over the phone, in-store and overseas.	No charge	Not available		

[^] If your savings account is linked to your ANZ EFTPOS or ANZ Visa Debit card, you can only view your recent transactions/ balance and transfer funds to and from your everyday account using an ATM.

^{*} Only available to existing MyPhoto EFTPOS customers.

Fees and Charges

Currency conversion charge of 1.3% of the NZD amount also applies to foreign transactions, both online and overseas. This includes transactions through the Visa PLUS network.

For more information on Non-Standard Fees which apply to Debit cards, refer to page 13.

Fees that apply to mobile wallets and wallet cards

You can make contactless payments using an eligible card and:

- an compatible Apple device with Apple Pay
- an compatible Android device with Google Pay.

Any fees and charges we charge for your physical ANZ cards and ANZ accounts will also apply if you use a mobile wallet and wallet cards, including for overseas use.

ANZ will not charge you any additional fees solely for setting up a wallet card in New Zealand.

Your mobile service provider may charge for downloading, updating and using a mobile wallet. Your mobile service provider may charge additional fees to access the internet on your mobile device overseas. You're responsible for any fees your mobile service provider charges you. If you have concerns about a fee you've been charged by your mobile service provider, you should speak with them directly.

For more information about mobile wallets, see the ANZ Electronic Banking Conditions of Use, ANZ EFTPOS card and ANZ Visa Debit card Conditions of Use, the ANZ credit card Conditions of Use, the ANZ with Apple Pay Terms and Conditions, and the ANZ Google Pay Terms and Conditions available at any ANZ branch or at anz.co.nz.

Foreign Currency Account

Reduce unnecessary conversion charges and better manage your foreign currency exchange risks with a Foreign Currency Account.

Fees

- No monthly account fee.

Some transaction and Non-Standard Fees will apply to your Foreign Currency Account, including:

- Inward Payments
- International Money Transfers (which includes a Foreign Currency payment to a third party ANZ bank account via ANZ branch)

Please refer to the Non-Standard Fees section, pages 13-16, for more information on these fees.

Fees and Charges

Lending fees

Home Loan fees

With an ANZ Home Loan you can choose a fixed or floating interest rate. A fixed interest rate allows you to budget with confidence because your interest rate and repayment amount won't change during your fixed rate period. A floating interest rate can go up or down but gives you the flexibility to pay off your home loan earlier by making extra repayments anytime.

- Application fee (owner-occupied).....**no charge**
- Application fee (all other lending)**no charge**
- Loan Top Up fees.....**no charge**
- Tideover application/extension fee.....**no charge**

ANZ Flexible Home Loan fees

An ANZ Flexible Home Loan gives you access to credit when you need it. You need to be financially disciplined, so if you're good at managing your money, a flexible home loan can help you save on interest and repay your mortgage sooner.

- Monthly account fee..... **\$12.50**
- All transaction fees (including manual transactions)**no charge**
- Unarranged overdraft fee**\$3**

Applies if we choose to let you make payments or withdrawals or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Our lending criteria, terms, conditions and fees apply. ANZ Home Loans cannot be used for a business purpose.

For more information on Non-Standard fees which apply to Flexible Home Loans, refer to page 13.

Low Equity Premium

We charge a Low Equity Premium if you borrow more than 80% of the value of the property that's available as security for any loans you have with us.

Loan to value ratio	% of the loan amount charged
– 80.01% – 85.00%.....	0.25%
– 85.01% – 90.00%.....	0.75%
– Over 90.01%.....	2.00%

Early repayment of fixed rate home loans

We may charge an Early Repayment Recovery if you choose to repay or restructure your ANZ Fixed Rate Home Loan during your fixed rate period.

- Early Repayment Recovery **Variable – depends on loss at the time of repayment.
See ANZ Home Loan Terms and Conditions.**

Fees and Charges

Reserving a fixed interest rate fee

- Reserving a fixed interest rate..... **no charge**
- Non-utilisation Recovery..... **Variable – depends on loss at the time of cancellation or restructure. See ANZ Home Loan Terms and Conditions.**

Personal Loan fees

- Application fee (For new and top-up applications)..... **no charge**

Security and other fees

- Discharge or Execution fee..... **\$100**

We charge this fee to document and complete any other transaction to do with the security or securities we have for your loan or facility, including a discharge, partial discharge or release of security or securities in each discharge settlement.

We'll charge the fee when we complete the transaction. We may apply a higher fee to more complex security discharge arrangements for business and commercial customers. Please refer to your Relationship Manager to find out what fees apply to you.

You must submit execution requests at least two days before the day of settlement so we can prepare necessary documentation, unless you've arranged an urgent settlement with us.

We may ask you to pay some costs that we incur when we use or protect our rights under your loan, security, or other agreements, with us. See your loan, security, or relevant agreements for more information.

Term Deposits and Foreign Currency Term Deposits

A Term Deposit is a fixed term investment designed for those who want certainty of an interest rate that's fixed for the duration of the investment term and don't require their funds on call.

No fees are charged for Term Deposits and Foreign Currency Term Deposits, however we'll adjust your returns if we agree to let you make an early withdrawal (your return will not go below 0%). You can find the applicable early withdrawal rate reduction on anz.co.nz

For more information see our ANZ General Terms & Conditions, or call us on 0800 269 296.

Fees and Charges

Business banking

Business transaction accounts

Unless otherwise advised to you, the following fees apply to the ANZ Business Current Account, ANZ Cheque Account, ANZ Commercial Cheque Account and ANZ Business Premium Current Account.

Monthly Account Fee	\$8.50
Transaction Fees	200 free transactions a month. \$0.20 for each additional automated or manual transaction

For more information on Non-Standard Fees which apply to business transaction accounts, refer to page 13.

ANZ Business Flexible Facility

Monthly Account Fee	\$12.50
Transaction Fees	No charge for automated or manual transactions
Monthly Overdraft Management Fee*	0.50% p.a. calculated and charged monthly as a percentage of the highest agreed flexi limit during that month (minimum \$5 a month)
ANZ Business Flexible Facility Application Fee*	Up to 1% of loan amount with a minimum of \$250

* ANZ lending criteria, terms, conditions and fees apply to overdrafts.

ANZ Business Premium Call Account

Combine premium rates of interest and access to your funds via internet, phone, or in branch.

	ANZ Business Premium Call account
Monthly Account Fee	No charge
Automated Transaction Fee	No charge
Manual Transaction Fee	No charge

For more information on Non-Standard Fees which apply to Business Premium Call accounts, refer to page 13.

Fees and Charges

Business Account service fees

Fee	ANZ Business Current Account, ANZ Cheque Account and ANZ Commercial Cheque Account	ANZ Business Flexible Facility	ANZ Business Premium Call account	ANZ Business Premium Current account
Cash handling fee Deposits less than \$3,000 per day	No charge			
Cash handling fee Deposits of \$3,000 and over per business processing day	0.25% of total cash deposited			No charge

Note, other Non-Standard Fees may apply. See page 13 of this document.

Business Overdraft fees

- Overdraft application fee **A minimum amount of either \$75 or 1% of the approved credit limit or increase, whichever is greater (ANZ will advise you if the application fee is higher than the minimum amount of \$75.)**
- Monthly Overdraft Management fee **0.12% (min. \$5 a month)**
Calculated and charged monthly as a percentage of the highest agreed overdraft credit limit available during that month.
- Unarranged overdraft fee **\$3**
Applies if we choose to let you make payments or withdrawals or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Our lending criteria and terms and conditions apply.

Business Credit Cards

See page 5 for our fees that apply to our Business Credit Cards.

Fees and Charges

ANZ Direct Online

ANZ Direct Online provides an easy way to manage your business' day to day banking requirements.

	Standard	View-Only
Monthly Access Fee	\$10	Nil
Transaction Fees	200 free transactions per site each month. \$0.20 thereafter.	Not applicable
Authorisation Devices	No charge	No charge

These fees apply to handheld physical devices and the ANZ Direct Auth app.

Other ANZ Direct Online fees

- Set-up fee (not applicable for View Only Plan) **\$100**
- International Money Transfers.....**\$9 per transaction**
- Same Day Cleared Payments**\$5 per transaction**
- Cross-bank reporting fee
 - 1-15 accounts..... **\$20 per month**
 - 16-75 accounts..... **\$100 per month**
 - 76-300 accounts..... **\$300 per month**
 - 300+ accounts..... **POA**
- Balance and transaction statement information.....**no charge**
- Real time balance and transaction reporting.....**no charge**
- Credit card balance and reporting.....**no charge**

ANZ Direct Online is also subject to all fees and charges applying to specific bank transactions and/or services that are accessible through ANZ Direct Online.

For more information about non-standard fees which may apply to ANZ Direct Online, see page 13.

Fees and Charges

Agri banking

ANZ Agri Current account

The ANZ Agri Current account is an everyday account for Agri business customers, combining credit interest and fully transactional capability.

Fees

– Monthly account fee	\$8.50
– Transaction fees (manual and automated)	200 free transactions a month. \$0.20 for each additional automated or manual transaction
– Overdraft application fee	0.5% of the approved limit new or increased limit (min. \$100)
– Monthly Overdraft Management fee	0.0625% (min. \$5 a month) Calculated and charged monthly as a percentage of the highest agreed overdraft credit limit available during that month.
– Unarranged overdraft fee	no charge
– Cash handling fee	
– Deposits less than \$3,000 per day	no charge
– Deposits of \$3,000 and over per business processing day	0.25% of total cash deposited

For more information on Non-Standard Fees which apply to Agri Current accounts, refer to page 13.

ANZ Private

Current and Reserve accounts

We offer two accounts for client who are eligible for the ANZ Private service. Our Current account combines attractive interest rates with convenient access. Reserve is a savings account that combines attractive interest rates with convenient access.

– Monthly account fee	no charge
– Transaction fees (manual and automated)	no charge
– Unarranged overdraft fee	no charge
– Overdraft Management fee (Current account only)	no charge

For more information on Non-Standard Fees which apply to ANZ Private accounts, refer to page 13.

Fees and Charges

Non-Standard Fees

Automatic Payments & Bill Payments[^]

- Set-up
 - by staff in branch, over telephone or Bank Mail (including via secure mail in ANZ Direct Online)**\$5**
 - through ANZ goMoney and ANZ Internet Banking **no charge**
- Changes to payments (including amending or suspending)
 - by staff in branch, over telephone or Bank Mail (including via secure mail in ANZ Direct Online)**\$5**
 - through ANZ Phone Banking, ANZ goMoney and ANZ Internet Banking **no charge**
- Deleting payments
 - by staff in branch, over telephone or Bank Mail (including via secure mail in ANZ Direct Online) **no charge**
 - through ANZ Phone Banking, ANZ goMoney or ANZ Internet Banking **no charge**

Non-standard fees for Automatic Payments and Bill payment are not charged on the Business Premium Current Account.

[^] These types of payments are described in more detail in the General Terms and Conditions.

Same Day Cleared Payment (SCP) **\$25**

Insufficient funds fees

- Unarranged overdraft fee **\$3**

Applies if we choose to let you make payments or withdrawals or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Fees and Charges

Customer service investigation..... **\$60 per hour (min. \$15)**

ANZ Internet Banking

– OnlineCode..... **no charge**

ANZ Phone Banking

– Phone Banking calls **no charge**
If calling from overseas, standard international call charges apply.

ANZ Mobile Banking Apps

– goMoney..... **no charge**
– mobile wallets..... **no charge**

There are no ANZ goMoney service fees. Standard mobile phone charges apply, depending on your mobile phone provider plan. If you have ANZ goMoney, you pay the data download rate for your mobile phone plan.

ATM fees

– ANZ and non-ANZ ATM fee **no charge**
Transaction fees may apply.

– Overseas ATM fee..... **no charge**
Banks and other financial institutions who own overseas ATMs may charge a fee for using them. Currency conversion charges of 1.3% of the NZD amount also apply to foreign transactions.

– ATM owner fee..... **\$3**
We charge an ATM owner fee to customers of other overseas banks and financial institutions when withdrawing cash. This fee does not apply to ANZ customers. The fee also does not apply to customers using another New Zealand bank/ financial institution's card in our ATMs.

Branch fee

– Non-ANZ overseas branch fee..... **not set by ANZ**
Banks and other financial institutions who own branches overseas may charge a fee for using them. Currency conversion charges of 1.3% of the NZD amount also apply to foreign transactions.

Fees and Charges

Auditor's Confirmation Report - Business, Agri, and Personal customers

– Standard fee	\$65[^]
– Less than 48 hour fee	\$130*

- This fee is charged when you request an Auditor's Confirmation Report from ANZ.
- A form is required which includes the ability to automatically create a report on an annual basis.
- The fee must be debited from an ANZ transactional account.

* We charge this fee if you give us less than 48 hours notice of needing an Auditor's Confirmation Report.

[^] The fee must be debited from an applicable ANZ transactional account.

Credit retrieval fee	\$25
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– Additional transaction sent in the same request.....	no charge
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A credit retrieval fee may be charged when assisting a customer (on a best endeavours basis) to recover funds incorrectly paid to a third party's account. This fee applies irrespective of whether the funds are successfully recovered from the recipient of the payment.

International Services (handling transactions involving foreign currency)

All fees are 'per transaction' unless otherwise stated:

Outward payments

- International Money Transfer
 - Via ANZ Internet Banking and ANZ goMoney:
 - Issue **\$5**
 - Via ANZ Direct Online:
 - Issue **\$9**
 - Via staff assistance in branch or over phone:
 - Issue **\$28**
 - Amendment and Resend fee (we charge this where we amend any payment details and resend on your behalf) **\$25**
 - Enquiry fee (we charge this where the beneficiary is claiming non-receipt of funds) **\$25**
 - Cancellation fee (we will make every attempt to return funds, however the beneficiary may have already been paid) **\$25**

Inward payments

- Payment credited to an ANZ account in New Zealand dollars or foreign currency **\$15**
- Payment credited to a non-ANZ bank account in New Zealand dollars or foreign currency **\$15**
- Payments in New Zealand dollars credited to an account outside of New Zealand **\$15**

No fee charged for payments under \$300 New Zealand dollar equivalent.

The details in this document are subject to change. For more information and full details on our accounts and packages, including terms and conditions, contact your nearest ANZ branch. Some accounts and/or customers may qualify for fee waivers. A copy of the Bank's General Terms and Conditions and current Disclosure Statement under the Reserve Bank of New Zealand Act 1989 are available from any ANZ branch or anz.co.nz.