

Insight

A message from Glenn Haslam



As the festive time approaches I would like to wish you all the very best during the festive season and for a happy and safe New Year.

Thank you all for your support during 2007 it has been a great year for ANZ and we look forward to strengthening our relationship with you all in 2008.

2008 will bring some exciting new enhancements to our technology platform and we will continue to work hard to improve our service, products and policy.

Glenn

Policy updates



Anti Money Laundering (AML) – ANZ's requirements

The new AML legislation took effect on the 12th December 2007. In relation to your respective industry compliance training that ANZ requires you to undertake, you don't need to send us your certificate; we will follow up with all the aggregators at the expiry of training time.

Product updates



Changes to Breakfree fees

Please note that existing Breakfree customers (customers who applied prior to January 2006) will be notified that their annual Breakfree package fee will increase from \$295 to \$340, effective 9th February 2008. The mail out will commence on the 20th December 2007. The fee increase will be effective based on customer anniversary date.

TOP 10 – November Settlement Efficiency*

1. **The Good Life (Bayside)**
2. The Mortgage Gallery
3. Mosaic Financial Services
4. Australian Mortgage Brokers
5. Mortgage Force Australia
6. City Pacific Finance Services
7. Australian Finance Group
8. eMOCA
9. National Mortgage Brokers
10. Astute Financial Management

***Top 10 Settlement Efficiency** is based on a percentage of applications that reach settlement (minimum of 30 applications per month).

TOP 10 – November Online Applications^

1. **Provincial Home Loans**
2. Australian Mortgage Brokers
3. CrediFlex Group
4. AHL Investments
5. Mortgage Force Australia
6. Smartline Home Loans
7. The Mortgage Gallery
8. Mortgage Choice
9. National Mortgage Brokers
10. eMOCA

^**Top 10 Online Applications** is based on a weighted average of the percentage of applications submitted online and the percentage of straight through approvals (minimum of 30 applications per month).

Contact Us:

Broker Enquiries VIC, QLD, TAS, NSW, ACT, SA, NT

Broker Enquiries WA

For ANZ BDM contact details and other information visit www.anz-originator.com.au

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ANZ Home Lender of the Year. Choose blue.

Money magazine's Home Loan Lender of the Year 2007, 2006 and 2005.
Personal Investor magazine's Home Lender of the Year 1999-2002, 2004 and 2005.

