

This Issue

- ANZ Lo Doc 80 Update
- ANZ Toolkit Enhanced
- ANZ Brochures
- Hints & Tips

End of Financial Year Settlements

Applications (including Interest-in-Advance renewals) with a settlement date prior to and including 29th June 2007 **must be unconditionally approved by close of business 8th June 2007.**

Note: For more information on ANZ Interest-in-Advance lending, please refer to the Interest-in-Advance information sheet available on www.anz-originator.com.au > Reference Material.

ANZ Lo Doc 80 Update

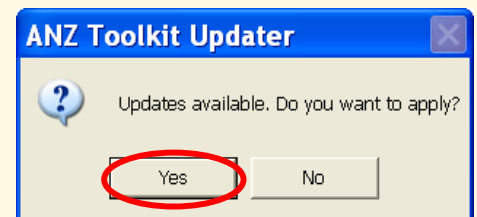
From now on, the following changes to ANZ Lo Doc 80 apply:

- A number of postcodes have been reviewed, allowing for greater lending limits in many areas
- Maximum individual loan size for Vacant Land under ANZ Lo Doc 80 has increased to \$500,000 for all postcodes where it is applicable
- The ANZ Toolkit has been updated to reflect all changes (refer below)

Remember - the maximum individual loan size per security under ANZ Lo Doc 80 is determined by the security postcode, as reflected in the ANZ Toolkit (Lo Doc Qualifier); the maximum *total* lending is \$2.5 million under ANZ Lo Doc.

ANZ Toolkit Enhanced

The ANZ Toolkit has been updated to accommodate the Low Doc 80 and other changes. Please follow the steps below to update your version:



- When you open the ANZ Toolkit v3.0 the "ANZ Toolkit Updater" box (shown above) will appear. Select **Yes**.
- Automated updates will then be downloaded to the ANZ Toolkit on your desktop. This process might take a few minutes.
- Once the updates have finished downloading, the ANZ Toolkit will automatically open up onto your desktop showing the new version "ANZ Toolkit v3.1"

Note: Updates will be available from Thursday 17th May. Dial-up users contact mortorig@anz.com to request an updated CD of the toolkit.

The ANZ Toolkit brings together all the calculators and tools you need to prepare an application. If you do not already have it on your desktop, please download it now from www.anz-originator.com.au > Tools & Calculators.

ANZ Direct Mail Campaigns

As you may be aware, ANZ regularly conducts Direct Mail campaigns to selected ANZ customers, including a recent offer to:

- discount the Loan Approval Fee by 50% **or**
- refund the annual Breakfree package annual fee for one year

for an applications relating to **ANZ Residential Investment Loan** or **ANZ Equity Manager** credit limit increases or new lending submitted by 30 June 2007 and drawn down by 31 December 2007.

These offers are only available to letter recipients, and can be redeemed through any ANZ channel. Should a customer approach you with an ANZ Direct Mail letter, please include a copy of this letter with the application documents submitted to ANZ.

ANZ Guarantor Checklist

Please note that the ANZ Guarantor Checklist has been updated (attached) to cover all Guarantor requirements at the time of interview. Please complete this form for each Guarantor involved in the application.



Hints & Tips

Know your customer & prevent fraud

- Identity fraud & application fraud are always a concern and there are steps you can take to assist with detection & prevention.
 - Always meet your customer face-to-face
 - Know your customer & their true financial position – ask questions
 - Ensure you sight **original** documentation
 - Report any suspicious customers to ANZ via your Business Development Manager

TOP 10 – April Settlement Efficiency*



1. The Mortgage Gallery
2. Specialist Mortgages
3. City Pacific Finance Services
4. Mortgage Force
5. Smartline
6. eMOCA
7. Choice Aggregation Services
8. PLAN Australia
9. Mortgage Choice
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 – April Online Applications^

1. Australian Mortgage Brokers
2. Provincial Home Loans
3. Aussie Home Loans
4. Smartline
5. The Mortgage Gallery
6. National Mortgage Brokers
7. Astute Financial Management
8. Mortgage Force
9. The Brokerage
10. Mortgage Choice

^**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 **1800 812 785**
 Broker Enquiries WA **1300 367 389**

Your ANZ BDMS' contact details are on www.anz-originator.com.au > Our People

To update your details visit www.anz-originator.com.au > Manage My Details



ANZ Home Lender of the Year. The choice is simple.

Money magazine's Home Loan Lender of the Year 2005, 2006. *Personal Investor* magazine's Home Lender of the Year 1999-2002, 2004, 2005.
 Australia and New Zealand Banking Group Limited ABN 11 005 357 522

