

# ANZ Business Loan

## ANZ Small to Medium Enterprise Banking

### A Capital Boost With Flexible Repayment and Interest Options.

No matter what the investment or commercial purpose, an ANZ Business Loan can very often be an ideal solution. You can choose to repay Interest Only or Principal and Interest and generally select the repayment terms that suit you best.

You can have a fixed or variable interest rate. The fixed interest rate obviously reduces the hassles that interest rate volatility can create. Alternatively, with a variable interest rate, you have an interest rate that changes in line with market forces and there are no additional costs for full or partial early repayment.

### At a Glance.

Loan Amount	Minimum \$10,000.										
Security	Unsecured or secured by various forms of security including residential, commercial or rural property, business assets, or a combination of these.										
Term	Up to 15 years (variable rate); Up to 10 years (fixed rate).										
Interest Rate Types	<ul style="list-style-type: none"><li>› Variable rate (up to 15 years)</li><li>› Fixed rate, Interest in Arrears (up to 10 years)</li><li>› Fixed rate, Interest in Advance (up to five years)</li></ul>										
Repayment Terms	<table><thead><tr><th>Variable Rate</th><th>Fixed Rate</th></tr></thead><tbody><tr><td>› Weekly</td><td>› Monthly</td></tr><tr><td>› Fortnightly</td><td>› Quarterly</td></tr><tr><td>› Monthly</td><td>› Half-Yearly</td></tr><tr><td>› Quarterly</td><td>› Yearly</td></tr></tbody></table>	Variable Rate	Fixed Rate	› Weekly	› Monthly	› Fortnightly	› Quarterly	› Monthly	› Half-Yearly	› Quarterly	› Yearly
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Repayment Options	Principal and Interest or Interest Only (available up to a maximum term of five years) and a lump sum balloon payment up to 80% of loan amount at end of loan term.										
Fees and Charges	Fees and charges are payable. Please ask your ANZ Manager for relevant details.										

### It's Easy to Get More Details.

If you'd like to apply for an ANZ Business Loan or if you'd just like to find out more, there are four easy ways to reach us:

- › Speak to your ANZ Manager
- › Visit our website: [www.anz.com](http://www.anz.com)
- › Phone us on 1800 801 485 between 8am – 7.30pm AEST Monday to Friday
- › Visit any ANZ branch.

This fact sheet contains general information about the ANZ Business Loan. It does not form part of the terms and conditions which are available on application. All applications are subject to ANZ's normal credit approval criteria.