

4 quick steps to get an answer on your loan application

1. **Select the products(s) you'd like to apply for on the first page of the application form.**
2. **Complete the application form (section 1-6).**
3. **Before mailing or faxing to us, attach copies of:**
 - › 2 payslips covering the last 3 months with employer's name
 - › 1 year business financial statements/tax return (if self-employed)
 - › 3 months bank statements (if refinancing)

By Freefax:

1800 269 038

By Post:

Reply Paid 80724

ANZ Banking Group

Attention: Home Buyer Line

Private Bag 25

Collins St West

Vic 8007

4. We will process your application and advise you of the outcome.

Upon receipt of your application, we will contact you within 2 days to discuss your requirements and advise you of any supporting documentation needed. Once we have all the documentation and correct information, we can provide you with a decision within 48 hours. At that time we will also discuss the next steps involved in progressing your loan application.

If you require any assistance throughout the process, please call us at the Home Buyers Line on Freecall 1800 035 500, from 8am to 11pm AEST, 7 days a week.



Home Loan Application

To assist us please complete the following summary by nominating the type of loan and purpose from the table below

Home loans – owner occupied property

- ANZ Standard Variable Rate Home Loan
- ANZ Simplicity PLUS Home Loan
- ANZ Fixed Rate Home Loan
- ANZ Supplementary Loan

Loan purpose

- Property purchase
- Property to be constructed
- Increase to existing ANZ loan
- Refinance/Debt Consolidation/Other

Amount

Term (years)

Investment loans – investment property

- ANZ Variable Rate Residential Investment Loan
- ANZ Simplicity PLUS Residential Investment Loan
- ANZ Fixed Rate Residential Investment Loan-Interest-in-Advance
- ANZ Fixed Rate Residential Investment Loan

Loan purpose

- Property purchase
- Property to be constructed
- Increase to existing ANZ loan
- Refinance/Debt Consolidation/Other

Amount

Term (years)

Equity loans

Please refer to form 109659.

100% mortgage offset accounts – If you would like to have an offset account linked to your home loan, please select the following account, available only with ANZ Standard Variable Rate or ANZ 1 Year Fixed Rate Home Loans, and ANZ Variable Rate or ANZ 1 Year Fixed Rate Residential Investment Loans

- ANZ One

Please nominate branch to be your point of contact

Branch name and address

Now, to apply for your ANZ Home Loan, please complete the following sections 1-4 of this booklet.



1.1 Home Loan Application

Please complete this application and return it together with the information requested below to ANZ. Completion of this form does not ensure the approval of your credit application. You should complete all sections of the application to provide the information we will require to undertake our assessment. Use this form if the predominant purpose of the facility is for personal, domestic or household use (50% or more) or personal investment (more than 50%).

Please attach the following documents

Please attach copies of the following documents for all applicants (as applicable)

- > 1 year business financial statements/tax return (self employed applicants)
- > 2 payslips covering the last 3 months with employer's name
- > Last 3 months bank statements (if refinancing).

Security requirements

In most cases ANZ require security to support your application. ANZ Home Loans are required to be secured by a first registered mortgage over residential property.

Bank use only

Application number

- Approved
- Approved in principle only
- Declined

Personal details (if insufficient space please attach separate notes)

Applicant 1

Title Surname

Given names Date of birth

Full residential address – please include postcode

Time at current address
 Years Months

Phone number – home Phone number – work

Fax number Mobile number

Email address

Mailing address (if applicable)

Previous residential address

Time at previous address
 Years Months

Drivers licence number State Permanent Australian resident Yes No

Marital status
 Single Married Defacto Separated/Divorced Widowed

Current housing situation
 Own home Renting Buying home Boarding Live with parents

Live in caravan Other Specify

Name of spouse (if applicable)

Number of dependents Age (in years) of dependent children (if applicable) Total number of dependents for both applicants 1 & 2

Applicant 2 (if applicable)

Title Surname

Given names Date of birth

Full residential address – please include postcode

Time at current address
 Years Months

Phone number – home Phone number – work

Fax number Mobile number

Email address

Mailing address (if applicable)

Previous residential address

Time at previous address
 Years Months

Drivers licence number State Permanent Australian resident Yes No

Marital status
 Single Married Defacto Separated/Divorced Widowed

Current housing situation
 Own home Renting Buying home Boarding Live with parents

Live in caravan Other Specify

Name of spouse (if applicable)

Number of dependents Age (in years) of dependent children (if applicable)

Note: Do not show dependents already counted by Applicant 1



1.2 Home Loan Application

Employment details (ANZ may verify your employment details/income with your employer or accountant)

Applicant 1

Occupation

Name of the employer/business

Employer/business address – please include postcode

Phone number – work Fax number

Time in current employment Years Months Gross annual income \$

Self employed? Yes No
 If No, Public sector Private sector
 If No, Full time Part time Casual

If Yes, please specify name of accountant Phone number

Name of previous employer

Position held Time in previous employment Years Months

Previous employer/business address and postcode

Phone number Fax number

Applicant 2 (if applicable)

Occupation

Name of the employer/business

Employer/business address – please include postcode

Phone number – work Fax number

Time in current employment Years Months Gross annual income \$

Self employed? Yes No
 If No, Public sector Private sector
 If No, Full time Part time Casual

If Yes, please specify name of accountant Phone number

Name of previous employer

Position held Time in previous employment Years Months

Previous employer/business address and postcode

Phone number Fax number

Your identification

Are you an existing ANZ customer? Yes No

If Yes, please specify branch Account number

If No, please complete an Identification Check Record for each signatory that does not currently have a bank account/loan established with ANZ.

Your identification

Are you an existing ANZ customer? Yes No

If Yes, please specify branch Account number

If No, please complete an Identification Check Record for each signatory that does not currently have a bank account/loan established with ANZ.

Solicitor/conveyancing company details

Name of solicitor/conveyancing company

Business address – include postcode

Phone number Fax number



1.3 Home Loan Application

Complete for all loans where property is purchased

Purchase price	\$
Settlement fees & charges	\$
Solicitor's fees	\$
Other	\$
Total	\$
Deposit paid	\$
Cash contribution	\$
Other (eg. gift)	\$
Amount sought	\$
Total	\$

Type of home

<input type="checkbox"/> To be built	<input type="checkbox"/> Existing
<input type="checkbox"/> New building	<input type="checkbox"/> Vacant land

Is any part of your contribution to be repaid to third parties?

No Yes

If Yes, please specify amount

\$

Is this application a refinance? No Yes

If Yes, please specify financial institution and attach 3 months of loan statements.

Repayments

Weekly Fortnightly Monthly

Interest-only* No Yes

If Yes, specify Interest-only terms (maximum 10 years)

Years Months

(*Interest-only option is is not available on Residential Investment Loans)

Loan term

Years Months

Fixed rate term

Years Months

Payment method

I will arrange a salary deduction

I will arrange a periodical payment from my account

Account number

Other

Specify



2. Personal Statement of Financial Position

All areas must be completed by customers

Name(s)

Date / /

Assets

	Present Value
ANZ account(s) total	\$ <input type="text"/>
OFI account(s) total	\$ <input type="text"/>
Other Cash Assets (Shares/Bonds)	\$ <input type="text"/>
Property Assets (list Address & Value)	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total Property Assets	\$ <input type="text"/>
Contribution paid to deposit on property	\$ <input type="text"/>
Total No. of Motor Vehicles	No. <input type="text"/>
Total Value of Motor Vehicles	\$ <input type="text"/>
Total Other Assets (eg. insured value of contents and valuables, boat etc) – please specify	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Total assets	(1) \$ <input type="text"/>

Income (average monthly)

Base salary	Gross (p.a.)	Net (p.m.)
Income earner 1	\$ <input type="text"/>	\$ <input type="text"/>
Income earner 2	\$ <input type="text"/>	\$ <input type="text"/>
Other income		
Regular overtime		\$ <input type="text"/>
Government benefits/pension		\$ <input type="text"/>
Part-time/casual employment		\$ <input type="text"/>
Dividends/Interest		\$ <input type="text"/>
Commission		\$ <input type="text"/>
Rent received	Gross (p.m.) \$ <input type="text"/>	Net (p.m.) \$ <input type="text"/> x75%
*Do not show rental property expenses as separate expense items		
Other – please specify		\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>
Total net monthly income		(3) \$ <input type="text"/>

ANZ Staff Use Only

Application No.

Branch BSB 01-

Liabilities

	Limit(s)	Current Outstanding
ANZ Home/Investment Loan/s		\$ <input type="text"/> <input type="checkbox"/>
ANZ Personal Loan		\$ <input type="text"/> <input type="checkbox"/>
ANZ Overdraft	\$ <input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
ANZ Credit Cards	\$ <input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
OFI* Home/Investment Loan/s		\$ <input type="text"/> <input type="checkbox"/>
OFI* Personal Loan		\$ <input type="text"/> <input type="checkbox"/>
OFI* Overdraft	\$ <input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
OFI* Credit/Store Cards	\$ <input type="text"/>	\$ <input type="text"/> <input type="checkbox"/>
Other liabilities	Due	
Outstanding taxation	<input type="text"/> / <input type="text"/> / <input type="text"/>	\$ <input type="text"/>
Other – please specify		\$ <input type="text"/>
<input type="text"/>		\$ <input type="text"/>
Total Liabilities	(2)	\$ <input type="text"/>
Total assets	(1)	\$ <input type="text"/>
less Total liabilities	(2)	\$ <input type="text"/>
Net assets	(=1-2)	\$ <input type="text"/>

Expenditure (average monthly)

Credit commitments	
Loan repayments for this facility	\$ <input type="text"/> <input type="checkbox"/>
Loan repayment for other ANZ loans	\$ <input type="text"/> <input type="checkbox"/>
Loan repayment for OFI* loans/HPs	\$ <input type="text"/> <input type="checkbox"/>
Credit/store cards	\$ <input type="text"/> <input type="checkbox"/>
Other commitments	
Total Living Expenses	\$ <input type="text"/>
<i>(includes: Motor Vehicle, Rates, Electricity, Gas, Telephone, Food, Clothing, personal, Home Insurance and Education Expenses)</i>	
Rent/Board	\$ <input type="text"/>
Insurance – Contents/Medical etc	\$ <input type="text"/>
Life/Income replacement insurance	\$ <input type="text"/>
Child maintenance	\$ <input type="text"/>
Other – please specify	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total net monthly expenditure	(4) \$ <input type="text"/>
Total net monthly income	(3) \$ <input type="text"/>
less Total monthly expenditure	(4) \$ <input type="text"/>
Uncommitted monthly income	(=3-4) \$ <input type="text"/>

A SEPARATE STATEMENT OF FINANCIAL POSITION MUST BE COMPLETED BY EACH APPLICANT. MARRIED OR DEFACTO APPLICANTS HAVE THE OPTION TO COMPLETE A JOINT STATEMENT OF FINANCIAL POSITION. A SEPARATE STATEMENT OF FINANCIAL POSITION NEEDS TO BE COMPLETED FOR GUARANTORS.

* OFI = Other Financial Institution



3. Security Property Details

Security property details (if more than one security property, please photocopy this page and use one for each property)

Property in the name of

Property address – please include postcode

Approximate year of construction

Current mortgagee name

Zoned
 Residential If residential, is this your principle place of residence? No
 Commercial Industrial Rural Yes
 Other, please specify

Title
 Certificate of title Volume no. Folio no.
 Leasehold Company title* (*Some restrictions may apply to lending to company title holders)
Other, please specify

Valuation
 Owner's estimate Value \$
 Independent (attach copy) Value \$
Purchase or settlement date Amount paid or to be paid \$

Occupancy
 Owner Tenant Gross rental pa (if applic) \$

Bank use only – ANZ Manager to complete
Manager's name
Phone number Fax number
Customer lending group name
Lending group number Title reference

Bank valuing manager to complete

Date	Land	Valuation of buildings	Other	Total	Comments	Valuing officer's name
	\$	\$	\$	\$		
	\$	\$	\$	\$		
	\$	\$	\$	\$		
	\$	\$	\$	\$		
	\$	\$	\$	\$		

Comments (attach additional notes if insufficient space)

Please make any additional comments below, detailing any changes in the property between valuations.

Utilities
 Gas Electricity Water
 Sewerage/septic Road Kerb & channelling

Type of property
 To be built Established Vacant

Improvements
 House Townhouse Unit
 Garage/Carport No. of spaces
Other, please specify (eg tennis court or pool)

Construction
 Brick Weatherboard Fibro
 Brick veneer Tin
 Other, please specify

If residential
Number of bedrooms Floor size m2

If rural
Land area ha

If this property benefits from views or other notable feature please specify

Is the certificate of title held? No To be Yes
If yes, please attach
Is evidence of tenancy (if applicable) held? No To be Yes
If yes, please attach
Is a copy of the Sale Contract (if applicable) held? No To be Yes
If yes, please attach
Attach a copy of the relevant street directory page (if applicable) Attach



- Not required (Refer to "ANZ Assured or Personal Overdrafts - Terms and Conditions " brochure for details)
- Required

5. ANZ Credit Cards

Yes, I am interested in applying for an ANZ Credit Card. Please send me an application No Yes

6. Applicant/Guarantor Declaration

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and each of its related companies (including subsidiaries).

ANZ's collection, use and disclosure of personal information

ANZ is collecting your personal information to enable it to process this application and, if it is approved, to provide you with the product or service you are applying for. Where you are a guarantor, ANZ is collecting your personal information to enable it to assess you as a guarantor for an application for credit. Without this information ANZ may not be able to consider or approve this application. ANZ may disclose your personal information to:

- › any person who introduces you to ANZ
- › any contractor or service provider ANZ engages to carry out or assist its functions and activities;
- › credit reporting agencies;
- › ANZ's alliance partners;
- › mortgage insurer or re-insurer;
- › your employer;
- › any credit provider to assess a credit application, to assess your credit worthiness, to help you avoid default on your obligations or to inform them of your default;
- › any credit provider for any purpose you have agreed to;
- › your referee;
- › an intending guarantor, to enable that person to consider whether or not to act as guarantor, or offer property as security for a credit product that you or a joint borrower have applied for with ANZ;
- › a person who is a guarantor, or has provided property as security, for a loan;
- › other persons ANZ is authorised or required by law to disclose information to (and other persons where you have consented to the disclosure); and
- › any third party providing you with a product or service in relation to the ANZ product.

You may request access to your information at any ANZ branch or by calling 13 13 14. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may request it be corrected.

Personal Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

Promotion of other products or services

If this application is approved, you agree to ANZ using your personal information to plan, research, market and promote its products or services or those of its related companies and alliance partners and disclosing your personal information to its related companies or alliance partners to enable them or ANZ to market their products or services. Where you do not want ANZ to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling 13 13 14.

Declaration and privacy consents of Insurer/Re-Insurer of ANZ

Because ANZ will or may be seeking lenders mortgage insurance from the insurer/re-insurer listed below, you agree to the insurer/re-insurer doing the following things:

- › the insurer/re-insurer may obtain a credit report containing your personal information and use it in assessing ANZ's application for insurance;
- › the insurer/re-insurer may obtain information about your commercial activities and commercial credit worthiness from any business which provides that type of information, and use that information to assess ANZ's application for insurance;
- › the insurer/re-insurer may give your personal information (including information about your credit worthiness, history, standing or capacity) to any credit reporting agency, any contractor or service provider the insurer/re-insurer engages to provide services connected with your relationship with the insurer/re-insurer, and any credit provider.

You authorise these people to have access to your personal information from the insurer/re-insurer. The insurer/re-insurer may also receive your personal information from these people. In each case however, your personal information is only to be given or received in connection with ANZ's application for insurance or the insurance/reinsurance provided.

The insurer is as follows:

ANZ Lenders Mortgage Insurance Pty Ltd ABN 77 008 680 055
Level 6, 100 Queen Street, Melbourne Vic 3000
Enquiries call 13 25 99

The re-insurer is as follows:

MGIC Australia Pty Ltd ABN 93 120 741 175
Level 13, 201 Sussex Street, Sydney, NSW, 2000
Phone: 1800 46 6442



6. Applicant/Guarantor Declaration (cont)

No Genuine Savings Borrowers Contribution Acknowledgement & Declaration (if applicable)

Where the 'Details of Contribution' field is completed, I/we declare that I/we wish to apply for lending under the ANZ No Genuine Savings Policy, and confirm the following:

- Any contribution that I/we will make towards the purchase price of the property or the amount to be refinanced with ANZ from another financial institution and which is provided in support of my/our loan application has not, directly or indirectly:
 - > resulted from or arisen out of, any illegal activity; or
 - > been obtained through a loan which is unsecured; or
 - > been obtained from a gift that is repayable
- I/We acknowledge that:
 - > ANZ will determine whether to approve my/our loan application; and
 - > ANZ's lenders mortgage insurer will determine whether to issue a mortgage insurance contract in respect of my/our loan, in reliance upon the information I/we have provided in this Acknowledgement and Declaration and the information provided in connection with my/our loan application

Details of Contribution:

Use of commercial credit information

ANZ may obtain information about your commercial activities and commercial credit worthiness from any business which provides that type of information. ANZ may use that information to assess your credit application or, where applicable, to assess whether to accept you as a guarantor of credit applied for by the applicant.

Banker's Opinion

ANZ may obtain from other banks, and disclose to other banks, a banker's opinion about your consumer credit worthiness for use in the assessment of this credit application.

Identification procedures

If you do not have an existing ANZ account you must complete the applicable customer identification procedure required by Federal legislation.

Declaration of Purpose – under the Consumer Credit Code for a Credit Contract

I/We declare that the credit to be provided to me/us by ANZ is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** protection under the Consumer Credit Code.

This declaration applies to the following credit:

Purpose:	<input type="text"/>	Amount:	<input type="text" value="\$"/>
Purpose:	<input type="text"/>	Amount:	<input type="text" value="\$"/>
Signature	Date	Signature	Date
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text"/>	<input type="text" value="/ /"/>

Nomination for Correspondence – under the Consumer Credit Code for a Credit Contract

Important information for people completing this declaration: Each debtor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By completing this declaration, I am/we are giving up the right to be provided with information direct from ANZ. Any person who has signed this form can advise ANZ at any time in writing that they wish to cancel their nomination.

I/We nominate (full name of person nominated)	<input type="text"/>
Print address of nominated party	<input type="text"/>
Description of Credit (loan type and amount)	<input type="text"/>

to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Authority to discuss information with Accountant or Employer

I/We authorise ANZ to confirm the details contained in my/our Loan Application with my/our accountant, financial adviser or employer. A copy of this acknowledgement page may be given to my/our accountant, financial adviser or employer as evidence of my/our consent to them confirming with ANZ any of the details in my/our Loan Application.



6. Applicant/Guarantor Declaration (cont)

DECLARATION SIGNATURE

Declaration required in respect of all products applied for pursuant to this application. It is to be signed by all applicants and intending guarantors.

My/Our signature below evidences my/our understanding and consent to all matters set out in this application and this declaration. By signing below, I/we confirm that the information contained in, and accompanying, the Loan Application (including any information contained in the Personal Statement of Financial Position) and all the information provided by me/us, is true, correct and complete and given in support of this application. I/We also declare that any documents provided containing financial information are true copies of the final signed versions of the original documents.

Where the 'Nomination for Correspondence' has been completed, by signing this declaration I/we agree to the nominated person receiving notices and other documents under the Consumer Credit Code on behalf of me/us.

Applicant/Guarantor

Signature Date
 / /

Print name

Co-applicant/Guarantor

Signature Date
 / /

Print name

Witness Signature (only required where Declaration of Purpose section has been completed)

Signature

Name Date
 / /