



Your guide to ANZ Home Loans

Be certain about your choice



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The more you know, the easier it is

Whether you're looking to buy your first home, upgrade to your dream home, renovate or expand your current home, or refinance a loan obtained from another lender, ANZ is determined to make the financing process as easy as possible.

That means providing you with a range of home loans with features like no monthly fees, a redraw facility, and other smart ways to pay your loan off faster.

For more details and calculators to assist you with the figures, contact any one of ANZ's Mobile Home Loan Managers on 990 8295 (Western Division) or 990 8296 (Suva/Nausori). Alternatively call on toll free 132 411 or visit our website www.anz.com/fiji.

While websites and brochures are informative for some things, you simply can't replace talking to an ANZ Home Loan Specialist about your exact circumstances. On the last page you will find ANZ's contact details. So don't wait. Whatever the home you dream of, ANZ can help you get there.

What do you need the loan for?

Take control from the start

1. Buying land and building your new home

There is a lot to consider, including local government laws, building restrictions, architects, and your builders. Fortunately, ANZ has helped many people just like you to make their financing decisions with greater confidence.

As you'll discover, you have a number of options when it comes to financing your land or construction costs. So it's important to consider exactly what you're trying to achieve. First, define what your expectations are. Next, work out what they are likely to cost. Then talk to ANZ. We can help you choose the right loan to make your dream a reality.

2. Buying an established property

When you buy your new house you want to do the things that will make it 'yours'. That might mean repainting the bathroom, re-stumping or overhauling the backyard. These are costs which can add up fast, especially when you've just had the solicitor's bill and other expenses that go with buying a home. That's why it's so important to know that you've chosen the right home loan. With ANZ's range of home loans you can be confident of finding the loan that suits your individual needs.

3. Renovating or extending

Perhaps you've toyed with the idea of selling up and buying a bigger home. However, you've decided that your current home is in the perfect position, and that building a fantastic extension would involve less trouble or expense.

To help you build your dream, ANZ has a range of loan options designed to unlock the equity you have in your home.

ANZ also understands that rebuilding doesn't happen overnight. Which is why we give you the choice to draw on arranged funds when you need them – paying for the work as it's done.

4. Buying a bigger home

Does the house that offered 'room to spare' only a few years ago now have trouble sparing a room for the occasional guest? Maybe it's time to move on, and up.

ANZ has led the way in making the financing process easier. And we continually update our products and services to improve them even further. After all, trying to sell your current home and search for a suitable new one takes enough time, without also needing to search for the right loan.

How much can I borrow?

Knowing what you can afford provides perspective

Right at the start of the process, it can be helpful to know approximately how large a loan you can handle comfortably.

In most cases, ANZ can lend up to 80% of the value of a property.

The following table can provide a guide to how much you can expect to pay per fortnight, for the amount you intend to borrow.

Using this table, look at the appropriate interest rate with the loan term you want.

To estimate your fortnightly repayments, multiply the figure in the table by the number of thousands of dollars you wish to borrow.

Alternatively, you can visit www.anz.com to use the How much can I borrow? calculator to help you work out your borrowing capacity and the ANZ Loan Repayment Calculator to determine the repayments on different loan sizes.

Interest rate % p.a.	5 years	10 years	15 years	20 years	25 years
5.00%	8.7012	4.8911	3.6471	3.0440	2.6966
6.00%	8.9126	5.1190	3.8915	3.3043	2.9720
7.00%	9.1271	5.3531	4.1448	3.5757	3.2602
8.00%	9.3447	5.5932	4.4066	3.8577	3.5602
9.00%	9.5655	5.8393	4.6768	4.1496	3.8711
10.00%	9.7895	6.0913	4.9549	4.4508	4.1919
11.00%	10.0165	6.3491	5.2408	4.7607	4.5215
12.00%	10.2466	6.6126	5.5339	5.0787	4.8590

The table assumes no bank fees or government charges are incurred, interest rates remain unchanged for the full term of the loan, and repayments are made on time.

For example:

*Fortnightly repayment for a \$100,000 loan at 8% p.a. over 25 years is calculated by:
 $100 \times 3.5602 = \$356.02$*

*Fortnightly repayment for \$60,000 at 6% p.a. over 15 years is calculated by:
 $60 \times 3.8915 = \$233.49$*



Home loan choices for everyone

Feel relaxed with a loan that's right for you

Because everyone's needs are different, ANZ's range of loans have been designed with that in mind.

You're sure to find an ANZ loan to suit your needs.

ANZ Standard Variable Rate Home Loan

Designed to be flexible. As your circumstances change over time, this loan can change to meet your needs.

- > no monthly fee
- > choice of repayment options: weekly, fortnightly, monthly
- > direct loan repayments can be set up to pay the loan automatically
- > redraw additional loan repayments if needed
- > make extra repayments (big or small) whenever you want
- > pay the loan off without incurring early repayment fees

ANZ Fixed Rate Home Loan

Designed to provide you with the certainty of knowing what your repayments are for a fixed period of 1 year. No matter what happens to interest rates, the rate you pay, and therefore the level of your repayments, will remain the same for the fixed period you choose.

- > no monthly fee
- > flexible repayment options: weekly, fortnightly, monthly
- > direct loan repayments can be set up to pay the loan automatically
- > fixed rate term for 1 year
- > the security of knowing your home loan costs in advance
- > interest rate automatically reverts to the standard variable rate after the fixed rate period expires

ANZ Home Improvement Loan

Designed to provide funds for home improvements, based on the equity you have built up in your home.

- > no monthly fee
- > specific loan for home renovations
- > draw down funds as you need
- > funds can be accessed when required
- > full range of flexible repayment options.

Benefits at a glance

What you want	Benefits you'll enjoy
To find one of the most competitive rates on the market, without the frills, and avoid paying for features you won't use.	<ul style="list-style-type: none"> > enjoy a lower ongoing rate than most standard loans > no frills > flexible repayment options
To be able to change your loan when you need.	<ul style="list-style-type: none"> > the flexibility to alter your repayment frequency or level (provided you meet minimum repayment requirements) > no monthly fee > redraw additional loan repayments if needed
To be given a little extra help during that difficult first year.	<ul style="list-style-type: none"> > no monthly fee
To know what your repayments will be in years to come.	<ul style="list-style-type: none"> > know what future costs will be > ability to lock in rates for up to 1 year > make weekly, fortnightly or monthly repayments
To have the satisfaction of knowing you're ahead in your repayments.	<ul style="list-style-type: none"> > make extra repayments when it suits you (Variable Rate Home Loan only) > make increased regular repayments (Variable Rate Home Loan only) > no monthly fee > redraw additional loan repayments if needed (Variable Rate Home Loan only)
To know what your repayments will be in the first year but have room to move in the future.	<ul style="list-style-type: none"> > ability to fix rates and repayments for the short term > switch to standard variable rate after 12 months > no monthly fee > know what your costs will be in the first year
To enjoy life while paying your loan off sooner.	<ul style="list-style-type: none"> > flexible repayment options > redraw additional loan repayments if needed (Variable Rate Home Loan only)

Your choices at a glance

What's in a home loan?

Features at a glance	ANZ Variable Rate Home Loan	ANZ Fixed Rate Home Loan
Repayment term	✓ Maximum 25 years	✓ Fixed rate period of 1 year total term up to 25 years
Flexible repayment cycles: weekly, fortnightly, or monthly	✓	✓
Additional repayments	✓	×
Redraw facility	✓	✓ Redraw available once loan reverts to Standard Variable Rate
Split loans	✓	✓



How to own your home sooner

Take control of your future

Owning your home sooner than you thought can be a reality with ANZ Home Loans.

You can choose a loan that gives you freedom to:

- > make more frequent repayments
- > make higher repayments*
- > make one-off lump sum repayments*

Higher repayments (Figure 1)

As this graph shows, paying \$1,000 a month instead of the required minimum \$680 (\$100,000 paid off over 25 years) effectively slashes the 25 year loan period by over 12 years.

Figure 1 – Higher repayments*

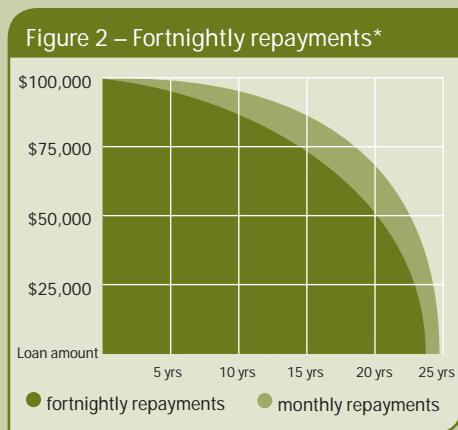


* These options are not available on all loans. Talk to us first about the flexibility you require. These four examples assume the loan type is an ANZ Standard Variable Rate Home Loan of \$100,000 with a rate of 6.57% p.a. No bank fees and government charges are taken into account in these examples, the interest rate remains the same, and all repayments are made on time.

Fortnightly repayments (Figure 2)

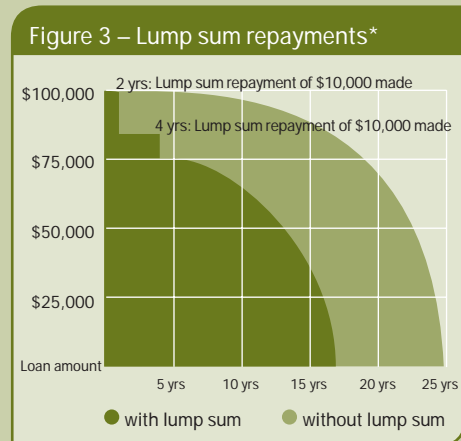
Halving your monthly repayments and making them fortnightly can make a huge difference.

This may save up to one year off a 25 year ANZ Standard Variable Rate Home Loan of \$100,000.



Lump sum repayments (Figure 3)

One or more larger one-off payments made early in your loan can also shorten the loan period significantly.



ANZ Home Loan Scenario Calculator
Use the ANZ Home Loan Scenario Calculator at www.anz.com to find out how different scenarios can affect your home loan such as:

- > Changing your loan amount, loan term or interest rate
- > Redrawing additional loan repayments
- > Making a lump sum payment

Don't forget the insurance

Be secure with the protection you need

ANZ can help you with all of your insurance needs.

ANZ Loan Insurance

Some home owners will be unfortunate enough to experience a serious accident that could jeopardise their home ownership.

If this were to happen, how would you manage to meet your home loan repayments?

ANZ Loan Insurance is an easy way to protect you and your family against the potential financial effects of accidental death, disability and serious injury.

ANZ Home Insurance

One of the largest financial purchases you will make in life is when you buy a new home. So it makes sense to ensure that your new home is protected with the right type of insurance cover, that suits both your personal needs and budget.

ANZ Home Insurance can provide you with comprehensive cover for your home, and the choice of two cover types for your contents and valuables.

For further information on ANZ Loan and Home Insurance, visit your local ANZ branch or call the ANZ Contact Centre on 132 411.



What to bring to your home loan appointment

When you're ready to meet with ANZ to discuss your options, here's a list of what you should bring so ANZ can help you.

Personal identification (For new customers)
Bring four of the following documents with you. One of the documents must contain your photograph or signature:

- > driver's licence
- > FNPF card
- > electricity or water bill
- > rates notice

Only two of the above documents are required if you also bring:

- > birth certificate or
- > valid passport.

Current employment and financial position
A recent copy of the following are required to confirm your income:

- > at least three payslips or
- > tax return.

Self-employed

- > profit and loss statements and balance sheets for the past two years
- > tax returns or assessment notices for the past two years (Business and Personal).

Your assets

Bring along your account statements, and a list of any other assets you have, including:

- > real estate
- > investments, including term deposits (bring receipts if you have them)
- > shares/bonds
- > term insurance.

Your liabilities

Listing liabilities in addition to assets will enable us to quickly determine how much you can afford to repay on your loan:

- > credit card accounts
- > charge accounts
- > existing loans, if any.

Frequently asked questions

1. Building

Q. "Can we get access to money progressively so that it's easy to pay builders, plumbers and electricians when we need to?"

A. ANZ aims to give you flexibility. We understand that when you're building a house, you already have plenty of things to think about without having to worry about getting the money. Once your loan is approved, the funds will be there for you to use when you need them. And with the right loan, you'll only be paying interest on the money you use until the loan is fully drawn.

2. Buying

Q. "How much can I borrow?"

A. As a rule of thumb, the loan amount should be no more than three times your gross annual salary. Another way of looking at it is that monthly repayments should be no more than 35% of your gross monthly salary.

Essentially though, your income, expenses and current borrowings are the only way to determine exactly how much you can borrow. It's important not to paint yourself into a corner with a loan that puts your financial security at risk. Being realistic is the only way to go, and ANZ will work with you to find the loan size that makes sense in light of your financial situation.

To get a sense of how much you can borrow, visit the How much can I borrow? calculator at www.anz.com or visit your local ANZ branch

Q. "Isn't it just easier to get the lowest rate home loan there is?"

A. Sometimes the interest you'll be paying is the most critical consideration. There's nothing wrong with that, but it's important to recognise that the 'cheapest' home loan may not have the features to fit in with your plans. An ANZ Home Loan Specialist can help you identify the loan that minimises your total cost and best suits your needs.

Q. "What costs am I likely to incur?"

A. Aside from application fees, which will depend on the loan you choose, additional solicitors costs and government charges such as stamp duty and mortgage registration etc. may be incurred, and will vary with how much you borrow and what the purchase price is. We'll be able to provide you with a complete breakdown of costs when we get a firmer idea of what you're trying to achieve.

3. Upgrading

Q. "We'd like to get ahead with our loan, but really need to draw on extra funds at various stages for school fees, major purchases etc. Is there a better option?"

A. Consider an ANZ Personal Loan.

Q. "How much will it cost us in fees?"

A. That depends on how much you need to borrow. Once we understand your needs, we can give you a better idea of the kind of bank and government charges you may encounter.

Q. "What do we do between selling our home and buying another?"

A. Property settlements are rarely well synchronised. Everyone in your situation can benefit from some kind of bridging finance. It's like a helping hand to cover you from one loan to the next or between loans. ANZ can provide you with a full explanation of bridging finance once we understand your situation better.

4. Renovating

Q. "We're expecting an addition to our family in the next few months, so we need the money to build that extra room. Can we obtain extra funds?"

A. With an ANZ Home Loan, you may, subject to normal credit approval criteria, apply for extra funds to cover your needs. Or if you've almost paid off your loan at another bank you may like to consider an ANZ Home Loan to help you realise your dreams.

Q. "Does it cost extra to obtain extra funds?"

A. Generally, the only thing you'll pay for is an application fee plus 'additional stamp duty' if the new loan amount is higher than the original amount.

Important notices

This booklet provides general information current as at the time of production.

The information in this booklet is intended as a guide only; it is not intended to be a substitute for professional advice and should not be relied upon as such.

All applications for loans are subject to ANZ's normal credit approval criteria.

This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you.

ANZ Home Insurance is issued by QBE Insurance (Fiji) Limited.

ANZ receives a commission from QBE Insurance (Fiji) Limited based on a proportion of your premium payment. ANZ receives this payment at the end of the month you make your premium payment.

How to apply

- > call the ANZ Contact Centre
local callers on 132 411
overseas callers (679) 331 6644
Monday to Friday, 8.00am to 6.00pm
- > to arrange an appointment with an
ANZ Mobile Home Loan Manager
in Nadi on Mobile 990 8295 or
in Suva on Mobile 990 8296
- > for insurance enquiries
call the ANZ Contact Centre
local callers on 132 411
overseas callers (679) 331 6644
Monday to Friday, 8.00am to 6.00pm
- > visit an ANZ branch nearest you during
business hours
Monday 9.30am to 4.00pm
Tuesday to Friday 9.00am to 4.00pm

Saturday 9.00am to 1.00pm
ANZ Centrepoint, Suva
The Shop, Waimanu Road, Suva
ANZ Queen's Road, Nadi
ANZ Namaka
ANZ Vitogo Parade, Lautoka

If you require further information, please call Toll Free on 132 411
or visit our website www.anz.com/fiji

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