

For Pacific staff use only, please complete online
Consumer Loans Application Form



This form is to be used for Home Loans, Residential Property Investment Loans, Personal & Micro Loans. 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.

From (submitting Officer's name SURNAME first) Branch Country Date / /

Origin of Application - Type X as appropriate Branch Mobile Mgr Call Centre TV/Radio Newspaper Flyer/Brochure Direct Mail Other

Product Campaign - Type X as appropriate

Personal Details (if insufficient space please attach separate notes)

Title	Applicant 1 - Surname	Given names	Father's Name (Fiji use only)	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title	Applicant 2 - Surname	Given names	Father's Name (Fiji use only)	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title	Applicant 3 - Surname	Given names	Father's Name (Fiji use only)	Date of Birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential address Postal address Time at this address Yrs Mths

Previous residential address Yrs Mths

Identification (New Prov Fund Card, Driver's License or Passport) - Number, Type & Expiry Date

Name of Spouse (If not party to this loan)

Name & Address of closest relative not living with you

Current housing situation

No. of dependents Age (in yrs) of dependent children (if applicable, please fill in the box below for the age.)

CIF of main income earner

Spouse's employer

Relationship

Mobile Number

Work Phone Number

Phone Number

Resident Status

Marital Status

Loan Purpose

Type X as appropriate

Loan Purpose: Property Purchase Refinance Sought Top Up Motor Vehicle Other

Loan 1 Purpose Description: Loan 2 Purpose Description:

Property Type: Purchase Dwelling Construct Dwelling Purchase Vacant Land Other

Total Cost & Funding Details (this loan)

Amount Required	<input type="text"/>	Loan sought	<input type="text"/> 0.00	Repayment method	<input type="text"/>
Existing Loan	<input type="text"/>	1st Priority Funding	<input type="text"/>	(If Other...Please specify in the box below)	<input type="text"/>
Costs	<input type="text"/>	Equity/deposit	<input type="text"/>		
LAF 1: <input type="text"/>	LAF 2 (if any): <input type="text"/>	Other/3rd Priority Funding	<input type="text"/>		
Total	<input type="text"/>	Total	<input type="text"/>	Please state your ANZ account number (if any)	<input type="text"/>

Loan term sought (this loan) **Loan Amounts** **Loan Type Details** (select from the drop down list)

Loan 1 - Month(s)

Loan 2 - Month(s)

Loan 1 Monthly Fee (eg. LAC) Loan 2 (if any) Monthly Fee (eg. LAC)

Employment Details (Attach 3 recent payslips or if Self-Employed, last 2 years tax returns)

Applicant 1 Employer	Occupation	Year(s) of Service
<input type="text"/>	<input type="text"/>	<input type="text"/> Yrs <input type="text"/> Mths
Applicant 2 Employer	Occupation	Year(s) of Service
<input type="text"/>	<input type="text"/>	<input type="text"/> Yrs <input type="text"/> Mths
Applicant 3 Employer	Occupation	Year(s) of Service
<input type="text"/>	<input type="text"/>	<input type="text"/> Yrs <input type="text"/> Mths

Applicant 1 Salary/Wages Freq Type **Applicant 2** Salary/Wages Freq Type

Applicant 3 Salary/Wages Freq Type

Applicant 1 - Previous employer & address (If you have only worked with current employer for less than 2 years)

Applicant 2 - Previous employer & address (If you have only worked with current employer for less than 2 years)

Applicant 3 - Previous employer & address (If you have only worked with current employer for less than 2 years)

Other income (please detail and attach proof of this income)

If self employed, advise accountant's name, address and phone number

Security Requirements

In most cases ANZ will require security to support your application. Please provide full details of any security offered below.

Details of property offered as Security	Security Type	Property Tenure (Fiji use only)	Fair Market Value	Held/To Be Taken
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Properties (except vacant land) pledged to the Bank for security must be adequately insured, with ANZ noted as mortgagee on the policy.

Statement of Position

LIABILITIES	Amount	Repayment	ASSETS	Value	Bank Use
	Owing				
ANZ Bank - OD (Limit <input type="text"/>)			ANZ Bank - Cheque Accts		
- Small Loan			- Access/Savings		
- Personal Loan			- Other (Term Deposits etc)		
- Micro Loan			Accounts at other Banks		
- Other Loan			House property <input type="text"/> / <input type="text"/> / <input type="text"/>		
ANZ Mastercard (No. <input type="text"/>)			Address <input type="text"/>		
(Limit <input type="text"/>)			In the name of: <input type="text"/>		
ANZ Visa (No. <input type="text"/>)			Purchased <input type="text"/> / <input type="text"/> / <input type="text"/> for <input type="text"/>		
(Limit <input type="text"/>)			Insured for <input type="text"/>		
ANZ Mortgages/Loans			Other property (details) <input type="text"/>		
Owing to <input type="text"/>			Asset charged <input type="text"/>		
			Motor Vehicles		
			Make <input type="text"/> Model <input type="text"/>		
Other banks - Borrowings			Make <input type="text"/> Model <input type="text"/>		
Other Bank's Credit Cards (Incl Amex etc)			Boat <input type="text"/>		
Loans on life policies			Govt or semi-govt bonds/deb's <input type="text"/> F		
Other Bank Mortgages/Loans			Share/registered debentures/notes <input type="text"/> M		
Owing to <input type="text"/>			Furniture/household effects <input type="text"/>		
Asset charged <input type="text"/>			Life policies		
Hire Purchase			Year taken <input type="text"/> Sum <input type="text"/> Annual <input type="text"/> Ye <input type="text"/>		
Company <input type="text"/>			out <input type="text"/> Assured <input type="text"/> Premium <input type="text"/> Du <input type="text"/>		
Asset charged <input type="text"/>			1. <input type="text"/> S/V <input type="text"/>		
Taxation due <input type="text"/> / <input type="text"/> / <input type="text"/>			2. <input type="text"/> S/V <input type="text"/>		
Other loans being			Other assets (details) <input type="text"/>		
Total liabilities	-		Super or Prov Fund <input type="text"/>		
Surplus					
Total (to agree with total assets)	-		Total assets	-	

Income (Monthly)	Net Value	Bank Use	Commitments (Monthly)	Value	Bank Use
Drawings from Business (Net after Tax & Super/Prov)			Total ANZ Commitments	-	
Input Monthly Gross Salary below only <input type="text"/>			Total Non-ANZ Commitments	-	
Self Salary (Net after tax & Super/Prov) <input type="text"/>			Rent/Board <input type="text"/>		
Spouse Salary <input type="text"/>			Municipality taxes <input type="text"/>		
Overtime <input type="text"/>			Land rentals <input type="text"/>		
Part time employment <input type="text"/>			Taxation (if not deducted from income, <input type="text"/>		
Board paid by family members <input type="text"/>			Life assurance premiums <input type="text"/>		
Dividends/Interest <input type="text"/>			Car re ins and running expenses <input type="text"/>		
Rent received <input type="text"/>			Rates - council and water <input type="text"/>		
Commission <input type="text"/>			Fuel, light and power <input type="text"/>		
Other (details) <input type="text"/>			Education and fares <input type="text"/>		
Total Monthly income	-		Living expenses (food/clothing & personal) <input type="text"/>		
Less Total Monthly outgoings	-		Other (eg. medical benefits, telephone) <input type="text"/>		
Uncommitted Monthly income	-		Total Monthly outgoings	-	

Privacy and Confidentiality Statement

ANZ collects your information for the purpose of identifying you, assessing the applicant's application and, if approved, to provide the applicant with the product or service applied for. If you do not provide some or all of the information requested, ANZ may not be able to do these things. By signing this application form, you agree that ANZ may use and disclose your information:

- (a) to help ANZ provide or tell you about other ANZ products or services which may interest you;
- (b) to related companies (including subsidiaries) of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 for internal and administrative and operational purposes (including risk management, systems development and testing, credit scoring, staff training, and market or customer satisfaction research);
- (c) to obtain a credit report about your commercial activities and commercial credit worthiness from any business which provides that type of information to assess the applicant's application and/or to accept you as a guarantor of credit applied for by the applicant;
- (d) to another credit provider to: assess the applicant's application, to assess your credit worthiness, to help you avoid a default on your obligations or to tell a credit provider of any default you have made;
- (e) to credit reporting or debt collecting agencies, any outsourced provider, agents, contractors or advisers ANZ engages to carry out its functions and activities, ANZ's alliance partners, and to other parties authorised and/or required by law to collect your information.

This Privacy and Confidentiality Statement applies if you are the applicant or a third party relevant to an applicant (or example a guarantor).

Declaration & Signature

(To be signed by all individual applicants and by existing guarantors)

My signature below evidences my understanding and consent to all matters set out in this application including the Privacy and Confidentiality Statement above. I confirm that all information provided by me in and/or accompanying this application is true and correct and is given in support of this application.

I declare that the details contained within the Statement of Financial Position are true and correct.

I acknowledge that ANZ reserves the right to ask for additional information to consider the applicant's application and that ANZ may not be able to assess the applicant's application unless I provide additional information requested by ANZ.

Where signed by two or more people, this declaration is read as given by each individually.

Applicant's signature

Date of Application / /

Applicant's signature

Date of Application / /

Applicant's signature

Date of Application / /

(All applicants to sign)