

HOW DID YOU HEAR ABOUT US?

(Tick only one source)

- | | |
|---|--|
| <input type="checkbox"/> TV | <input type="checkbox"/> Email |
| <input type="checkbox"/> Radio | <input type="checkbox"/> ANZ called me |
| <input type="checkbox"/> Newspaper/Magazine | <input type="checkbox"/> Referral from a friend/family |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Other - please specify <input type="text"/> |
| <input type="checkbox"/> Letter | |

Promotion code

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

- ANZ Equity Manager
- ANZ Portfolio

LOAN PURPOSE

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

Limit amount
 \$

100% MORTGAGE OFFSET ACCOUNTS

- I/we would like to have an ANZ One offset account linked to my/our loan.
 Note: Offset accounts can only be linked to ANZ Standard Variable Rate or ANZ 1 Year Fixed Rate loans

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 application form
 For ANZ Portfolio applications, please also complete section 1.4 (separate form).



1.1 HOME LOAN APPLICATION FORM

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.

PERSONAL DETAILS (IF INSUFFICIENT SPACE PLEASE ATTACH SEPARATE NOTES)

Applicant 1

Title Surname

Given names Date of birth

Full residential address

Postcode

Time at current address
 Years Months

Phone number – home Phone number – work

Fax number Mobile number

Email address

Mailing address (if applicable)

Postcode

Previous residential address

Postcode

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

Postcode

Time at current address
 Years Months

Phone number – home Phone number – work

Fax number Mobile number

Email address

Mailing address (if applicable)

Postcode

Previous residential address

Postcode

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**

BANK USE ONLY

Application number

Approved Approved in principle only Declined



1.2 HOME LOAN APPLICATION FORM

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

 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

 Postcode

Phone number Fax number

Applicant 2 (if applicable)

Occupation

Name of the employer/business

Employer/business address

 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

 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
 Postcode

Phone number Fax number

1.3 HOME LOAN APPLICATION FORM

Do not use this page for ANZ Portfolio. Please use section 1.4 instead.

COMPLETE FOR ALL LOANS WHERE PROPERTY IS PURCHASED

Purchase price	\$	<input type="text"/>
Settlement fees & charges	\$	<input type="text"/>
Solicitor's fees	\$	<input type="text"/>
Other	\$	<input type="text"/>
Total	\$	<input type="text"/>
Deposit paid	\$	<input type="text"/>
Cash contribution	\$	<input type="text"/>
Other (eg. gift)	\$	<input type="text"/>
Amount/Limit sought	\$	<input type="text"/>
Total	\$	<input type="text"/>

Type of home

- To be built Existing
 New building Vacant land

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

- No Yes

If Yes, please specify amount

\$

COMPLETE FOR ALL HOME OR RESIDENTIAL INVESTMENT LOANS (IE. LEAVE BLANK FOR ANZ EQUITY MANAGER)

Repayments

- Weekly Fortnightly Monthly

- Interest-only No Yes

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

Years Months

Loan term

Years Months Fixed rate term Years Months

COMPLETE FOR ALL LOANS WHERE A REFINANCE IS TO OCCUR

Please specify financial institution and attach 3 months of loan statements.

Current balance of loan at other institution	\$	<input type="text"/>
Accrued interest and fees	\$	<input type="text"/>
Other	\$	<input type="text"/>
Amount/Limit sought	\$	<input type="text"/>
Total	\$	<input type="text"/>

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 (DD/MM/YYYY)

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% \$ <input type="text"/>
*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"/>	

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

LIABILITIES

	Limit(s)	Current Outstanding
ANZ Home/Investment Loan/s		\$ <input type="text"/>
ANZ Personal Loan		\$ <input type="text"/>
ANZ Overdraft	\$ <input type="text"/>	\$ <input type="text"/>
ANZ Credit Cards	\$ <input type="text"/>	\$ <input type="text"/>
OFI* Home/Investment Loan/s		\$ <input type="text"/>
OFI* Personal Loan		\$ <input type="text"/>
OFI* Overdraft	\$ <input type="text"/>	\$ <input type="text"/>
OFI* Credit/Store Cards	\$ <input type="text"/>	\$ <input type="text"/>
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"/>
<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"/>

Non-continuing liability

EXPENDITURE (AVERAGE MONTHLY)

Credit commitments	
Loan repayments for this facility	\$ <input type="text"/>
Loan repayment for other ANZ loans	\$ <input type="text"/>
Loan repayment for OFI* loans/HPs	\$ <input type="text"/>
Credit/store cards	\$ <input type="text"/>
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"/>	\$ <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"/>

Non-continuing expense

BANK USE ONLY

Application number Branch BSB



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

Postcode

Approximate year of construction

Current mortgagee name

Zoned

Residential If residential, is this your principle place of residence? No Yes

Commercial Industrial Rural

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 applicable) \$

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

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
<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"/>	<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"/>

Comments (attach additional notes if insufficient space). Please make any additional comments below, detailing any changes in the property between valuations.

4. ANZ ASSURED

- 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:

QBE Lenders Mortgage Insurance Ltd ABN 70 000 511 071
Level 21, AMP Centre, 50 Bridge Street, Sydney NSW 2000
Phone 1300 367 764

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.



6. APPLICANT/GUARANTOR DECLARATION (CONT)

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

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)

Print address of nominated party

Description of Credit (loan type and amount)

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.

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 Date Name