

Consumer Credit Application

Date

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.

Personal Details (if insufficient space please attach separate notes)

Title	Surname	Given names	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Full residential address

Time at current address
Yrs Mths

Home phone number	Work phone number	Fax number	Mobile number	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mailing address (if different from above)

Previous residential address

Time at this address
Yrs Mths

Identification (passport etc - state type of ID and number - not required if already identified)

Resident
Yes No

Current housing situation

Own home Buying home Renting Live with family Boarding Other > please specify

Marital status

Single Married Defacto Separated/divorced Widowed

Name of spouse (if applicable)

Number of dependents

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

Loan sought

Loan purpose

Amount required	<input type="text"/>	Loan sought	<input type="text"/>	Repayment method
Costs	<input type="text"/>	Equity/deposit	<input type="text"/>	Periodical payment <input type="checkbox"/>
Other	<input type="text"/>	Other	<input type="text"/>	From salary/wages <input type="checkbox"/>
Total	<input type="text"/>	Total	<input type="text"/>	Other <input type="checkbox"/>

Loan term
Yrs Mths

Please advise your ANZ account number

please specify

Employment details (attach last 3 payslips or if self-employed, last 2 years tax returns)

Employer	Occupation	Years of Service
<input type="text"/>	<input type="text"/>	<input type="text"/>

Employers address

Status (full, part time etc)

Salary / Wages frequency
Weekly Fortnightly Monthly

Type (eg Contract - if contract please state expiry date)

Previous employer & address

Years of service

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

If self employed, advise accountants 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.

<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.

Liabilities		value	Bank use	Assets		value	Bank use
ANZ Bank - Overdraft _____				ANZ Bank - Cheque Acs _____			
- Other loans _____				Access/Savings Acs _____			
- Accured interest _____				- Other (<i>Term Deposits etc</i>) _____			
Other banks - Borrowings _____				Accounts at other Banks _____			
- Accured interest _____				House property / /			
Mastercard (No _____)				Address _____			
(Limit _____)							
Visa (No. _____)				In the name of: _____			
(Limit _____)							
Other credit cards (Amex, etc) _____				Purchased / / for			
Loans on life policies _____				Insured for _____			
				Other property (<i>details</i>) _____			
Mortgages/Loans							
Owing to _____ <i>Asset charged</i>							
1 _____				Motor Vehicles			
2 _____				<i>Make</i> _____ <i>Model</i> _____			
Hire Purchase				<i>Make</i> _____ <i>Model</i> _____			
Company _____ <i>Asset charged</i>				Boat _____			
1 _____				Govt or semi-govt bonds/deb's _____ FV			
2 _____				Share/registered debentures/notes _____ MkV			
Taxation due / /				Furniture / household effects _____			
				Life policies			
Other liabilities (details) _____				<i>Date taken</i> _____ <i>Sum</i> _____ <i>Annual</i> _____			
				<i>out</i> _____ <i>Assured</i> _____ <i>Premium</i> _____ <i>Due</i> _____			
				1. / / / / S/V			
				2. / / / / S/V			
				Other assets (details) _____			
Total liabilities							
Surplus				Superannuation / NPF _____			
Total (<i>to agree with total assets</i>)				Total assets			

Income (Monthly)	Bank Use
Business Income Sales _____	
Net profit _____	
Salary (<i>Net after tax & super</i>) self _____	
Spouse _____	
Overtime _____	
Part time employment _____	
Board paid by family members _____	
Dividends/Interest _____	
Rent received _____	
Commission _____	
Other (<i>details</i>) _____	
Total Monthly income	
Less total Monthly outgoings	
Uncommitted Monthly income	

Commitments (Monthly)	Bank Use
House repayments /rent / board _____	
Other loans (details) _____	
Mastercard/Visa _____	
Other credit cards _____	
Taxation (<i>if not deducted from income</i>) _____	
Life assurance premiums _____	
Car re ins and running expenses _____	
Rates - council and water _____	
Fuel, light and power _____	
Education and fares _____	
Living expenses (<i>food/clothing & personal</i>) _____	
Other (<i>eg. medical benefits, telephone</i>) _____	
Total Monthly outgoings	

Declaration & signature

I/We state that the written details are true and correct and are given in support for my/our application for a Credit Facility, subject to the respective Conditions as per the Letter of Offer.

I/We authorise ANZ to obtain a report about my/our commercial activities or commercial worthiness from a business which provides information about a person's commercial credit worthiness for the purpose of assessing my/our application. I/We authorise ANZ to exchange information about my/our credit arrangements including information about my/our credit worthiness, credit history, credit standing or credit capacity with other credit providers, this information may be used to assess application for credit and/or my/our credit worthiness, to assist me/us to avoid default and to notify other credit providers of my/our default, I authorise ANZ to make enquiries about the information included on my credit application from any other sources.

Applicant's signature

Date of application

Applicant's signature

Date of application

(All applicants to sign)