

## Our commitment to you.

ANZ is committed to providing convenient, simple and responsible banking services. Our Customer Charter outlines the specific service standards you should expect us to meet. It covers the products and services we currently offer and the high standards that we aspire toward. Our external auditors will review our performance against these standards every year and we will report the results to you.

If for any reason you do find yourself struggling to make your repayments or you need some advice, ANZ is here to help. The sooner you can contact us, the sooner we can offer assistance.

## Want to know more about how interest is charged?

Interest is charged for providing you with loan funds. Interest is calculated on the unpaid daily balance of your loan. The rate applied each day is equal to your annual percentage rate applicable at the time, divided by 365. Your Letter of Offer advises how frequently interest will be debited to your loan.

## Where to go for more information.

### Home Loan Enquiries.

If you have any questions regarding your home loan:

- > Phone: 13 25 99 8am – 9:30pm (AEST) Monday to Friday
- > Visit your local branch.

### Other Banking Products.

If you would like more information on other ANZ products including everyday banking, credit cards and insurance:

- > Phone 13 33 33
- > Web: anz.com
- > Visit your local branch.

### Feedback.

We also value the feedback we receive on ANZ's products and services. Please contact us by:

- > Phone: 1800 805 154 8am – 7pm (AEST)
- > Mail: ANZ Customer Response Centre  
Locked Bag 4050, South Melbourne, VIC 3205
- > Email: YourFeedback@anz.com
- > Fax: (03) 9683 9267

<sup>^</sup> Terms and conditions available upon request.  
Fees and charges are payable.

<sup>\*</sup> This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Terms and Conditions before deciding to acquire or hold the product.

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# How to get your home loan working better for you.

## Here's a few tips on how to save time and money.

### Use Internet and Phone Banking.

Save time by using ANZ Internet and Phone Banking. It gives you access to all your ANZ accounts in one spot, so you can check balances, transfer funds and make online transactions. Call 13 33 50 to register or visit [anz.com](http://anz.com)

### Don't be late.

Avoid late payment fees by making your minimum payment by the due date. Why not set a reminder on your mobile phone or calendar a day in advance? Or set up a simple and convenient online Direct Loan Payment on ANZ Internet Banking. This will automatically send a regular, recurring payment to your ANZ Home Loan. You decide on the frequency (such as once a month or every fortnight), the payment date and the amount. And you can change it at any stage, or vary the accounts from which the payment is made.

### Move to fortnightly repayments.

One of the easiest ways to help you pay off your loan sooner is to shift from monthly to fortnightly repayments. By doing this, you can effectively make 13 monthly repayments a year instead of 12, which will reduce your home loan principal faster and cut the total interest payable.

### Pay extra from the start.

If you add extra money to each loan payment and deposit large amounts (like your tax return, dividend payments and any bonuses), you can shorten the life of the loan considerably, as well as save on interest. This means that each payment reduces your principal. You may not notice the difference in your daily spending but you will notice the difference in your loan balance.

### Consolidate your debts.

Many Australians have multiple debts such as credit cards or personal loans to juggle. If so, you may be paying more interest than you need to. Speak to us about the possibility of consolidating your debts into your home loan.

### Read your loan conditions carefully.

Many home loans have a fee associated with them if you refinance or pay out the loan within the first few years. For Fixed Rate Loans, there's a limit on the amount of additional repayments you can make per year. Additional repayments beyond this amount can trigger an early repayment fee.

### Reduce your interest.

A number of ANZ loans allow a mortgage offset account to be linked to the loan. An ANZ One<sup>^</sup> mortgage offset account makes the most of your available funds by reducing the interest payable on your ANZ loan. For example, if you have \$100,000 owing on your mortgage and \$10,000 in an offset account, you are effectively paying interest on only \$90,000. The money in an offset account can be accessed in the same way as a savings or transaction account.

To get the most from an ANZ One account, deposit all your funds into it, including salary and savings, and use your ANZ credit card for your day-to-day purchases and bill payments. Then pay the card balance off in full when due. Taking advantage of the interest-free period on your credit card will allow you to keep more money in your ANZ One account for longer and as a result, save on interest.

The savings you make with an ANZ One account could amount to thousands of dollars, cutting years off your loan term. ANZ One accounts are available on ANZ Standard Variable Rate and ANZ 1 Year Fixed Rate loans.

### Manage access to redraw.

Extra payments you make to your home loan are usually available to be redrawn upon request, which may be a way to fund renovations or other large purchases. But if you need to, you can limit or remove access to redraw on your home loan, simply by notifying us. Alternatively, your repayments can be reduced to reflect the additional payments you have made.

### Take a Repayment Holiday.

If you need to free up funds for a short period of time, why not take an ANZ Repayment Holiday? (Eligibility criteria applies). It gives you a break from your loan repayments by putting them on hold for three months.

At the end of the Repayment Holiday, your repayments are increased to ensure that your loan is paid in full within the agreed term. Or you may choose to repay the Repayment Holiday in a lump sum at the end of the three months.

A Repayment Holiday can only be taken after your loan has been active for two years and if repayments are up to date.

### Guard against unexpected cash shortfalls.

An ANZ Assured overdraft facility protects you against unexpected cash shortfalls – and helps avoid overdrawn account fees. It gives you a small credit facility attached to your ANZ Access account, and as an ANZ mortgage customer you may be eligible to have the ANZ Assured monthly credit facility fee waived. Visit [anz.com](http://anz.com) or call 13 33 33 for more information.<sup>#</sup>

### Take out protection.

Taking out insurance can help with the financial burden associated with unexpected and unfortunate events. Ask yourself how you would cope with re-building your house or replacing your contents if your property is damaged. Or, how you would pay the mortgage if you were unable to work due to an illness or injury. Don't leave yourself wondering; visit [anz.com](http://anz.com) for more information on exactly how ANZ's insurance products can help you.