



## Statement of financial position – Applicant

### ASSETS:

CASH ASSETS	PRESENT VALUE
<i>WITH ANZ</i>	
CHEQUE ACCOUNT	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
ACCESS/SAVINGS ACCOUNT	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER (term deposit etc.)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<i>WITH OTHER FINANCIAL INSTITUTIONS</i>	
CHEQUE ACCOUNT	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
ACCESS/SAVINGS ACCOUNT	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER (term deposit etc.)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>PROPERTY ASSETS</b>	
HOUSE PROPERTY	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER PROPERTY	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
DEPOSIT PROPERTY PAID	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>OTHER ASSETS</b>	
MOTOR VEHICLES	SMALL [ ] MEDIUM [ ] LARGE [ ]
MAKE/MODEL [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
MAKE/MODEL [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
CARAVAN/BOAT	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
FURNITURE, HOUSEHOLD EFFECTS (insured value)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
LIFE POLICIES (surrender value)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
SHARES/BONDS/INVESTMENT TRUSTS ETC.	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
SUPERANNUATION	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER ASSETS [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER ASSETS (please list) [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>TOTAL ASSETS</b>	\$ [ ] [ ] [ ] [ ] [ ] [ ] , [ ] [ ] [ ] [ ] [ ] [ ] .00

### INCOME:

	AVERAGE MONTHLY
PRIMARY INCOME	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
REGULAR OVER TIME ETC.	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
INTEREST/DIVIDENDS	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER INCOME (please specify) [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>TOTAL NET MONTHLY INCOME (1)</b>	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>LESS TOTAL MONTHLY EXPENDITURE (2)</b>	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>UNCOMMITTED MONTHLY INCOME (1-2)</b>	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00

### LIABILITIES:

LOANS	AMOUNTS OWING
<i>WITH ANZ</i>	
OVERDRAFTS LIMIT(S) \$ [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
MORTGAGES	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
INVESTMENT LOANS	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER LOANS (including Esanda)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
CREDIT CARDS LIMIT(S) \$ [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<i>WITH OTHER FINANCIAL INSTITUTIONS</i>	
OVERDRAFTS LIMIT(S) \$ [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
MORTGAGES	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
INVESTMENT LOANS	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER LOANS	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
CREDIT/STORE CARDS LIMIT(S) \$ [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
HIRE PURCHASE	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>OTHER LIABILITIES</b>	
TAXATION (including provisional)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER (please specify) [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>TOTAL LIABILITIES</b>	\$ [ ] [ ] [ ] [ ] [ ] [ ] , [ ] [ ] [ ] [ ] [ ] [ ] .00

### EXPENDITURE:

CREDIT COMMITMENTS	AVERAGE MONTHLY
REPAYMENT FOR THIS FACILITY	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
REPAYMENT FOR OTHER ANZ LOANS	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
REPAYMENT FOR LOANS AT OTHER FINANCIAL INSTITUTIONS	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
CREDIT/STORE CARDS (3% OF LIMITS)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
HIRE PURCHASE/LEASE PAYMENTS	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>OTHER COMMITMENTS</b>	
RENT/BOARD (only if rental is to continue after loan drawn)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
RATES (council and water)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
FUEL (gas, power etc.)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
CAR (registration, insurance and running expenses)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
EDUCATION EXPENSES	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
LIVING EXPENSES (food, clothing and medical)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
INSURANCE (life, disability etc.)	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
OTHER (please specify) [ ] [ ] [ ] [ ] [ ] [ ]	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00
<b>TOTAL MONTHLY EXPENDITURE (2)</b>	\$ [ ] [ ] [ ] , [ ] [ ] [ ] .00

### 3 Guarantor Personal Details (Complete this section if you have not successfully completed the course and an employment offer has not been confirmed)

#### GUARANTOR 1:

TITLE  SURNAME

GIVEN NAMES

RESIDENTIAL ADDRESS *(post office box not acceptable)*

POSTCODE  TIME AT CURRENT ADDRESS  
 YRS  MTHS

HOME PHONE NO.  FAX NO.   
 (  )  (  )

MOBILE PHONE NO.  EMAIL ADDRESS

MAILING ADDRESS *(leave blank if same as above)*

POSTCODE

PREVIOUS RESIDENTIAL ADDRESS *(if at current address less than 3 years)*

POSTCODE  TIME AT CURRENT ADDRESS  
 YRS  MTHS

DRIVER'S LICENCE NO.  STATE

DATE OF BIRTH  /  /  PERMANENT AUSTRALIAN RESIDENT?  
 YES  NO

#### GUARANTOR 2:

TITLE  SURNAME

GIVEN NAMES

RESIDENTIAL ADDRESS *(post office box not acceptable)*

POSTCODE  TIME AT CURRENT ADDRESS  
 YRS  MTHS

HOME PHONE NO.  FAX NO.   
 (  )  (  )

MOBILE PHONE NO.  EMAIL ADDRESS

MAILING ADDRESS *(leave blank if same as above)*

POSTCODE

PREVIOUS RESIDENTIAL ADDRESS *(if at current address less than 3 years)*

POSTCODE  TIME AT CURRENT ADDRESS  
 YRS  MTHS

DRIVER'S LICENCE NO.  STATE

DATE OF BIRTH  /  /  PERMANENT AUSTRALIAN RESIDENT?  
 YES  NO

#### Statement of financial position – Guarantor

##### ASSETS:

CASH ASSETS	PRESENT VALUE
<i>WITH ANZ</i>	
CHEQUE ACCOUNT	\$ <input type="text"/> , <input type="text"/> .00
ACCESS/SAVINGS ACCOUNT	\$ <input type="text"/> , <input type="text"/> .00
OTHER <i>(term deposit etc.)</i>	\$ <input type="text"/> , <input type="text"/> .00
<i>WITH OTHER FINANCIAL INSTITUTIONS</i>	
CHEQUE ACCOUNT	\$ <input type="text"/> , <input type="text"/> .00
ACCESS/SAVINGS ACCOUNT	\$ <input type="text"/> , <input type="text"/> .00
OTHER <i>(term deposit etc.)</i>	\$ <input type="text"/> , <input type="text"/> .00
<b>PROPERTY ASSETS</b>	
HOUSE PROPERTY	\$ <input type="text"/> , <input type="text"/> .00
OTHER PROPERTY	\$ <input type="text"/> , <input type="text"/> .00
DEPOSIT PROPERTY PAID	\$ <input type="text"/> , <input type="text"/> .00
<b>OTHER ASSETS</b>	
MOTOR VEHICLES	SMALL <input type="checkbox"/> MEDIUM <input type="checkbox"/> LARGE <input type="checkbox"/>
MAKE/MODEL <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
MAKE/MODEL <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
CARAVAN/BOAT	\$ <input type="text"/> , <input type="text"/> .00
FURNITURE, HOUSEHOLD EFFECTS <i>(insured value)</i>	\$ <input type="text"/> , <input type="text"/> .00
LIFE POLICIES <i>(surrender value)</i>	\$ <input type="text"/> , <input type="text"/> .00
SHARES/BONDS/INVESTMENT TRUSTS ETC.	\$ <input type="text"/> , <input type="text"/> .00
SUPERANNUATION	\$ <input type="text"/> , <input type="text"/> .00
OTHER ASSETS <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
<i>(please list)</i> <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
<b>TOTAL ASSETS</b>	\$ <input type="text"/> , <input type="text"/> .00

##### LIABILITIES:

LOANS	AMOUNTS OWING
<i>WITH ANZ</i>	
OVERDRAFTS LIMIT(S) \$ <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
MORTGAGES	\$ <input type="text"/> , <input type="text"/> .00
INVESTMENT LOANS	\$ <input type="text"/> , <input type="text"/> .00
OTHER LOANS <i>(including Esanda)</i>	\$ <input type="text"/> , <input type="text"/> .00
CREDIT CARDS LIMIT(S) \$ <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
<i>WITH OTHER FINANCIAL INSTITUTIONS</i>	
OVERDRAFTS LIMIT(S) \$ <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
MORTGAGES	\$ <input type="text"/> , <input type="text"/> .00
INVESTMENT LOANS	\$ <input type="text"/> , <input type="text"/> .00
OTHER LOANS	\$ <input type="text"/> , <input type="text"/> .00
CREDIT/STORE CARDS LIMIT(S) \$ <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
HIRE PURCHASE	\$ <input type="text"/> , <input type="text"/> .00
<b>OTHER LIABILITIES</b>	
TAXATION <i>(including provisional)</i>	\$ <input type="text"/> , <input type="text"/> .00
OTHER <i>(please specify)</i> <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
<b>TOTAL LIABILITIES</b>	\$ <input type="text"/> , <input type="text"/> .00

INCOME:		AVERAGE MONTHLY
PRIMARY INCOME	\$	, .00
REGULAR OVER TIME ETC.	\$	, .00
INTEREST/DIVIDENDS	\$	, .00
OTHER INCOME <i>(please specify)</i>	\$	, .00
<b>TOTAL NET MONTHLY INCOME (1)</b>	\$	, .00
<b>LESS TOTAL MONTHLY EXPENDITURE (2)</b>	\$	, .00
<b>UNCOMMITTED MONTHLY INCOME (1-2)</b>	\$	, .00

EXPENDITURE:		AVERAGE MONTHLY
<b>CREDIT COMMITMENTS</b>		
REPAYMENT FOR THIS FACILITY	\$	, .00
REPAYMENT FOR OTHER ANZ LOANS	\$	, .00
REPAYMENT FOR LOANS AT OTHER FINANCIAL INSTITUTIONS	\$	, .00
CREDIT/STORE CARDS (3% OF LIMITS)	\$	, .00
HIRE PURCHASE/LEASE PAYMENTS	\$	, .00
<b>OTHER COMMITMENTS</b>		
RENT/BOARD <i>(only if rental is to continue after loan drawn)</i>	\$	, .00
RATES <i>(council and water)</i>	\$	, .00
FUEL <i>(gas, power etc.)</i>	\$	, .00
CAR <i>(registration, insurance and running expenses)</i>	\$	, .00
EDUCATION EXPENSES	\$	, .00
LIVING EXPENSES <i>(food, clothing and medical)</i>	\$	, .00
INSURANCE <i>(life, disability etc.)</i>	\$	, .00
OTHER <i>(please specify)</i>	\$	, .00
<b>TOTAL MONTHLY EXPENDITURE (2)</b>	\$	, .00

### Guarantor Employment Details

#### GUARANTOR 1:

OCCUPATION

NAME OF EMPLOYER/BUSINESS

EMPLOYMENT TYPE      GROSS ANNUAL INCOME  
 FULL TIME    PART TIME    \$ , .00

EMPLOYMENT TERM  
 YRS    MTHS

EMPLOYER/BUSINESS ADDRESS

POSTCODE

BUSINESS PHONE NO.      FAX NO.  
 ( )    ( )

#### GUARANTOR 2:

OCCUPATION

NAME OF EMPLOYER/BUSINESS

EMPLOYMENT TYPE      GROSS ANNUAL INCOME  
 FULL TIME    PART TIME    \$ , .00

EMPLOYMENT TERM  
 YRS    MTHS

EMPLOYER/BUSINESS ADDRESS

POSTCODE

BUSINESS PHONE NO.      FAX NO.  
 ( )    ( )

### 4 Declaration

#### Note:

- To be completed by individuals applying for personal or commercial credit
- All joint applicants must sign.

#### In accordance with the Privacy Act 1988 ("the Act") –

I/we understand that the collection, use and disclosure of my/our personal information is undertaken by Australia and New Zealand Banking Group Limited and its related companies (including subsidiaries) ("the ANZ Group").

I/We understand that the ANZ Group is collecting my/our information in order to assess my/our application and, if it is approved, to provide me/us with the product/service I/we are applying for. Without this information the ANZ Group may not be able to consider or approve my/our application.

By signing this form:

- (a) I/we acknowledge and agree that the ANZ Group may give a credit reporting agency certain personal information about me/us including:
- permitted identity details about me/us;
  - the fact that I/we have applied for credit and the amount of credit;
  - any payments which become overdue by more than 60 days and for which collection of action has commenced;
  - cheques of over \$100 or more drawn by me/us which the ANZ Group has dishonoured more than once;
  - information that in the opinion of the ANZ Group I/we have committed a serious credit infringement; and
  - advice that payments are no longer overdue or that credit provided by the ANZ Group has been discharged;

- (b) I/we agree that the ANZ Group may obtain a credit report from a credit reporting agency or obtain such information from any credit providers named in this application or any credit providers that maybe named in a credit report issued by a credit reporting agency, information about my/our personal arrangements. I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Act. I understand this information may be given and used to assess a credit application, assess my/our credit worthiness, to assist me/us to avoid default and notify other credit providers of any default by me/us.
- (c) I/we acknowledge that the ANZ Group may give to a guarantor or intending guarantor of the proposed credit facility such personal information about my/our credit worthiness, credit standing, credit history and credit capacity relating to the proposed credit facility the subject of the guarantee as is necessary for the enforcement or proposed enforcement of the guarantee;
- (d) I/we acknowledge that the ANZ Group may give to a mortgage insurer or trade insurer such information about my/our credit worthiness credit standing, credit history and credit capacity as is necessary for the assessment of the risk of defaulting under the mortgage or trade insurance;
- (e) I/we understand that the ANZ Group may obtain from other banks, a banker's opinion about my creditworthiness for purposes connected with my/our business, trade or profession;
- (f) I/we authorise the ANZ Group to disclose any credit report or personal information about me/us to another person for purpose of the other person assessing the risk in purchasing a loan or other financial accommodation by means of securitisation arrangement;
- (g) I/we acknowledge that the ANZ Group may also use and disclose my/our information to help it provide or tell me/us about other products or services which may interest me/us, for its internal administration and operations and, for market or customer satisfaction research;
- (h) I/we acknowledge that the ANZ Group may also disclose my/our information to debt collecting agencies, its alliance partners, agents, contractors and advisers; and to other parties authorised and/or required by law to collect my/our information; and
- (i) I/we understand that I/we may request access to my/our information at any of the ANZ Group's branches. Access will be granted in accordance with the Act for a fee. If any of my/our information is inaccurate, I /we may request that it be corrected.

**Use of personal information** – I/we understand that the ANZ Group may contact me/us by mail or telephone from time to time about its products and services and those of its corporate partners that may interest me/us.

I/we may request that the ANZ Group not contact me/us with this material by calling 13 13 14. I/we understand that if I/we exercise this option, the ANZ Group will be unable to contact me/us by mail or telephone to provide me/us with any information about products and services that may benefit me/us.

I/we also declare that the details contained within this Loan Application are true and correct.

APPLICANT'S NAME

APPLICANT'S SIGNATURE

DATE

GUARANTOR 1 NAME

GUARANTOR 1'S SIGNATURE

DATE

GUARANTOR 2 NAME

GUARANTOR 2'S SIGNATURE

DATE

## 5 Documentation Checklist

**If you HAVE NOT YET COMPLETED YOUR COURSE:**

1. Evidence of course enrolment is required
2. Please also ensure that section 3. Guarantor Personal Details above is fully complete. Guarantor must provide 2 recent payslips (if a wage/salary earner) or copies of the last 2 years personal and business tax returns (if self employed).

**If you HAVE COMPLETED YOUR COURSE please provide:**

1. Your Graduation Certificate or Final Transcripts
2. Evidence of an employment offer

## 6 Lodging this form

Once you have completed the application form please send it, along with the required documentation (see section 11), to:



**Fax to: 1800 659 928, or**



**Mail to:** ANZ Personal Loans  
Reply Paid 80724  
Locked Bag 7  
Collins Street West Vic 8007