



ANZ HOME LOAN INTRODUCER PROGRAM

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WHAT IS AN ANZ HOME LOAN INTRODUCER?

ANZ's Home Loan Introducer Program is a way we reward businesses and community organisations for referring customers and members with home loan needs to us.

As an ANZ Home Loan Introducer, when you refer potential customers to us, they will be supported by Lending Specialists who can assist them with their home buying journey at one of Australia's most awarded home lenders.*

WHY BECOME AN ANZ HOME LOAN INTRODUCER?

Participating in the ANZ Home Loan Introducer Program is a great way to earn extra income for your business, club, charity or social organisation. Organisations can also benefit from the opportunity to offer customers or members extra referral services.

For non-profit organisations, the ANZ Home Loan Introducer Program can be a simple and straightforward alternative to traditional fundraising methods.

HOW DOES THE PROGRAM WORK?

An ANZ Home Loan Introducer is a business or community organisation that enters into an agreement with ANZ to refer prospective customers to ANZ for qualifying home loans or lines of credit facilities ("Loans"). If the customer takes out a new Loan with ANZ as a result of the referral (and that Loan meets all other requirements of the program), the introducer is paid an upfront commission.

WHO CAN JOIN?

ANZ Home Loan Introducers include a wide variety of businesses, organisations, social clubs and charities. Examples include sporting clubs, community organisations, accountants, solicitors and financial planners. Ask us today whether your business or community organisation is eligible to become an ANZ Home Loan Introducer.

*ANZ was awarded 'Bank of the Year for First Home Buyers' by CANSTAR 2019 and RFI Australian Lending Awards 2019, and awarded 'Major Lender Award' by MFAA 2019.

MORE INFORMATION

How long does the application process take?

The application process takes around two weeks from the time you submit your application form with a relationship owner.

Do I need to have an ABN?

Yes, it is a condition of becoming an ANZ Home Loan Introducer that the business or community organisation has an ABN.

Do I need to hold an Australian Credit Licence to become an ANZ Home Loan Introducer?

You do not need to hold an Australian Credit Licence to be an introducer, but introducers are required to comply with the National Consumer Credit Protection Act and Regulations. There is also an agreement between ANZ and the introducer, as well as processes you need to follow when dealing with potential customers and referring them to ANZ. We'll provide you with more information about these important matters as part of the application and accreditation process.

How will ANZ know if I am eligible for a commission payment from an eligible referred customer loan?

Introducer referred customers must provide ANZ with a signed referral form provided by the introducer.

Unless a signed referral form is received by ANZ at the time of the initial loan interview, a commission will not be eligible to be paid.

It is important that you inform your referred customers or members of the process.

Can I nominate where the commission is to be paid?

The commission payment must be deposited into an account in the name of the introducer (e.g. the business or club).

Is GST payable on the commission?

This will depend on whether your business or organisation is registered for GST or not. Please speak with your accountant.

Are we obligated to refer our clients or members exclusively to ANZ?

No, the ANZ Home Loan Introducer Program agreement does not restrict you to working with ANZ only.

Are there any penalties for exiting the program?

There are no penalties for exiting the program. Either party can terminate the agreement at anytime with notification.

INTERESTED IN JOINING THE ANZ HOME LOAN INTRODUCER PROGRAM?



Contact your local ANZ branch to discuss whether your business or community organisation could join the ANZ Home Loan Introducer Program.



Visit the [Home Loan Introducer](#) page on [anz.com](#) for more information.

ANZ will provide you with the tools and support you need to participate fully in the program and ensure you make quality referrals of potential customers to ANZ.

This brochure provides a general overview of the ANZ Home Loan Introducer Program and contains general information only. Among other things, the program is governed by ANZ's introducer agreement and other rules and procedures (which may change from time to time). You should obtain your own independent legal and financial advice before deciding whether to participate in the ANZ Home Loan Introducer Program.

