

To: ANZ Broker Unit
 Locked Bag 9
 Collins St West Post Office
 Melbourne VIC 8007
 PH: 1800 812 785
 FAX: 1800 501 231

APPLICATION NUMBER (Office Use Only)

Number of pages included

Business Development Manager

Please complete entire application in BLOCK letters.

APPROVED ORIGINATOR DETAILS AND AUTHORISATION

AO	SAO
<input type="text"/>	<input type="text"/>
Approved Originator Company/ Firm Name	
<input type="text"/>	
Title and Name	
<input type="text"/>	
Preferred Number	
<input type="text"/>	
Phone Number	Fax Number
<input type="text"/>	<input type="text"/>
<input type="checkbox"/> VIC/TAS <input type="checkbox"/> NSW/ACT <input type="checkbox"/> QLD <input type="checkbox"/> SA/NT <input type="checkbox"/> WA	
Authorised Officer/Contact Name	Date Sent
<input type="text"/>	<input type="text"/>

APPLICANT SUMMARY

Applicant's Name

Nominated ANZ Branch for Loan Account (if unknown, insert suburb)

BSB: 01 -

Has the customer completed the Customer Identification Procedure at an ANZ Branch? (ANZ cannot settle the loan until this requirement is met)

☐ Yes ☐ No

Finance Clause Expiry Date

Estimated Settlement Date

<input type="checkbox"/> Lo Doc 60	<input type="checkbox"/> Lock Rate The ANZ Lock Rate Fee Payment Authorisation Form MUST be completed.
<input type="checkbox"/> First Home Buyer	<input type="checkbox"/> Interest in Advance
<input type="checkbox"/> LMI (please indicate if this application or any linked application involve Lenders Mortgage Insurance)	
<input type="checkbox"/> COMMERCIAL (please indicate if this application has a linked Commercial application)	
<input type="checkbox"/> NEW Resident (please indicate if the customer has recently arrived in Australia and is not yet a citizen or permanent resident)	
<input type="checkbox"/> NON Resident (please indicate if the customer is a foreign national and resides overseas)	
<input type="checkbox"/> STAFF (please indicate if the customer is an ANZ staff member)	

LOAN INTERVIEW DIARY NOTE

Name(s) of customer(s) present

Location of interview

Date of interview

Were all applicants interviewed in person?

If not, please indicate who was

☐ Y ☐ N

Do all of the customers appear to clearly understand English?

☐ Y ☐ N

If No to above, have the services of an interpreter been recommended?

☐ Y ☐ N

Do all of the customers clearly benefit from taking out this loan?

☐ Y ☐ N

If No to above question, what enquiries have been made to ascertain the level of benefit to each party to the loan?

Provide details of any other pertinent information obtained during the loan interview which may be of interest to ANZ or any unusual circumstances you may wish to record.

Section 1. Refinances

Is the application a refinance of Other Financial Institution (OFI) Lending? ☐ Yes ☐ No

If No, skip below to **Section 2. Significant changes in future financial circumstances**

Reason for refinancing (please select)

- | | |
|---|--|
| <input type="checkbox"/> Reduce/simplify repayments | <input type="checkbox"/> Convenience and flexibility |
| <input type="checkbox"/> Dissatisfaction with service at current lender | <input type="checkbox"/> More competitive pricing |
| <input type="checkbox"/> Specific features and products | <input type="checkbox"/> Other (please specify) <input type="text"/> |

Refinancing costs:

- Has the customer obtained a verbal payout quote from the OFI? ☐ Yes ☐ No
- If No, recommend customer obtain quote as costs to refinance may be considerable and may change significantly.

Amounts:	
Current outstanding balance plus accrued interest	
Plus estimated OFI refinancing cost (costs imposed by other financial institutions): <i>e.g.: early repayment fees, break fees, loan transfer fee Loan Approval Fee and discharge fees etc</i>	
Total amount to refinance	

Section 2. Significant changes in future financial circumstances

Are there any circumstances that the customer is aware of that could affect their ability to repay this loan?

For example:

- Temporary reduction in income
- Permanent/Long term change in income
- Anticipated large expenditure

☐ No If No, skip to **Section 3. Further investment in shares or managed funds**

☐ Yes Please specify:

If Yes, how does the customer plan to meet repayments during this reduced income period? Please select:

- | | |
|---|---|
| <input type="checkbox"/> Securing additional income | <input type="checkbox"/> Use of Savings |
| <input type="checkbox"/> Reducing expenditure | <input type="checkbox"/> Sale of Assets |

If the customers have no plan to meet changed circumstances:

- Complete Statement of Financial Position (SP) to reflect changes in customer's circumstances, and
- Recommend customer seek financial advice

Section 3. Further investment in shares or managed funds

Is loan for investment in shares or managed funds? ☐ Yes ☐ No

If Yes, will the shares or managed funds purchased be used as a security for a margin loan? ☐ Yes ☐ No

If Yes:

- Recommend customer seeks independent advice from a Financial Advisor
- Ensure margin loan liability and repayments are included in the Statement of Financial Position.

2.1 ANZ Mortgage – Loan Application

Personal and Employment Details (p1 of 2)



PERSONAL DETAILS PRIMARY APPLICANT

☐ Applicant ☐ Director/ Partner ☐ Guarantor ☐ Trustee

Title Surname

First name Middle name

(Please note: this name appears on the Letter of Offer)

Date of birth Gender ☐ M ☐ F Permanent Australian ☐ Y ☐ N

Drivers licence number State

Current housing situation
☐ Boarding ☐ Own home ☐ Renting ☐ With parents ☐ Caravan
☐ Other:

Marital Status ☐ Single ☐ Married or De facto

Name of spouse

No. of dependants Age (in years) of dependant children

Home Phone Number Business Phone Number

Mobile Phone Number Fax Number

ADDRESS DETAILS (MINIMUM 2 YEAR HISTORY)

Current Address: Street (No. & Name)

Suburb State

Postcode Country

Time at current address ☐ Years ☐ Months
(If less than 2 years, previous address must also be included)

Previous Address Details

Street (No. & Name)

Suburb State

Postcode Country

MAILING ADDRESS DETAILS (IF DIFFERENT)

Street (No. & Name)

Suburb State

Postcode Country

PERSONAL DETAILS CO-APPLICANT

☐ Applicant ☐ Director/ Partner ☐ Guarantor ☐ Trustee

Title Surname

First name Middle name

(Please note: this name appears on the Letter of Offer)

Date of birth Gender ☐ M ☐ F Permanent Australian ☐ Y ☐ N

Drivers licence number State

Current housing situation
☐ Boarding ☐ Own home ☐ Renting ☐ With parents ☐ Caravan
☐ Other:

Marital Status ☐ Single ☐ Married or De facto

Name of spouse

No. of dependants Age (in years) of dependant children

Home Phone Number Business Phone Number

Mobile Phone Number Fax Number

ADDRESS DETAILS (MINIMUM 2 YEAR HISTORY)

Current Address: Street (No. & Name)

Suburb State

Postcode Country

Time at current address ☐ Years ☐ Months
(If less than 2 years, previous address must also be included)

Previous Address Details

Street (No. & Name)

Suburb State

Postcode Country

MAILING ADDRESS DETAILS (IF DIFFERENT)

Street (No. & Name)

Suburb State

Postcode Country

2.1 ANZ Mortgage – Loan Application

Personal and Employment Details (p2 of 2)



EMPLOYMENT DETAILS (MINIMUM 2 YEAR HISTORY)

Employment type

- ☐ Full Time ☐ Part Time ☐ Casual
☐ Self Employed ☐ Not Employed

Occupation

Currently under a probationary period ☐ Yes ☐ No

Length of probationary period

Current Employer's Name

ABN

Street (No. & Name)

Suburb

State

Postcode

Country

Phone Number

Time at current employer ☐ Years ☐ Months

(If less than 2 years, previous employer must also be included)

Previous Employer

Occupation

Time at current employer ☐ Years ☐ Months

EMPLOYMENT DETAILS (MINIMUM 2 YEAR HISTORY)

Employment type

- ☐ Full Time ☐ Part Time ☐ Casual
☐ Self Employed ☐ Not Employed

Occupation

Currently under a probationary period ☐ Yes ☐ No

Length of probationary period

Current Employer's Name

ABN

Street (No. & Name)

Suburb

State

Postcode

Country

Phone Number

Time at current employer ☐ Years ☐ Months

(If less than 2 years, previous employer must also be included)

Previous Employer

Occupation

Time at current employer ☐ Years ☐ Months

2.2 ANZ Mortgage – Loan Application Security Details



PLEASE PHOTOCOPY FOR ADDITIONAL SECURITIES

SECURITY DETAILS – ONE

Security type

- ☐ Registered Mortgage ☐ 2nd Mortgage ☐ Guarantee
☐ Other

Security given by

Current Address: Street (No. & Name)

Suburb

State

Postcode

Country

Property Purchase ☐ Y ☐ N On Market Transaction ☐ Y ☐ N
Off the Plan ☐ Y ☐ N

Property Status

☐ Established ☐ New ☐ To be Built ☐ Vacant Land

Property Tenure

☐ Freehold ☐ Leasehold ☐ Other ☐ Owner ☐ Investment

Property Use

☐ Owner ☐ Investment

Property Zoning

☐ Commercial ☐ Industrial ☐ Residential ☐ Rural
☐ Rural Life ☐ Rural Residential ☐ Other

Property Type

- ☐ Standard Residential
☐ Studio / Warehouse Apartments
☐ Multi-dwellings on One Title
☐ 1 Bedroom small sized (<40m²)
☐ Hotel/Motel Re-Development (Residential-Strata Title)
☐ University Apartments/Student Accommodation (>50m²)
☐ Rural Residential Housing/Rural Housing (>10 hectares)
☐ Vacant Land
☐ ACT Leasehold
☐ Property Development
☐ Company Title Units

Title Type

☐ Torrens ☐ Old Law
Security Value

\$

Title Details

Guarantee Amount

\$

Contract of Sale Held ☐ Y ☐ N Contract of Sale Date
Construction Loan ☐ Y ☐ N

SOLICITOR DETAILS

Name

Company

Phone Number

Fax Number

SECURITY DETAILS – TWO

Security type

- ☐ Registered Mortgage ☐ 2nd Mortgage ☐ Guarantee
☐ Other

Security given by

Current Address: Street (No. & Name)

Suburb

State

Postcode

Country

Property Purchase ☐ Y ☐ N On Market Transaction ☐ Y ☐ N
Off the Plan ☐ Y ☐ N

Property Status

☐ Established ☐ New ☐ To be Built ☐ Vacant Land

Property Tenure

☐ Freehold ☐ Leasehold ☐ Other ☐ Owner ☐ Investment

Property Use

☐ Owner ☐ Investment

Property Zoning

☐ Commercial ☐ Industrial ☐ Residential ☐ Rural
☐ Rural Life ☐ Rural Residential ☐ Other

Property Type

- ☐ Standard Residential
☐ Studio / Warehouse Apartments
☐ Multi-dwellings on One Title
☐ 1 Bedroom small sized (<40m²)
☐ Hotel/Motel Re-Development (Residential-Strata Title)
☐ University Apartments/Student Accommodation (>50m²)
☐ Rural Residential Housing/Rural Housing (>10 hectares)
☐ Vacant Land
☐ ACT Leasehold
☐ Property Development
☐ Company Title Units

Title Type

☐ Torrens ☐ Old Law
Security Value

\$

Title Details

Guarantee Amount

\$

Contract of Sale Held ☐ Y ☐ N Contract of Sale Date
Construction Loan ☐ Y ☐ N

Address

Suburb

State

Postcode

Country

2.3 ANZ Mortgage – Loan Application Loan Selection



PLEASE PHOTOCOPY FOR SEPARATE PURPOSE

Portfolio – Please download and complete 2.3.1 ANZ Mortgage Distribution – Loan Application Portfolio Details and Sub-account selection.

LOAN DETAILS

Loan Purpose

- ☐ Purchase Land ☐ Purchase New Dwelling
☐ Home Improvement ☐ Bridging
☐ Refinance ☐ Supplementary
☐ Construction ☐ Debt Purchase (QLD only)
☐ Purchase Established Dwelling
☐ Other:

Description

LOAN DETAILS - ONE

Product and Amount

 \$

Loan term sought (this loan) years

Fixed Rate term (if applicable) years

Lock Rate ☐ Y ☐ N Progressive Draw ☐ Y ☐ N

NOTE: Rate is not locked until payment of the Lock Rate Fee is received by ANZ

Interest-Only term (if applicable) years

Repayments frequency ☐ Weekly ☐ Fortnightly ☐ Monthly

Frequency for RIL Interest-in-Advance only

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually

Statement cycle

☐ Monthly ☐ Quarterly ☐ Half-yearly

Security to Product (address)

OFFSET

• Does the customer wish to link a current ANZ One (Offset) Account?

☐ Y ☐ N If Yes, insert Account Number (if known)

FEE DISBURSEMENT

Capitalised Lenders Mortgage Insurance ☐ Y ☐ N

(If you choose 'Y' the LMI will be automatically added to the loan amount requested)

NOTE: All Bank, Security/Government fees and charges and Lenders Mortgage Insurance (if applicable) will be deducted from the total loan amount requested and automatically disbursed at Settlement (unless Lock Rate selected).

REFINANCE DETAILS (IF APPLICABLE)

Other Financial Institution (OFI)

OFI Account Number

OFI Amount

 \$

LOAN TYPE

- ☐ Owner Occupied ☐ Investment
☐ Loans in a company/Trust name ☐ Land

PRODUCT

- ☐ Standard Variable ☐ Simplicity PLUS
☐ Fixed Rate ☐ Equity Manager
☐ Equity Manager – no cheque

NOTE: Please specify product for split loan under Loan Details.

Total Amount Sought

☐ Approval in Principle Sought

 \$

LOAN DETAILS - TWO

Product and Amount

 \$

Loan term sought (this loan) years

Fixed Rate term (if applicable) years

Lock Rate ☐ Y ☐ N Progressive Draw ☐ Y ☐ N

NOTE: Rate is not locked until payment of the Lock Rate Fee is received by ANZ

Interest-Only term (if applicable) years

Repayments frequency ☐ Weekly ☐ Fortnightly ☐ Monthly

Frequency for RIL Interest-in-Advance only

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually

Statement cycle

☐ Monthly ☐ Quarterly ☐ Half-yearly

Security to Product (address)

OFFSET

• Does the customer wish to link a current ANZ One (Offset) Account?

☐ Y ☐ N If Yes, insert Account Number (if known)

FEE DISBURSEMENT

Capitalised Lenders Mortgage Insurance ☐ Y ☐ N

(If you choose 'Y' the LMI will be automatically added to the loan amount requested)

NOTE: All Bank, Security/Government fees and charges and Lenders Mortgage Insurance (if applicable) will be deducted from the total loan amount requested and automatically disbursed at Settlement (unless Lock Rate selected).

Other Financial Institution (OFI)

OFI Account Number

OFI Amount

 \$

2.4 ANZ Mortgage – Loan Application ANZ Breakfree Package (p1 of 2)



TO BE COMPLETED ONLY FOR ANZ BREAKFREE PACKAGE

This form must be completed in full to ensure efficient processing

Application Number

Existing ANZ Breakfree Package Customer?

☐ If Yes, add to existing package

OR

☐ Open a new package (please complete below sections 1A, 1B and 1C)

For NEW BREAKFREE CUSTOMERS:

NOMINATION OF MANDATORY ACCOUNTS

I/We nominate the following Mandatory Accounts, as specified in section 1A, 1B and 1C. (Please note that each applicant under the ANZ Breakfree Package must be an account holder (either jointly or alone) for at least one of the nominated Mandatory Accounts. Refer to the ANZ Breakfree Terms and Conditions for a description of Mandatory Accounts.)

1A. MANDATORY MORTGAGE LENDING ACCOUNT(S)

List all existing ANZ Mortgage Loans under ANZ Breakfree to be eligible for Total Lending Discounts.

Account Holder(s)	Account Number(s)	Current Loan Balance(s)
<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"/>
Total ANZ Mortgage Lending		<input type="text"/>

1B. MANDATORY TRANSACTION ACCOUNT (PLEASE SELECT ONE)

Note: The Annual package fee will be charged to your mandatory transaction account once your loan is drawn. Transaction account must be ANZ Access Advantage account, ANZ One account or ANZ Equity Manager facility.

☐ I/We will need to open a new transaction account as part of this Package (please contact an ANZ Branch to organise; transaction account must be opened before Settlement date).

OR

☐ I/We will nominate the following ANZ Transaction Account as part of this Package.

Account Number

Account Holder(s)

Optional ANZ Assured facility (please select one)

- 1) ☐ I/We do not require an ANZ Assured facility
- 2) ☐ I/We require an ANZ Assured facility with a credit limit of \$1,000 and request that it be linked to the above account
- 3) ☐ I/We already have \$1,000 ANZ Assured facility OR I/we require a limit increase on my/our ANZ Assured facility to \$1,000

I/We acknowledge that the ANZ Assured & Personal Overdraft – Terms and Conditions govern any use of an ANZ Assured facility. If ANZ accepts my/our application for ANZ Assured, I/we understand that ANZ will provide me/us with these Terms and Conditions.

1C. MANDATORY CREDIT CARD ACCOUNT – Note: To avoid delays in the receipt of credit cards, please ensure Option 1, 2 OR 3 is completed IN FULL

Note: If you do not select a card account type below for Option 1 or Option 3, the ANZ Platinum account will be selected as your mandatory credit card account.

New Card Account Required

☐ **Option 1** I wish to apply for the ANZ platinum card selected below with a credit limit of \$ but understand that I may only be approved for the minimum product limit of \$6,000 based on my application details. I understand that ANZ may make an offer for a credit card account regardless of whether I accept or decline my Mortgage Letter of Offer

☐ ANZ Platinum[^]

☐ ANZ Rewards Platinum⁺ (note: fee applies)

☐ ANZ Frequent Flyer Platinum⁺ (note: fee applies)

Applicant's Name

Existing Qantas Frequent Flyer membership number[#]

Existing ANZ Credit Cardholders

☐ **Option 2** I hold a current ANZ Credit Card account and I nominate this account as my/our Mandatory Credit Card Account.

Account Holder

Visa/MasterCard Card Number

☐ **Option 3** I would like to upgrade to a platinum card and understand platinum cards have a minimum credit limit of \$6,000.

I would like to apply for a credit limit increase to \$ (only populate field if a credit limit increase is required)

I request you transfer my existing card to the card selected below and nominate this as my eligible credit card under Breakfree.

If my limit increase application is not approved (where requested), I nominate my current credit card (at the existing limit) as my eligible credit card.

Account Holder

Visa/MasterCard Card Number

☐ ANZ Platinum[^]
☐ ANZ Rewards Platinum⁺ (note: fee applies)

☐ ANZ Frequent Flyer Platinum⁺ (note: fee applies)

You must be a member of the Qantas Frequent Flyer program to earn Points with your ANZ Frequent Flyer Platinum account. A joining fee applies. Please call Qantas on 13 11 31 if you are not a member.

[^] An annual Rewards Program Services Fee of \$22 (including GST) applies per cardholder for the optional ANZ Platinum Sphere Rewards Program.

⁺ An annual Rewards Program Services Fee of \$55 (including GST) applies per cardholder for ANZ Frequent Flyer Platinum and ANZ Rewards Platinum. This account is issued with both an ANZ American Express[®] card and an ANZ Visa card. American Express is a registered trademark of American Express. ANZ American Express cards are issued by Australia and New Zealand Banking Group Limited (ANZ 11 005 357 522) pursuant to a license from American Express.

Additional Cardholders (Only complete if you wish to include an additional cardholder for your Mandatory Credit Card Account)

I have read and understood this application including the Declarations and Terms and Conditions

Signature

Name

Date

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Please Note: A Credit Card Key Facts Sheet should have been included with this document. To view, visit www.anz.com or contact us on 13 22 73.

2.5 ANZ Mortgage – Loan Application

Personal Statement of Financial Position



ALL AREAS MUST BE COMPLETED BY CUSTOMER / PLEASE PHOTOCOPY FOR ADDITIONAL APPLICANTS

NAME(S)

DATE

ASSETS

	Present value
ANZ account(s) Total	\$ <input type="text"/>
Other financial institution account(s) Total	\$ <input type="text"/>
Other Cash Assets (Bonds)	\$ <input type="text"/>
Shares	\$ <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 Number of Motor Vehicles	No. <input type="text"/>
Total Value of Motor Vehicles	\$ <input type="text"/>
Superannuation	\$ <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
	\$ <input type="text"/>
Total assets	(1) \$ <input type="text"/>

INCOME (AVERAGE MONTHLY)

	Gross (p.a)	Net (p.m.)
Base salary	\$ <input type="text"/>	\$ <input type="text"/>
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"/>	\$ <input type="text"/>
Government benefits/ pension	\$ <input type="text"/>	\$ <input type="text"/>
Part-time/ casual employment	\$ <input type="text"/>	\$ <input type="text"/>
Dividends/ Interest	\$ <input type="text"/>	\$ <input type="text"/>
Rent received net	\$ <input type="text"/>	\$ <input type="text"/>
Monthly gross	\$ <input type="text"/> x80%*	\$ <input type="text"/>
*do not show rental property expenses as separate expense items		
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total net monthly income	(3) \$ <input type="text"/>	

LIABILITIES

Limit(s)	Current outstanding
ANZ Home Loan	\$ <input type="text"/>
ANZ Investment Loan	\$ <input type="text"/>
ANZ Overdraft <input type="text"/>	\$ <input type="text"/>
ANZ Personal Loan	\$ <input type="text"/>
OFI Home Loan	\$ <input type="text"/>
OFI Investment Loan	\$ <input type="text"/>
OFI Overdraft <input type="text"/>	\$ <input type="text"/>
Credit / Store Cards <input type="text"/>	\$ <input type="text"/>
Other liabilities	Due
Outstanding taxation <input type="text"/>	\$ <input type="text"/>
Other – please specify <input type="text"/>	\$ <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"/>
EXPENDITURE (AVERAGE MONTHLY)	
Credit commitments	
Loan Repayments for this facility	\$ <input type="text"/>
Loan Repayment for other ANZ loans/ HPs	\$ <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"/>
(includes: Motor Vehicle, Rates, Electricity, Gas, Telephone, Food, Clothing, Personal, Home Insurance, and Education Expenses)	
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	Other – please specify
<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"/>

DECLARATION OF SIGNATURE

I/ We declare that the details contained within this Personal Statement of Financial Position are true and correct.

Signature of Applicant/Guarantor

Dated (DD/MM/YYYY)

Signature of Applicant/Guarantor

Dated (DD/MM/YYYY)

SEPARATE STATEMENT OF FINANCIAL POSITION TO BE COMPLETED BY EACH APPLICANT UNLESS MARRIED OR DE FACTO

APPLICANT/GUARANTOR DECLARATION

In the following Declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 Australia Credit Licence Number 234527 and each of its related companies (incl subsidiaries). Throughout the Declaration, Qantas is Qantas Airways Limited ABN 16 009 661 901.

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 and in the course of your relationship with ANZ the use and disclosure of your personal information. 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.

You may request access to your information at any ANZ branch 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.

ANZ may disclose your personal information collected in the course of your relationship with ANZ (including information about your credit worthiness, history, standing or capacity) to:

- any person who introduces you to ANZ, including the ANZ Approved Originator submitting this Loan Application 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;
- 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.

Privacy consents

By signing this application form, you consent to ANZ disclosing your information to the following persons.

- **Approved Originator** - ANZ may also disclose any information about your credit arrangement (including your current loan balance) to the Approved Originator or their nominated representative, its officers and any successor for the purposes of furthering your application; enabling the Approved Originator to ascertain when it is entitled to a trailer fee (being an ongoing fee for the term of the loan) or calculate its trailer fee; or for any other reasonable purpose including post settlement activities.
- **Insurer / Reinsurer** - ANZ will or may be seeking lenders mortgage insurance from the insurer/re-insurer, and may disclose your personal information to persons from the insurer/reinsurer for the purposes of reviewing your application for credit. (Insurers are ANZ Lenders Mortgage Insurance Pty Ltd ABN 77 008 680 055 and, QBE Lenders Mortgage Insurance Ltd ABN 70 000 511 071)
- **Qantas (Breakfree Customers only)** - ANZ may disclose your information to Qantas and any service provider Qantas engages to carry out or assist its functions and activities. If you have applied to open a new or transfer to an ANZ Frequent Flyer Platinum account and this is approved, you also agree to Qantas using your information to plan, research, market and promote its products and services or those of its related companies and ANZ's alliance partners to enable them or Qantas to market their products or services.

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.

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.

Nomination for Correspondence – under the National 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 National 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 National Credit Code on behalf of me/all of us.

3 ANZ Mortgage – Loan Application

Applicant/Guarantor Declaration (p2 of 2)



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 consent /authorise and acknowledge the following:

- 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.
- I/We have not relied upon any representation or warranty made by the ANZ Approved Originator named on page 1 before submitting this Loan Application.
- That an Approved Originator is not an agent and acts independently of ANZ. If I/we require any information regarding the loan product which is the subject of this Loan Application or any other loan products of ANZ then I/we can contact ANZ directly.
- Confirm that the information contained in, and accompanying, the Loan Application (including all information submitted online and any information contained in the Personal Statement of Financial Position) and all the information provided by me/us to the ANZ Approved Originator, is true, correct and complete and given in support of this application and 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 National Credit Code on behalf of me/us.
- Supporting loan documentation may be sent/received via electronic mail or via fax.

Applicant/Guarantor

Print Name

Signature

Date

Co-applicant/Guarantor

Print Name

Signature

Date

Co-applicant/Guarantor

Print Name

Signature

Date

Co-applicant/Guarantor

Print Name

Signature

Date

Witness Signature (ANZ Approved Originator) I confirm the information contained within this application is true and correct.

Print Name

Signature

Date

FOR BROKER USE

The following documents are required for ANZ to assess and provide a decision for the specific loan application. Please check the appropriate box to confirm the required documents are enclosed with the application. You must sight all originals before submitting to ANZ.

Please ensure all Tax File numbers are effectively removed or blacked out from all documents before submitting to ANZ.

Note: Under NCCP, the supporting loan documents are only valid up to a maximum of 120 days. (Dependent on the loan purpose)
Please refer to the ANZ Originator Web Site: www.anz-originator.com.au for more information.

LOAN APPLICATION

- ☐ • All relevant pages of the ANZ Mortgage Broker Distribution Application Kit

VALUATION FORMS

- ☐ • Valuation Report, where required

PAYG INCOME (please supply any one of the following options):

- ☐ • One payslip confirming at least 3 months YTD figures (no more than 60 days old; must be consistent with annual income; not handwritten); or
- ☐ • Wages credited to a transaction account for the last 3 months, verified by supplying the ANZ account number or copies of OFI (Other Financial Institution) bank statements with at least one being a copy of an original statement with Internet statements being acceptable for the others.

SELF EMPLOYED INCOME/COMPANY INCOME

- ☐ • Evidence is required in the form of copies of personal and all associated company/trust/ partnership tax return for the most recent financial year, accompanied by ATO assessment notices (most current year's figures no more than 18 months old).

RENTAL INCOME (ONE OF THE FOLLOWING)

- ☐ • Tax Return (as long as the property is still held)
- ☐ • Lease Agreement
- ☐ • Rental Statements issued by the managing real estate agent (revealing stable payments over past 3 months)
- ☐ • Real Estate Agency Letter (used in conjunction with the Rental Confirmation Tool*)
- ☐ • Valuation from ANZ Authorised Valuer confirming Rental Income

IDENTIFICATION PROCEDURE

- ☐ • Complete applicable Customer Identification Process at ANZ Branch prior to settlement (if you do not have an existing account).

CONFIRMATION OF EQUITY

- ☐ • Copy of bank statements, receipts, accounts etc. confirming equity of applicant(s)

LOANS IN COMPANY NAME

- ☐ • Business Entity Application Form
- ☐ • Guarantor's Checklist

GUARANTOR

- ☐ • Copy of Guarantor's Checklist

LOANS WITH LENDERS MORTGAGE INSURANCE (LMI)

- ☐ • Copy of bank statements for past 3 months showing 5% genuine savings^

PURCHASE

- ☐ • Full Copy of Contract of Sale*
- ☐ • Copy of Foreign Investment Review Board Certificate* (if applicable)

REFINANCE

- ☐ • Copy current 3 months loans statements^
- ☐ • Copy of Foreign Investment Review Board Certificate* (if applicable)

CONSTRUCTION

- ☐ • Full Copy of Contract of Sale*
- ☐ • Copy of Foreign Investment Review Board Certificate* (if applicable)
- ☐ • Copy Fixed Price Building Contract* OR Builders Permit
- ☐ • Copy Council approved plans*
- ☐ • Tentative on Completion (TOC) Valuation*
- ☐ • Copy of Builder's Insurance*

OWNER/BUILDER

- ☐ • Full Copy of Contract of Sale*
- ☐ • Copy of Foreign Investment Review Board Certificate* (if applicable)
- ☐ • Copy Council approved plans OR Builders Permit
- ☐ • Break-up of construction costs
- ☐ • Quotations supporting construction costs
- ☐ • Copy of Housing Guarantee and/or domestic insurance policy*
- ☐ • Copy of Insurance Policy document for Residential Property Insurance*

OWNER/BUILDER CHECKLIST

- ☐ • Detailed costings held
- ☐ • Completed similar project in last 2 years
- ☐ • Works in the building industry
- ☐ • First time builder with minimum experience
- ☐ • 10% of loan amount held as cash in the bank

*Not compulsory with the initial application, but are required by ANZ prior to providing an unconditional decision.

^Last statement must be from within 60 days; transaction listings not acceptable. Internet statements are acceptable.