

ANZ MORTGAGE BROKER DISTRIBUTION - LOAN APPLICATION COVER SHEET



Please submit via Online Document Submission in the Broker Portal.
PH: 1800 812 785

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

Approved Originator Company/ Firm Name

Title and Name

Preferred Number

Phone Number

Fax Number

☐ VIC/TAS ☐ NSW/ACT ☐ QLD ☐ SA/NT ☐ WA

Authorised Officer/Contact Name

Date Sent

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

☐ Lo Doc 60

☐ Lock Rate
The ANZ Lock Rate Fee Payment
Authorisation Form MUST be
completed.

☐ First Home Buyer

☐ Interest in Advance

☐ LMI (please indicate if this application or any linked application involve Lenders Mortgage Insurance)

☐ COMMERCIAL (please indicate if this application has a linked Commercial application)

☐ NEW Resident (please indicate if the customer has recently arrived in Australia and is not yet a citizen or permanent resident)

☐ NON Resident (please indicate if the customer is a foreign national and resides overseas)

☐ 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.

ANZ MORTGAGE BROKER DISTRIBUTION - LOAN APPLICATION COVER SHEET

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.

Section 4. Interest Only

Reason for customer preferring Interest Only:

- | |
|---|
| <input type="checkbox"/> Investment or future investment |
| <input type="checkbox"/> Maximise cash flow |
| <input type="checkbox"/> Temporary reduction in income, e.g. parental leave |
| <input type="checkbox"/> Anticipated large expense items |
| <input type="checkbox"/> Other Please specify: <input type="text"/> |

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

Permanent Australian

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 dependants

Home Phone Number

Business Phone Number

Mobile Phone Number

Fax Number

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

Permanent Australian

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 dependants

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

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

MAILING ADDRESS DETAILS (IF DIFFERENT)

Street (No. & Name)

Suburb

State

Postcode

Country

Page 3 of 15

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 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 Zoning

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

Property Type

☐ Standard Residential
☐ Studio / Warehouse Apartments
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☐ 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

- | | |
|--|---|
| <input type="checkbox"/> Purchase Land | <input type="checkbox"/> Purchase New Dwelling |
| <input type="checkbox"/> Home Improvement | <input type="checkbox"/> Bridging |
| <input type="checkbox"/> Refinance | <input type="checkbox"/> Supplementary |
| <input type="checkbox"/> Construction | <input type="checkbox"/> Debt Purchase (QLD only) |
| <input type="checkbox"/> Purchase Established Dwelling | |
| <input type="checkbox"/> Other: | |

Description

LOAN DETAILS - ONE

Product and Amount

<input type="text"/>	\$ <input type="text"/>
----------------------	-------------------------

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)

<input type="text"/>
<input type="text"/>

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

\$ <input type="text"/>

LOAN TYPE

- | | |
|--|-------------------------------------|
| <input type="checkbox"/> Owner Occupied | <input type="checkbox"/> Investment |
| <input type="checkbox"/> Loans in a company/Trust name | <input type="checkbox"/> Land |

PRODUCT

- | | |
|---|--|
| <input type="checkbox"/> Standard Variable | <input type="checkbox"/> Simplicity PLUS |
| <input type="checkbox"/> Fixed Rate | <input type="checkbox"/> Equity Manager |
| <input type="checkbox"/> Equity Manager – no cheque | |

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

Total Amount Sought ☐ Approval in Principle Sought

\$ <input type="text"/>

LOAN DETAILS - TWO

Product and Amount

<input type="text"/>	\$ <input type="text"/>
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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)

<input type="text"/>
<input type="text"/>

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

\$ <input type="text"/>

2.4 ANZ MORTGAGE – LOAN APPLICATION

ANZ BREAKFREE PACKAGE (P1 OF 3)

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 Nominated 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 Accounts. Refer to the ANZ Breakfree Terms and Conditions for full details.)

1A. NOMINATED LOAN ACCOUNT(S)

List all ANZ Home and Investment Loans held by the applicants (either individually or jointly), to be eligible for Total Lending Discounts on the Nominated Loan Accounts being linked to the Package by this request.

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. NOMINATED TRANSACTION ACCOUNT (PLEASE SELECT ONE)

Note: The Annual package fee will be charged to your Nominated 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).

Usually we suggest ANZ Assured to provide cover for temporary expenses arising on your ANZ Everyday account. Is this what you are planning to use ANZ Assured for? ☐ Yes ☐ No

- 1) ☐ I/We do not require an ANZ Assured facility OR already have an ANZ Assured facility.
- 2) ☐ I/We require an ANZ Assured facility with a credit limit of (please select one) ☐ \$500 ☐ \$1,000 and request that it be linked to the above account
- 3) ☐ If applying for the \$1,000 limit and you do not meet the credit product requirements for the \$1,000 limit you have applied for, do you consent to being considered for, and if approved, issued with a \$500 limit? ☐ Yes ☐ No, only consider me for a \$1,000 limit and if declined, do not consider me for a \$500 limit.

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.

2.4 ANZ MORTGAGE – LOAN APPLICATION

ANZ BREAKFREE PACKAGE (P2 OF 3)

1C. NOMINATED 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 Nominated credit card account.

If you do not nominate a Primary Cardholder for Option 1 or Option 3, Applicant 1 will be selected as the Primary Cardholder.

New Card Account Required

☐ **Option 1** I wish to apply for the credit card account selected below, with the understanding that the minimum credit limit for any ANZ platinum (including ANZ Rewards Travel Adventures) account is \$6000 and an ANZ Rewards Black or ANZ Frequent Flyer Black account is \$15,000. My nominated amount for this card is \$, but I understand that I may only be approved for the minimum credit limit for the credit card product selected, based on my application details. I understand that if my credit card application is approved, ANZ may provide me with a credit card regardless of whether I choose to accept or decline a home loan letter of offer. Any ANZ Breakfree package benefits associated with the credit card will only be available if I hold and continue to maintain eligibility for an ANZ Breakfree package.

If you are making a joint application for ANZ Breakfree, you are requesting that your new credit card account be assessed based on the joint financial situation of all applicants. By choosing to apply for this new credit card:

- each applicant agrees it is their intention for the credit card debt to be paid out of the joint income of the applicants; and
- the person applying for the new credit card account acknowledges that, despite the above arrangement, he/she will remain legally responsible for the credit card account as the sole debtor.

To assist me to decide which ANZ Credit Card I would like to apply for I have read ANZ's Information Sheet called "Key Facts About Our Credit Cards". I am applying for the following credit card:

ANZ Rewards Cards ⁺	ANZ Frequent Flyer Cards ⁺⁺	Low Rate Cards	Low Annual Fee Cards
<input type="checkbox"/> ANZ Platinum Rewards <input type="checkbox"/> ANZ Rewards Black <input type="checkbox"/> ANZ Rewards Travel Adventures <i>Our other Rewards option, ANZ Rewards, is not available under the ANZ Breakfree Package.</i>	<input type="checkbox"/> ANZ Frequent Flyer Platinum <input type="checkbox"/> ANZ Frequent Flyer Black <i>Our other Frequent Flyer option, ANZ Frequent Flyer, is not available under the ANZ Breakfree Package.</i>	<input type="checkbox"/> ANZ Low Rate Platinum <i>Our other low rate option, ANZ Low Rate, is not available under the ANZ Breakfree Package.</i>	<input type="checkbox"/> ANZ Platinum <i>Our other low annual fee option, ANZ First, is not available under the ANZ Breakfree Package.</i>

Remember, the annual account fee is waived on one eligible ANZ credit card while it is held under the ANZ Breakfree Package. You should consider this if you are intending to keep the card as your nominated card under the ANZ Breakfree package.

+ An annual Rewards Program Services Fee of \$55 (including GST) applies per cardholder for an ANZ Frequent Flyer or ANZ Rewards account. This fee is subject to change.

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

If you are applying for a new ANZ Rewards Black or ANZ Frequent Flyer Black account, or are upgrading your existing account to an ANZ Rewards Black or ANZ Frequent Flyer Black account, you may wish to be considered for the equivalent ANZ platinum product if you don't meet the ANZ Rewards Black or ANZ Frequent Flyer Black account's credit and product requirements. Do you consent to being considered for, and if approved, issued the equivalent ANZ platinum account in these circumstances? ☐ Yes ☐ No

Note: By completing this Breakfree Application form, you acknowledge that your credit card is subject to the ANZ Credit Card Conditions of Use.

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 Nominated Credit Card Account.

Primary Cardholder

Visa/MasterCard Card Number

☐ **Option 3** I wish to upgrade to the credit card account selected below, with the understanding that the minimum credit limit for any ANZ platinum (including ANZ Rewards Travel Adventures) account is \$6000 and an ANZ Rewards Black or ANZ Frequent Flyer Black account is \$15,000.

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

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.

I confirm that my financial situation has not changed in the last three months and I can continue to afford the repayments on my existing ANZ credit card account.

If you are making a joint application for ANZ Breakfree, you are requesting that your credit card account upgrade and/or credit limit increase application be assessed based on the joint financial situation of all applicants. By choosing to apply for this credit card account upgrade and/or credit limit increase application:

- each applicant agrees it is their intention for the credit card debt to be paid out of the joint income of the applicants; and
- the person applying for the credit card account upgrade and/or credit limit increase acknowledges that, despite the above arrangement, he/she will remain legally responsible for the credit card account as the sole debtor.

I request you close my existing credit card and transfer the balance and any payment agreement/s to the card selected below and nominate this as my eligible credit card under my Breakfree Package.

2.4 ANZ MORTGAGE - LOAN APPLICATION
ANZ BREAKFREE PACKAGE (P3 OF 3)

I understand that my existing credit card account will be closed 14 days after ANZ receives this application or on activation of my new card, whichever is sooner and I will not receive a final statement on my existing account.
I understand that it is my responsibility to re-direct any existing automatic payments to my new card account.
To assist me in my decision to upgrade my existing ANZ Credit Card, I have read ANZ's information sheet called "Key Facts About Our Credit Cards". I would like to apply to upgrade my existing credit card account (specified below):

Primary Cardholder [input] Card Number [input]

I want to upgrade to:

Table with 4 columns: ANZ Rewards Cards+, ANZ Frequent Flyer Cards +#, Low Rate Cards, Low Annual Fee Cards. Each column contains checkboxes for different card types and a note about other options not available under the ANZ Breakfree Package.

Remember, the annual account fee is waived on one eligible ANZ credit card while it is held under the ANZ Breakfree Package. You should consider this if you are intending to keep the card as your nominated card under the ANZ Breakfree package.
+ An annual Rewards Program Services Fee of \$55 (including GST) applies per cardholder for an ANZ Frequent Flyer or ANZ Rewards account. This fee is subject to change.
You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points with your ANZ Frequent Flyer account. A joining fee may apply. Please call Qantas on 13 11 31 if you are not a member.
If you are applying for a new ANZ Rewards Black or ANZ Frequent Flyer Black account, or are upgrading your existing account to an ANZ Rewards Black or ANZ Frequent Flyer Black account, you may wish to be considered for the equivalent ANZ platinum product if you don't meet the ANZ Rewards Black or ANZ Frequent Flyer Black account's credit and product requirements. Do you consent to being considered for, and if approved, issued the equivalent ANZ platinum account in these circumstances? [input] Yes [input] No
Customers wishing to transfer from an ANZ Visa PAYCARD, ANZ Rewards Visa PAYCARD, or ANZ Everyday Visa Debit account are unable to use option 3 of this form as these accounts are not eligible. A new eligible account can be opened if option 1 is completed.
Any ANZ CreditCover Insurance Policy applicable to your existing card account will apply to your new credit card account.
Note: By completing this Breakfree Application form, you acknowledge that your credit card is subject to the ANZ Credit Card Conditions of Use.

Unused Points

Any unused Reward Points must be used within 60 days of the date of closure. Remaining unused Reward Points will be cancelled after that period. Any unused Qantas Points will automatically be credited to your Qantas Frequent Flyer account unless you have not provided ANZ with your Qantas Frequent Flyer number. ANZ must receive your Qantas Frequent Flyer membership number within 60 days after the date of closure, or any Qantas Points in the Points Record as at that date will be cancelled and may not be credited to a Qantas Frequent Flyer program account.
Additional Cardholders Only complete if you wish to include an additional cardholder for your Nominated Credit Card Account (any existing additional cardholders will be automatically transferred to your new account).

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

Signature [input] Name [input] Date [input]

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 assets (1)	\$ <input type="text"/>

INCOME (AVERAGE MONTHLY)

Base salary	Gross (p.a)	Net (p.m.)
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"/>	
Government benefits/ pension	\$ <input type="text"/>	
Part-time/ casual employment	\$ <input type="text"/>	
Dividends/ Interest	\$ <input type="text"/>	
Commission	\$ <input type="text"/>	
Rent received	\$ <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 net monthly income (3)	\$ <input type="text"/>	

LIABILITIES

Limit(s)	Current outstanding	
ANZ Home Loan	\$ <input type="text"/>	<input type="checkbox"/>
ANZ Investment Loan	\$ <input type="text"/>	<input type="checkbox"/>
ANZ Overdraft <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
ANZ Personal Loan	\$ <input type="text"/>	<input type="checkbox"/>
OFI* Home Loan	\$ <input type="text"/>	<input type="checkbox"/>
OFI* Investment Loan	\$ <input type="text"/>	<input type="checkbox"/>
OFI* Overdraft <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Credit / Store Cards <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
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"/>	
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"/>	

Non-continuing liability

A separate Statement of Financial Position must be completed by each applicant.

Married or Defacto applicants have the option to complete a Joint Statement of Financial Position. A separate Statement of Financial Position needs to be completed for Guarantors.

*OFI = Other Financial Institution

2.5 ANZ MORTGAGE – LOAN APPLICATION

PERSONAL STATEMENT OF FINANCIAL POSITION

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

EXPENDITURE (AVERAGE MONTHLY)

Credit commitments

Loan repayment for this facility
Loan repayment for loan sought \$

Loan repayment for other ANZ loans
Combine all repayments for ANZ Home/Investment loans, Personal Loans \$

Loan repayment for OFI* loans
Combine all repayments for OFI Home/Investment loans and Personal Loans including all other non-ANZ loans \$

Credit/store cards \$

Total Credit Commitments (A) \$

Living Expenses

Childcare / Public Education
Childcare including nannies, Public education fees and associated costs (preschool, primary, secondary) including books and uniforms \$

Clothing and Personal Care
Clothing, footwear, cosmetics, personal care \$

Groceries
Typical supermarket shop for groceries including food and toiletries \$

Medical and Health
Medical and health costs including doctor, dental, optical and pharmaceutical \$

Owner Occupied Property Utilities, Rates and Related Costs
Rates, taxes, levies, body corporate and strata fees, repairs and maintenance, home and contents insurance, other household items and utilities \$

Recreation and Entertainment
Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care and holidays \$

Telephone, Internet, Pay TV and Media Streaming Subscriptions
Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify) \$

Transport
Public transport, motor vehicle running costs including fuel, motor vehicle insurance, servicing, parking and tolls \$

Total Living Expenses (B) \$

Non-continuing liability ☐
☐
☐

Other Commitments

Child Maintenance
Child Maintenance/Child Support payments \$

Insurance
Includes health, life and income protection (excludes home and contents and car insurance as they are categorised separately) \$

Private Education
Private education fees and associated costs (preschool, primary, secondary and tertiary) including books and uniforms etc. \$

Other
Unique items not covered in above categories (e.g Cleaner, Gardener, Gifts, Overseas Travel, Donations) \$

Total Other Commitments (C) \$

Rent/Board (if continuing) (D)
Rent or board expense if continuing at drawdown of loan \$

Total net monthly expenditure (=A+B+C+D) (4) \$

Total net monthly income (3) \$

less Total net monthly expenditure (4) \$

Uncommitted monthly income (=3-4) \$

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

ANZ MORTGAGE BROKER DISTRIBUTION - LOAN APPLICATION

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.

Collection of your information

ANZ is collecting your personal information to enable it to assess this application and for the purposes described in the product terms and conditions. Without this information ANZ may not be able to consider or approve your application.

ANZ may also collect your personal information from a credit reporting body for the purposes of assessing your application.

Where you are a prospective guarantor, ANZ is collecting your personal information to enable it to assess you as a guarantor for an application for credit. You also agree that ANZ may collect information about your credit history from a credit reporting body to assist us in assessing whether to accept you as a guarantor.

Disclosure of your information

You agree that ANZ may disclose your personal information (which may include information about your credit history obtained from a credit reporting body) to:

- any person who introduces you to ANZ, including the ANZ Approved Originator submitting this Loan Application to ANZ;
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities;
- an organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- your employer;
- another credit provider to assess a credit application made by you (to ANZ or the other credit provider) or to investigate suspected fraud on your account (held with ANZ or the other credit provider);
- valuation service providers for the purpose of them obtaining a property valuation as required by ANZ and who may combine your property information with other information in their databases to improve their services;
- your referee;
- your joint borrower(s) or account holder(s);
- any related entity of ANZ;
- a guarantor or intending guarantor, to enable that person to consider whether or not to act your guarantor; and
- any person who has offered, or is considering whether to offer, property as security for your credit product.

ANZ may disclose information to recipients (including service providers and related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at www.anz.com/privacy.

Promotion of other products or services

ANZ may use your personal information to help ANZ promote its products or services or those of its related entities or organisations that are in a product or marketing alliance with ANZ (alliance partners). ANZ may also disclose your personal information to its related entities or alliance partners to enable them or ANZ to tell you about a product or service.

Where you do not want ANZ to tell you about its products and services or those of its related entities or alliance partners, you may call 13 13 14 at any time to withdraw your consent.

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.

Qantas (Breakfree Customers only)

ANZ may disclose your information to Qantas and Qantas may, in accordance with the Qantas Frequent Flyer terms and conditions, disclose your personal information to any service provider Qantas engages to carry out or assist its functions and activities, use your information to plan, research, market and promote its products and services or those of its related companies and may disclose your personal information to ANZ's alliance partners to enable them or Qantas to market their products or services.

Credit Reporting

ANZ may also disclose your information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. Information about credit reporting, including: the name and contact details of these credit reporting bodies; when ANZ may disclose your information to them to include in a report about your credit worthiness; and how you can request credit reporting bodies not use your information in certain circumstances, is available at www.anz.com/privacy. For a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy.

Privacy Policy

ANZ's Privacy Policy (www.anz.com/privacy) also contains information about:

- any laws that require or authorise ANZ to collect certain information from you;
- the circumstances in which ANZ may collect your information from other sources (including from a third party);
- how to access your information and seek correction of your information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters

Further information

Your product terms and conditions booklet and our ANZ Privacy Policy contain further information about our handling of the information we collect during the course of your relationship with ANZ.

If you have provided information about someone else, please show them a copy of this clause so that they may understand how ANZ may use and disclose their information.

3 ANZ MORTGAGE - LOAN APPLICATION

APPLICANT/GUARANTOR DECLARATION (P2 OF 2)

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.

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 Online Document Submission in the Broker Portal, electronic mail or via fax.

☐ Please tick this box and sign below if you wish to consent to ANZ communicating with you via email or by sending you a link to access information. This means that paper documents may no longer be sent to you. You may withdraw your consent at any time and should regularly check electronic communications for notices.

Password for eDocuments

Customer Email Address

To meet ANZ Security Standards passwords must be: 8 Digits, at least 1 capital and lower case alphabetic character, at least 1 number and 1 non-alphabetic character (12Av45j!).

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

4 INDIVIDUAL SELF-CERTIFICATION

Please complete the following section if you are opening i) a Breakfree package with a new Credit Card; and/or ii) an Equity Manager Account.

Tax regulations require ANZ and its Controlled Entities ("ANZ") to collect a Self-Certification that includes your tax residence(s). ANZ may be required to provide your information to relevant tax authorities (including where you do not provide a valid Self- Certification).

Automatic Exchange of Information may include the Foreign Account Tax Compliance Act (FATCA), and the Common Reporting Standard (CRS).

Before you begin:

- (a) **Complete this Self-Certification:** If you are an Individual Account Holder, Sole Trader or Sole Proprietor. For joint or multiple Account Holders each Individual Account Holder must complete a separate Self-Certification.
- (b) **Refer** to the Australian specific terms/information at www.anz.com/aeoi
- (c) **Obtain** tax/legal/other professional advice (if required) before you complete this Self-Certification and sign Section 3

Section 1: Account Holder Details

1.1 Full Name

First or Given Name(s)

Surname

1.2 Residence Address (Do not provide a PO Box or in-care-of Address)

Address Line 1

Province/State/County

Address Line 2

Postal Code/Zip Code

City/Town

Country

1.3 Date of Birth

(DD/MM/YYYY)

Section 2: Account Holder Tax Residence(s)

(Please note, US Citizens are considered to be Tax Residents of the US).

2.1 I confirm:

- ☐ a) I am only Tax Resident in Australia OR
- ☐ b) I have included below all countries in which I am Tax Resident (other than Australia).

Country of Tax Residence (Do not include Australia)	Tax payer identification number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (only if Reason code is "Z")

Reason codes:

- A – TIN Not Issued (The Country does not issue TINs)
- B – TIN Not Required (The Country does not require collection of a TIN)
- C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)
- Z - TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

Section 3: Declarations and Signature

I certify that:

1. I am the Account Holder and/or authorised to sign/disclose for the Account Holder.
4. I have attached all relevant documents (eg. Power of Attorney).
2. I have consulted an independent advisor where necessary and acknowledge that ANZ has not provided any advice.
5. I have provided true, correct and complete information.
3. I will notify ANZ of changes to any information (including TIN changes) within 30 days of the change occurring and, where required, will provide ANZ with a new Self-Certification.
6. I will provide ANZ with any additional information and/or documentation as requested.
7. I understand that provision of false, inaccurate or incomplete information may constitute an offence(s) and penalties may apply.

Signature

Name
(Please print first and last name)

Date
(DD/MM/YYYY)

Office Use Only

5 ANZ MORTGAGE BROKER DISTRIBUTION - LOAN APPLICATION

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 original documents (whether in paper or electronic form) before submitting them to ANZ. Original documents in electronic form comprise documents received by the customer in that form.

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.