

1 ANZ Mortgage Broker Distribution - Loan Application

Cover Sheet

To: ANZ Broker Unit

VIC, QLD, TAS, NSW, ACT, SA, NT
Locked Bag 9
Collins St West Post Office
Melbourne VIC 8007
PH: 1800 812 785
FAX: 1800 501 231

WA
Level 9, Exchange Plaza
Sherwood Court
Perth, WA 6000
PH: 1300 367 389
FAX: 1300 369 891

APPLICATION NUMBER

 Office Use Only

Number of pages included

Business Development Manager

Please complete entire application in BLOCK letters - Highlighted fields are required to be completed.

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 a 100 point check 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 <small>The ANZ Lock Rate Fee Payment Authorisation Form MUST be completed.</small>
<input type="checkbox"/> Lo Doc 80	<input type="checkbox"/> EMA Lo Doc 70
<input type="checkbox"/> First Home Buyer	<input type="checkbox"/> Interest in Advance
<input type="checkbox"/> Professional Mortgage Benefits	
<input type="checkbox"/> Breakfree Customer (complete 2.4 Breakfree Application Form)	

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

Authorisation

I confirm that the information contained within this application is true and correct.

ANZ Approved Originator's Signature Date

2.1 ANZ Mortgage Broker Distribution - Loan Application

Personal and Employment Details (p1 of 2)

Personal Details Primary Applicant

Applicant Director/ Partner Guarantor

Title Surname

First name Middle name

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

Date of birth Gender Permanent Australian resident
 / / M / F Y / N

Drivers licence number State

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

Marital Status Single / Married or Defacto

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

Title Surname

First name Middle name

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

Date of birth Gender Permanent Australian resident
 / / M / F Y / N

Drivers licence number State

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

Marital Status Single / Married or Defacto

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 Broker Distribution - 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

Y / N

Length of probationary period

Current Employer

Name

ABN

Street (No. & Name)

Suburb

State

Postcode

Country

Phone Number

Fax Number

Time with current employer

Years

Months

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

Previous Employer

Occupation

Time at previous 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

Y / N

Length of probationary period

Current Employer

Name

ABN

Street (No. & Name)

Suburb

State

Postcode

Country

Phone Number

Fax Number

Time with current employer

Years

Months

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

Previous Employer

Occupation

Time at previous employer

Years

Months

2.2 ANZ Mortgage Broker Distribution - 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

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

Rural Residential Housing/Rural Housing (>10hectares)

Vacant Land

ACT Leasehold

Property Development

Company Title Units

Title Type

Torrens / Old Law

Title Details

Security Value

\$

Guarantee Amount

\$

Contract of Sale Held Y / N

Contract of Sale Date / /

Construction Loan Y / N

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

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

Rural Residential Housing/Rural Housing (>10hectares)

Vacant Land

ACT Leasehold

Property Development

Company Title Units

Title Type

Torrens / Old Law

Title Details

Security Value

\$

Guarantee Amount

\$

Contract of Sale Held Y / N

Contract of Sale Date / /

Construction Loan Y / N

Solicitor Details

Name

Company

Phone Number

Fax Number

Address

Street (No. & Name)

Suburb

State Postcode Country

2.3 ANZ Mortgage Broker Distribution - Loan Application

Loan Selection

PLEASE PHOTOCOPY FOR SEPARATE PURPOSE

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)

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)

Name

OFI Account Number

OFI Amount \$

Rapid Refinance Y / N

NOTE: If Rapid Refinance is selected the Rapid Refinance Checklist is required.

Loan Type

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

Product

- Standard Variable
 Simplicity PLUS
 (not included under Breakfree)
 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

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Statement cycle

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Security to Product (address)

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).

2.4 ANZ Mortgage Broker Distribution - 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 (Staff use only)

Approved Originator Details
AO-SAO Phone Number Fax Number

Y / N Existing ANZ Breakfree Package Customer Total Lending (new and existing): ≥ \$250,000 OR ≥ \$700,000

1) Applicant Details

Applicant 1

Full Name
Current Address

Applicant 2

Full Name
Current Address

Applicant 3

Full Name
Current Address

Applicant 4

Full Name
Current Address

Applicant 5

Full Name
Current Address

2) Nomination of Mandatory Accounts

I/We nominate the following Mandatory Accounts, as specified in section 2A, 2B and 2C. (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.)

2A) 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	Current Loan Balance
<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"/>

2B) 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 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 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 Broker Distribution - Loan Application

ANZ Breakfree Package (p2 of 3)

2C) 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.

New Card Required

Option 1 I apply for a new ANZ credit card. I have read and accept the terms set out on this application form.
Note: If you do not select a card type below, an ANZ Gold credit card will be selected as your Mandatory credit card.
Also note that you are unable to apply for a new ANZ Frequent Flyer Visa Platinum card using this form.

ANZ Gold^ ANZ Rewards Visa Gold ANZ Frequent Flyer Visa Gold
Note: fees apply^ Note: fees apply^

Applicant's Name

Existing Frequent Flyer No.#

Existing ANZ Credit Card Holders

Option 2 I/We hold a current ANZ Gold, ANZ Rewards Visa Gold, ANZ Frequent Flyer Visa Gold or ANZ Frequent Flyer Visa Platinum Account and I/we nominate this account as my/our Mandatory Credit Card Account.

Account Holder Card Number

ANZ Gold^ ANZ Rewards Visa Gold ANZ Frequent Flyer Visa Gold ANZ Frequent Flyer Visa Platinum
Note: fees apply^ Note: fees apply^ Note: fees apply^

Option 3 My/Our current ANZ Credit Card is not an ANZ Gold, ANZ Rewards Visa Gold, ANZ Frequent Flyer Visa Gold, or ANZ Frequent Flyer Visa Platinum.

I/We request you to transfer my existing ANZ credit card account to the ANZ credit card account selected below and I/we nominate this as my/our Mandatory credit card account. If my/our existing ANZ credit card account has a credit limit of less than \$5,000, I/we request the limit on my new ANZ credit card account to be increased to \$5,000. I/We have read and accept the terms set out on this application.

Account Holder Card Number

ANZ Gold^ ANZ Rewards Visa Gold ANZ Frequent Flyer Visa Gold ANZ Frequent Flyer Visa Platinum*
Note: fees apply^ Note: fees apply^ Note: fees apply^

*Only if the credit limit on your existing card is greater than or equal to \$12,000. If not, you cannot apply for transfer to ANZ Frequent Flyer Visa Platinum.

Note: If you require a limit above \$5000, please complete and attach a Credit Increase Form, available on www.anz.com > Credit Cards and Debit Cards > Manage My Card > Make Changes To Your Card > Request to change your credit limit

Additional Card Holders (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.

Full Name Signature Date of Birth / /

3) Important Information concerning Credit Card Accounts

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

^An annual Rewards Program Services Fee of \$55 (including GST) and an Additional Cardholder Fee of \$10 applies per cardholder for ANZ Frequent Flyer Visa Gold and ANZ Frequent Flyer Visa Platinum. An annual Rewards Program Service Fee of \$22 (including GST) applies per cardholder for ANZ Rewards Visa Gold. An annual Rewards Program Services Fee of \$22 (including GST) applies per cardholder for the optional ANZ Gold Sphere Rewards Program.

*Additional cardholder(s) on your existing ANZ credit card account will be transferred to your new credit card account. If you wish to add or change additional cardholder(s) the cardholder(s) may need to complete the 100 point identification check. Customers wishing to transfer from an ANZ Visa PAYCARD, ANZ Rewards Visa PAYCARD or ANZ Everyday Visa Debit account cannot use this form to transfer from their account and must complete a new application form for the account they wish to transfer to. Redeeming unused points on the card account you wish to close (where applicable): ANZ Rewards Visa and ANZ Rewards Visa Gold - any Reward Points that remain unused must be used within 60 days of the date of closure. Reward Points that remain unused after that period will be cancelled. ANZ First and ANZ Gold accounts that have opted-in to earn Sphere points - any Reward Points that remain unused must be used within 60 days of the date of closure. ANZ Frequent Flyer Visa, ANZ Frequent Flyer Visa Gold and ANZ Frequent Flyer Visa Platinum - All unused points are automatically credited to your Qantas Frequent Flyer account provided you have provided ANZ your Qantas Frequent Flyer number. If you are a resident of the Australian Capital Territory and your

loan application was assessed by ANZ more than 6 months before the date of this application, or if your financial circumstances have changed in the 6 months after your loan application was assessed by ANZ, you are required to provide ANZ with details of your financial situation before this application can be accepted. Please note: If this application is approved, a new card account will be opened. Your existing credit card account will be closed 14 days after ANZ's receipt of this application, or on activation of your new card, whichever is the sooner. You will not receive a final statement on your existing account. Your new card will have a new card number and it is your responsibility to redirect any automatic payments from your existing card account to your new card account. Please phone 13 22 73 for more information.

Important information concerning credit card accounts

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and each of its related companies (including subsidiaries) and Qantas is Qantas Airways Limited ABN 16 009 661 901. Rewards Terms and Conditions are ANZ Frequent Flyer Visa Reward Terms and Conditions, ANZ Rewards Visa – Rewards Program Terms and Conditions, and the Sphere Rewards Terms and Conditions. Points are, where applicable, Qantas Frequent Flyer points, ANZ Rewards Visa Reward Points or Sphere points.

ANZ's collection, use and disclosure of personal information

ANZ is collecting your personal information to enable it to process your application and, if it is approved, to provide you with the product you are applying for. Without this information we may not be able to process your application or if you are approved, provide you with the product.

ANZ may disclose your personal information to:

> any service provider ANZ engages to carry out or assist its functions and activities;

2.4 ANZ Mortgage Broker Distribution - Loan Application

ANZ Breakfree Package (p3 of 3)

3) Important Information concerning Credit Card Accounts (continued)

- › any third party providing you with a product or service in relation to the ANZ product;
- › credit reporting agencies;
- › your referee;
- › your employer; and
- › 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.

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

You also consent to ANZ disclosing your information to Qantas and Qantas disclosing your information to any service provider Qantas engages to carry out or assist its functions and activities.

You may request access to your information by calling 13 22 73. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may also request that it be corrected.

Promotion of other products or services You agree to ANZ using your personal information to promote its products or those of its related companies and alliance partners and disclosing your personal information to its related companies or alliance partners to enable them or ANZ to market their products or services. If you have applied to open a new or transfer to an ANZ Frequent Flyer Visa Gold or ANZ Frequent Flyer Visa Platinum card and this is approved, you also agree to Qantas using your information to plan, research, market and promote its products or services or those of its related companies and disclosing your personal information to its related companies and ANZ's alliance partners to enable them or Qantas to market their products or services. Where you do not want ANZ to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling 13 22 73 at any time.

Personal Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

Additional Cardholder

You acknowledge that as the Primary Cardholder, you are responsible for all

transactions made on this account by any Additional Cardholder(s). You also acknowledge that if your request for an Additional Cardholder(s) is approved, the Additional Cardholder will receive his/her own Personal Identification Number (PIN), access the credit card account electronically and also obtain information about the status of your account and transactions made on your account.

Cancelling an Additional Card

As the Primary Cardholder, you can request to cancel an Additional Card by calling 13 22 73 or visiting any ANZ branch. ANZ will only cancel the Additional Card when you have returned it to ANZ, or have taken all reasonable steps to return it to ANZ.

Conditions of Use

You acknowledge that your new credit card account is subject to the ANZ Credit Card Conditions of Use.

Financial Transaction Reports Act (1988) Requirements

You state that this account is held in the name of a person. This account is not held in trust. You must complete the 100 Point Identification Check (required by Federal Legislation) if you do not have an existing ANZ account.

Credit Card Insurance – I understand that any ANZ CreditCover Insurance policy applicable to my existing card account will apply to my new card account.

Transfer Authority

Where I have requested a product transfer, I authorise ANZ to close my existing Card Account and to transfer any outstanding balance as at the date of transfer to my new Card Account and to transfer any other transactions effected by me or any Additional Cardholder in respect of my existing account but which are not included in the balance transferred. I acknowledge that the accrual of Points on my new Card is subject to the Rewards Terms and Conditions applicable to that card. I understand that the outstanding balance as at the date of transfer and any other transactions effected by me or any Additional Cardholder, transferred pursuant to this Transfer Authority will not earn Points.

Declaration & Signature By signing this form I agree that the written details in this application form are true and correct.

4) Declaration

By signing this form I/we:

- acknowledge that the written details in this application are true and correct and are given in support of this application; and
- acknowledge that I/we have received a copy of the ANZ Breakfree Terms and Conditions, and agree to accept and be bound by those terms and conditions; and
- agree to any variation to existing accounts as set out above and in the ANZ Breakfree Terms and Conditions.

My/our signature(s) evidence(s) my/our stated understanding of, and consent to all matters set out in this Application Form:

Signature of Applicant 1	<input type="text"/>	Date	<input type="text"/>
Signature of Applicant 2	<input type="text"/>	Date	<input type="text"/>
Signature of Applicant 3	<input type="text"/>	Date	<input type="text"/>
Signature of Applicant 4	<input type="text"/>	Date	<input type="text"/>
Signature of Applicant 5	<input type="text"/>	Date	<input type="text"/>

2.5 ANZ Mortgage Broker Distribution - 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 (Share/Bonds)	\$ <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"/>
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		Net <input type="text"/>
Monthly gross	\$ <input type="text"/> x75%*	\$ <input type="text"/>
*do not show rental property expenses as separate expense items Other – please specify		
<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	Non-continuing liability	
ANZ Home Loan		\$ <input type="text"/>		<input type="text"/>
ANZ Investment Loan		\$ <input type="text"/>		<input type="text"/>
ANZ Overdraft	\$ <input type="text"/>	\$ <input type="text"/>		<input type="text"/>
OFI Home Loan		\$ <input type="text"/>		<input type="text"/>
OFI Investment Loan		\$ <input type="text"/>		<input type="text"/>
OFI Overdraft	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	
Credit / Store Cards	\$ <input type="text"/>	\$ <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"/>		
Total liabilities	(2)	\$ <input type="text"/>		

Total assets	(1)	\$ <input type="text"/>
Less Total assets	(2)	\$ <input type="text"/>
Net assets	(=1-2)	\$ <input type="text"/>

Expenditure (average monthly)

Credit commitments		Non-continuing expense	
Loan Repayments for this facility	\$ <input type="text"/>		<input type="text"/>
Loan Repayment for other ANZ loans/ HPs	\$ <input type="text"/>		<input type="text"/>
Loan Repayment for OFI loans/HPs	\$ <input type="text"/>		<input type="text"/>
Credit/store cards	\$ <input type="text"/>	<input type="text"/>	
Other commitments			
Total Living Expenses	\$ <input type="text"/>		
<i>(includes: Motor Vehicle, Rates, Electricity, Gas, Telephone, Food, Clothing, Personal, Home Insurance, and Education Expenses)</i>			
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			
<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	Date
<input type="text"/>	/ / <input type="text"/>
Print name	
<input type="text"/>	

Signature	Date
<input type="text"/>	/ / <input type="text"/>
Print name	
<input type="text"/>	

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

3 ANZ Mortgage Broker Distribution - Loan Application

Applicant/Guarantor Declaration (p1 of 2)

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 00 357 522 and each of its related companies (including subsidiaries).

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. 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. Throughout the Declaration, Qantas is Qantas Airways Limited ABN 16 009 661 901. ANZ may disclose your personal information (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;
- › your referee;
- › 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.

(Breakfree Customers only) You also consent to ANZ disclosing your information to Qantas and Qantas disclosing your information to any service provider Qantas engages to carry out or assist its functions and activities.

By signing this application form, you consent to ANZ disclosing your information to these persons. 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 with ANZ; 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.

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

Personal Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

Promotion of other products or services

If this application is approved, you agree to ANZ using your personal information to plan, research, market and promote its products or services or those of its related companies and alliance partners and disclosing your personal information to its related companies or alliance partners to enable them or ANZ to market their products or services. Where you do not want ANZ to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling 13 13 14.

(Breakfree Customers only) If you have applied to open a new or transfer to an ANZ Frequent Flyer Visa Gold card and this is approved, you also agree to Qantas using your information to plan, research, market and promote its products or services or those of its related companies and disclosing your personal information to its related companies and ANZ's alliance partners to enable them or Qantas to market their products or services.

Declaration and privacy consents of Insurer/Re-Insurer of ANZ

Because ANZ will or may be seeking lenders mortgage insurance from the insurer/re-insurer listed below, you agree to the insurer/re-insurer doing the following things:

- › the insurer/re-insurer may obtain a credit report containing your personal information and use it in assessing ANZ's application for insurance;
- › the insurer/re-insurer may obtain information about your commercial activities and commercial credit worthiness from any business which provides that type of information, and use that information to assess ANZ's application for insurance;
- › the insurer/re-insurer may give your personal information (including information about your credit worthiness, history, standing or capacity) to any credit reporting agency, any contractor or service provider the insurer/re-insurer engages to provide services connected with your relationship with the insurer/re-insurer, and any credit provider.

You authorise these people to have access to your personal information from the insurer/re-insurer. The insurer/re-insurer may also receive your personal information from these people. In each case however, your personal information is only to be given or received in connection with ANZ's application for insurance or the insurance/reinsurance provided.

The insurer is as follows:

ANZ Lenders Mortgage Insurance Pty Ltd ABN 77 008 680 055
Level 22, 530 Collins Street, Melbourne Vic 3000
Enquiries call 13 25 99

The re-insurer is as follows:

MGIC Australia Pty Ltd ABN 93 120 741 175
Level 13, 201 Sussex Street, Sydney NSW 2000
Enquiries call 1800 466 442

Equity Contribution Acknowledgement & Declaration	
Where the 'Details of Contribution' field is completed, I/we declare that I/we wish to apply for lending under the ANZ No Genuine Savings Policy, and confirm the following:	
1.	Any contribution that I/we will make towards the property or the amount to be refinanced with ANZ from another financial institution and which is provided in support of my/our loan application has not directly or indirectly <ul style="list-style-type: none"> › resulted from or arisen out of, any illegal activity; or › been obtained through a loan which is unsecured; or › been obtained from a gift that is repayable
2.	I/We acknowledge that: <ul style="list-style-type: none"> › ANZ will determine whether to approve my/our loan application; and › ANZ's lenders mortgage insurer will determine whether to issue a mortgage insurance contract in respect of my/our loan, in reliance upon the information I/we have provided in this Acknowledgement and Declaration and the information provided with my/our loan application.
Details of Contribution and Amount:	\$

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Applicant/Guarantor Declaration (p2 of 2)

PLEASE PHOTOCOPY FOR ADDITIONAL APPLICANTS

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.

Identification procedures

If you do not have an existing ANZ account you must complete the applicable customer identification procedure (required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*).

Declaration of Purpose – under the Consumer Credit Code for a Credit Contract

I/We declare that the credit to be provided to me/us by ANZ is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** protection under the Consumer Credit Code.

This declaration applies to the following credit:

Purpose: _____ Amount: _____

Purpose: _____ Amount: _____

Signature

Date

_____/_____/_____/_____/_____

Signature

Date

_____/_____/_____/_____/_____

Nomination for Correspondence – under the Consumer 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 Consumer 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 notice and other documents under the Consumer Credit Code on behalf of me/all of us.

Authority to discuss information with Accountant or Employer

I/We authorise 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.

Representations and warranties

I/We have not relied upon any representation or warranty made by the Approved Originator before submitting this Loan Application.

Approved Originator is not an agent of ANZ

I/We acknowledge that the 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.

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 confirm that the information contained in, and accompanying, the Loan Application (including any information contained in the Personal Statement of Financial Position) is true, correct and complete and given in support of this application. I/We also declare 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 Consumer Credit Code on behalf of me/us.

I/We authorise the Approved Originator to forward this information (together with any other information provided by me/us to the Approved Originator concerning this Loan Application) to ANZ.

Applicant / Guarantor

Signature _____ Date _____
_____/_____/_____/_____/_____
Print name _____

Co - Applicant / Guarantor

Signature _____ Date _____
_____/_____/_____/_____/_____
Print name _____

Witness Signature (Approved Originator)

Signature _____ Name _____ Date _____/_____/_____

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Loan Documentation Checklist

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: Certain documents such as payslips, the signed Declaration, and the signed Statement of Position expire three months after the date signed. Please refer to the ANZ Broker Distribution Operations Manual 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):

- › A minimum of two payslips confirming at least 3 months YTD figures (no more than 5 weeks old; must be consistent with annual income; include employer details in line with customer's application; 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).
- › If the applicant operates as a company/business name, must provide Company/Business name search to confirm ownership/directorship.

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 6 months)
- › Real Estate Agency Letter (used in conjunction with the Rental Confirmation Tool*)
- › Valuation from ANZ Authorised Valuer confirming Rental Income

Identification Documents (Note: 100 point check must have been completed at ANZ Branch prior to Settlement)

- › Copy of Drivers Licence
- › Passport or Birth Certificate (passport preferred)

Confirmation of Equity

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

Loans is Company Name

- › Certificate of Incorporation for a company
- › Registration of a Business Name for a Firm (if applicable)

- › Guarantor's checklist

Loans with Lenders Mortgage Insurance (LMI)

- › Copy of bank statements for past 6 months showing 5% genuine savings[^]

OR

- › No Genuine Savings Acknowledgement and Declaration

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 Certificate of Title
- › Copy of Foreign Investment Review Board Certificate* (if applicable)
- › ANZ Rapid Refinance Qualifying Checklist (if Rapid Refinance)

Undertaking (if Rapid Refinance)

- › Full Copy of Contract of Sale*
- › Copy of Foreign Investment Review Board Certificate* (if applicable)
- › Copy Fixed Price Building Contract*
- › 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
- › 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 last four weeks; transaction listings not acceptable

