

ANZ BREAKFREE PACKAGE

A customer favourite, the ANZ Breakfree Package was awarded the Premium Package of the Year 2005 by *Personal Investor* Magazine.

Customer Eligibility

To qualify for the ANZ Breakfree Package, a customer is required to have these mandatory products:

- Total Mortgage lending with ANZ of a minimum \$150,000
- An ANZ Gold credit card – limit \$5000 (either ANZ Frequent Flyer Visa Gold, ANZ Gold or ANZ Rewards Visa Gold)
- An ANZ Transaction or Offset account (either ANZ Access Advantage, ANZ One or ANZ Equity Manager)

An annual Breakfree Package fee of \$340 applies.

Benefits on ANZ Mortgage Products

- No Loan Approval Fee (LAF) on ANZ Home Loans, Residential Investment loans and Equity Manager facilities (up to maximum 5 individual loans)
- No Monthly Loan Administration Charge (LAC) on ANZ Money Saver loans
- No Credit Facility Fee on ANZ Equity Manager facilities
- The renegotiation fee will be waived once per package per annum (eg. switching from variable rate to fixed rate)
- Three waivers of the Valuation Administration Fee (VAF) per annum per package

Breakfree Package – Total Lending < \$250,000

Product	Individual Loan Size	Discount
ANZ Standard Variable Home Loan ANZ Standard Variable Investment Loan ANZ Standard Variable Land Loan ANZ Standard Variable Investment Land Loan ANZ Home Equity Loan ANZ Equity Manager	\$150,000 - \$249,999	0.50% p.a.

Breakfree Package – Total Lending ≥ \$250,000

Product	Total ANZ Mortgage Lending	Discount
ANZ Home Equity Loan ANZ Equity Manager	\$250,000 or greater	0.60% p.a.
ANZ Standard Variable Home Loan ANZ Standard Variable Investment Loan ANZ Standard Variable Land Loan ANZ Standard Variable Investment Land Loan	\$250,000 or greater	0.70% p.a. SPECIAL OFFER!*

* *Special Offer available until further notice*

Money Saver, Easy Start, Fixed Rate Loans and Lo Doc 80 lending are not eligible for the above Breakfree Package discounts, however these can contribute to the total lending eligibility measures.



ANZ Home Lender of the Year. The choice is simple.

Money magazine's Home Loan Lender of the Year 2005 and 2006. *Personal Investor* magazine's Home Lender of the Year 1999-2002, 2004 and 2005. Australia and New Zealand Banking Group Limited ABN 11 005 357 522



IMPORTANT: This Training Material contains general information and does not form part of the terms and conditions. For more information, please refer to the ANZ Broker Distribution Operations Manual or your BDM. ANZ Broker Distribution 08/2006

Benefits available on other ANZ Products include:

- No annual fee on an ANZ Gold credit card
- No ANZ transaction fees[^] or monthly account servicing fees on ANZ Access Advantage transaction account or ANZ One 100% Offset Facility[#]
- No Loan Approval Fee (LAF), Loan Administration Charge (LAC) and 0.50% p.a. interest rate discount on variable rate ANZ Personal Loans
- No Establishment Fee on ANZ Car Loans (ANZ Car Loans are provided by Esanda Finance Corporation Limited ABN 64 004 346 043, a wholly owned subsidiary of ANZ)
- Special bonus interest rate on ANZ Progress Saver Accounts – current rates on www.anz.com
- 0.35% p.a. discount off the standard variable rate for ANZ Margin Lending Regular Geared Savings Plan loans greater than \$5,000
- 0.35% p.a. discount off the standard variable rate for ANZ Margin Lending loans greater than \$20,000
- Dedicated customer service phone line (13 33 12)

[^] Non-ANZ ATM fees still apply

[#] ANZ Offset accounts can only be linked to certain types of loans, please refer to the ANZ Operations Manual for further details

Process

Complete and submit the Breakfree pages of the ANZ Online Supporting Document Kit (online) or ANZ Application Kit (paper).

Don't forget to indicate on these pages if your customer wishes to take advantage of the Total Lending Discount.

Important Notes

- ANZ Breakfree Package not applicable to applications in Company or Trust name
- Transaction accounts other than the Equity Manager facility must be opened at an ANZ Branch
- For further details refer to the Breakfree Terms and Conditions booklet

More Information

For further details please refer to the ANZ Broker Website at www.anz-originator.com.au, where you can find:

- ANZ Breakfree Package Fact Sheet
- ANZ Breakfree Package Features & Benefits Flyer
- ANZ Breakfree Package Terms & Conditions
- Credit Card Information/Comparison

If you have any queries regarding the ANZ Breakfree Package, please contact ANZ on:

ANZ Broker Enquiries (NSW, ACT, VIC, QLD, TAS)	1800 812 785
ANZ Broker Enquiries (WA, SA, NT)	1300 367 389



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