

**FACT SHEET**

# ***ANZ Fixed Rate Home Loan***

*... avoid the repayment roller coaster.*

## **How do ANZ Fixed Rate Home Loans work for you?**

If you're planning for the future, ANZ Fixed Rate Home Loans are for you. As day to day life can be unpredictable, it's sometimes nice to know that the access to a stable interest rate exists. That means that whatever happens with interest rates, the interest rate, and therefore the repayments on your ANZ Fixed Rate Home Loan will remain the same. This helps make planning a little easier.

You can even make additional repayments up to a set tolerance\* each year of the fixed interest rate period, without triggering an early repayment cost calculation.

## **Lock Rate Option**

With an ANZ Fixed Rate Home Loan the interest rate that will apply is the rate for the term you select as at the day you settle your loan. However, if you would like to 'lock in' the interest rate current at the time you apply you can do this with ANZ Lock Rate. By paying a Lock Rate fee, the rate is 'locked in' for up to sixty days, protecting you from the potential risk of interest rates increasing before you drawdown your loan. Lock Rate gives the extra security of knowing exactly what your repayments will be for a set period.

## **ANZ Rapid Refinance. Why wait?**

Has an ANZ ban caught your eye? ANZ Rapid Refinance<sup>#</sup> allows you to quickly switch your current loan to ANZ in only a matter of weeks. So, you will benefit from your refinance plans far quicker than usual.

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Visit our internet site at [www.anz.com](http://www.anz.com)



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2005 *Personal Investor* Home Lender of the Year



<b>ANZ Fixed Rate Home Loans</b>	
Interest Rates	For the latest Interest Rates, visit <a href="http://www.anz.com">www.anz.com</a> , call 1800 035 500 between 8am-11pm (EST) seven days a week, or visit any ANZ branch.
Term	Terms ranging from 1 to 10 year fixed period. Total loan term up to 30 years.
Lock Rate	Yes, Lock Rate is available on the 1-5 Year Fixed Rate Home Loans, maximum loan amount \$500,000. Lock Rate fee applies (\$600 plus 0.15% of loan amount)
Additional Repayments	Additional repayments can be made up to a set amount known as a tolerance*. Early Repayment Costs and Fees may apply for additional repayments made above the tolerance amount.
Fees and charges	Fees and Charges are payable. Please ask for ANZ's Personal Banking Fees and Charges brochure for details of current fees.
Repayment frequency	Weekly, fortnightly or monthly Interest only up to 10 years is available. The Interest Only period must equal the fixed interest rate period selected.
Repayment source	Repayments can be made by Direct Loan Payment (DLP) or Deposit Book.
100% Mortgage Offset	Available on ANZ One Year Fixed Rate Home Loan – with ANZ One or Home Loan Interest Saver Offset Account
Other	\$1,000 ANZ Assured facility on an ANZ One cheque or savings account linked to the ANZ One Year Fixed Rate Home Loan (subject to credit approval).

## Further Information

This Fact Sheet contains general information about the ANZ Fixed Rate Home Loan. It does not form part of the terms and conditions.

#All applicants are subject to ANZ's normal credit approval criteria. Terms and conditions are available on application. Fees and charges are payable.

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\* For more information regarding the fixed rate tolerance, please enquire at your local ANZ branch or phone the Home Buyers Line on 1800 035 500 8am – 11pm (EST) seven days a week.

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