

ANZ Money Saver Home Loan

Make your home loan go faster.

The ANZ Money Saver Home Loan is designed to allow you to own your home sooner.

There are no honeymoon periods, no defaulting to a higher rate down the track - just a low variable rate of interest working for you for the life of your loan.

Flexible repayments

An ANZ Money Saver Home Loan provides you with a choice of flexible repayment options. You can pay weekly, fortnightly or monthly, enabling you to organise your repayments to suit your needs.

You can make additional repayments, of any size, at any time. You can even pay back more than is necessary on a regular basis. It's surprising how much that extra \$10 or \$20 a fortnight can end up saving you.

In addition to the flexible repayment options, you can enjoy the convenience of arranging a periodic payment.

Extra repayments at any time

With many low interest rate loans you are restricted from paying off your loan within a certain time. Not so with the ANZ Money Saver Home Loan, with an ANZ Money Saver Home Loan, you have complete freedom to repay your loan in full after 4 years or make extra payments at any time.

Redraw

If you make additional repayments to your ANZ Money Saver Home Loan you may redraw these funds for your future needs. You may be considering renovating, purchasing a new car or even wishing to go on that dream holiday. With redraw on your loan you have access to these advance payments without having to go through another loan application process.

To be eligible for redraw ensure you register at your home loan application interview.

ANZ Rapid Refinance. Why wait?

Has an ANZ loan caught your eye? ANZ Rapid Refinance[#] 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.

Visit our internet site at www.anz.com



Australia and New Zealand Banking Group Limited. ABN 11 005 357 522
2005 Personal Investor Home Lender of the Year



ANZ Money Saver Home Loan	
Variable interest rate	For the latest Interest Rates, visit www.anz.com , call 1800 035 500 between 8am-11pm (EST) seven days a week, or visit any ANZ branch.
Term	Up to 30 years
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
Additional repayments	Additional repayments can be made
Repayment source	Repayments can be made by Direct Loan Payment (DLP), Direct deposit, Phone banking or Internet banking
Minimum loan amount	\$50,000

☆☆☆☆☆ **5 Star Home Loan** ☆☆☆☆☆

ANZ Money Saver Home Loan was recently awarded first place in the CANNEX Mortgage Star ratings. This award recognises the excellent qualities of the ANZ Money Saver product. Therefore you can be happy in the knowledge that you are considering a winning, value for money home loan.

Further information

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

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

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