



ANZ Personal Overdraft Application

Branch Staff Use Only

Please indicate Yes if you want to issue the Letter of Offer, otherwise it will be issued centrally. Yes No

Salary no. Sales event code

Employment confirmed Yes No Salary confirmed by sighting salary slips for past 3 months Yes No

1. On which account do you want the credit limit?

BSB Account no. Account name(s)

What will be the main use (50% or more) of this facility? Personal use or Personal Investment

Limit required Is security being provided Yes If so, describe security

Is this a temporary overdraft (ie. for 30 days or less)? No Yes If so, clearance source

2. Where do you live and work? For joint accounts, each account holder must apply for the limit.

Applicant 1

Title Surname

Given names

Residential address (PO Box not accepted)

Postcode

Date of birth Driver's licence no.

Home telephone no. ()

Residential status

Own home Mortgage/Buying Rent/Board Living with parents

Previous address (if a current address less than 3 years)

Postcode

Your occupation

Are you self-employed? Yes No

Name of your current employer/own business

Employer/Business address

Postcode

Business telephone no. ()

Time with current employer yrs mths Time with previous employer yrs mths

Applicant 2 (if applicable)

Title Surname

Given names

Residential address (PO Box not accepted)

Date of birth Driver's licence no.

Home telephone no. ()

Residential status

Own home Mortgage/Buying Rent/Board Living with parents

Previous address (if a current address less than 3 years)

Postcode

Your occupation

Are you self-employed? Yes No

Name of your current employer/own business

Employer/Business address

Postcode

Business telephone no. ()

Time with current employer yrs mths Time with previous employer yrs mths

3. What is your financial position?

	Applicant 1	Applicant 2	Other	Total income
Monthly income (after tax)	\$	\$	\$	\$ (A)
Assets and loans		Present value	Amount owing	Monthly payments
Property and (home/investment)		\$	\$	\$
Motor vehicle(s) <input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> Large No. <input type="text"/>		\$	\$	\$
Other assets (specify) <input style="width: 100%;" type="text"/>		\$	\$	\$
		Total limit		
Other loan(s)/Overdraft limit(s)		\$	\$	\$
Credit card(s)/Store card(s)		\$	\$	\$
		Total monthly credit commitments		\$ (B)
Monthly rent/board <input style="width: 100%;" type="text"/>	\$ (C)	Monthly living expenses (eg. food, clothing, rates, power, car etc.) <input style="width: 100%;" type="text"/>	\$ (D)	No. of dependents <input style="width: 50%;" type="text"/>
Total expenses (B+C+D) <input style="width: 100%;" type="text"/>	\$ (E)	Uncommitted monthly income (A-E) <input style="width: 100%;" type="text"/>	\$	

4. Declarations/Acknowledgments plus Nominations for Joint Accounts

ANZ's collection, use and disclosure of personal information

ANZ is collecting your personal information to enable it to assess your application and, if it is approved, to provide you with the product or service you are applying for. Without this information ANZ may not be able to consider or approve your application. ANZ may disclose your personal information to:

- any person who introduces you to ANZ;
- any service provider ANZ engages to carry out or assist its functions and activities;
- credit reporting agencies;
- your referee;
- other persons ANZ is authorised or required by law to disclose information to (and other persons where you have consented to the disclosure).

You may request access to your information at any of our branches. 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 that it be corrected.

DECLARATIONS AND PRIVACY CONSENTS

By signing below I agree to ANZ doing the following things.

My consent to certain disclosures of personal information

ANZ may give my personal information (including information about my credit worthiness, history, standing or capacity) to:

- any credit reporting agency;
- any contractor or service provider ANZ engages to provide services connected with my relationship with ANZ;
- an intending guarantor, to enable that person to consider whether or not to act as guarantor, or offer property as security, for a loan I or a joint borrower have applied for with ANZ;
- a person who is a guarantor, or has provided property as security, for a loan I have with ANZ;
- any credit provider for any purpose I have agreed to.

I authorise these people to have access to my personal information from ANZ.

ANZ may only give my personal information to another credit provider:

- to assess my credit application;
- to assess my credit worthiness;
- to help me avoid a default on my obligations; or
- to tell a credit provider of any default I have made.

Promotion of other products or services – If this application is approved, then until I tell ANZ otherwise:

- ANZ may use my personal information to help ANZ promote its products or services or those of its related companies and alliance partners;
- ANZ may also disclose my personal information to its related companies or its alliance partners in connection with that purpose:
 - › to enable them to decide if they want ANZ to tell me about a product or service;
 - › where they have agreed to only use the information for this purpose and where they have agreed to keep the information confidential and return it to ANZ (or destroy it) as soon as it has been used for this purpose.

Where I do not want ANZ to tell me about its products or services or those of its related companies or alliance partners, I may withdraw my consent by calling 13 13 14 at any time.

Personal Information – My agreement to the use and disclosure of my personal information applies to any personal information collected by ANZ in the course of my relationship with ANZ.

Terms and conditions – I/We understand that if ANZ accepts this application, a Letter of Offer will be sent to me/us setting out all the applicable terms and conditions.

Joint Accounts – Nomination to Accept Offer and Receive Notices – under the Consumer Credit Code for credit Contract. (A nomination cannot be taken unless all applicants live at the same address.)

I/We nominate the person whose name appears below as our agent to accept any offer that ANZ makes to me/us for the credit limit for which we have applied. I/We acknowledge that I/we will be legally bound by any offer that our nominee accepts on our behalf.

Important information – Each joint debtor/mortgagor/guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. By making a nomination below and signing this application form you are giving up the right to be provided with information direct from ANZ. Any person who has signed the application form can advise ANZ at any time in writing that they wish to cancel their nomination.

I/We nominate (full name of nominee)

to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us. I/We also nominate that person to receive all other documents regarding the credit contract on my/our behalf.

Declaration – By signing this Declaration I/we agree and acknowledge that all the information given in this application is true and correct and is given in support of this application. My/our signature(s) below evidences my/our understanding, acknowledgment, authority, agreement and consent to all matters set out in this application form. Where we have completed the section Nomination to Receive Notices, by signing this application we each acknowledge having read the important information applicable to nomination.

Please complete every section before you sign. Any missed or incomplete information will delay processing of your application.

Signature of Applicant 1

Date

Signature of Applicant 2

Date