

ANZ DISCHARGE AND VARIATION AUTHORITY



ANZ Ref

To assist us in processing your request in a timely manner, please complete appropriate sections in full (as missing details may result in delays).

- This request must be signed by all parties to your loan (including Guarantors), not only property owner(s).
- Any fields that are not applicable should be marked N/A.
- For business loans please contact your Relationship/Business Manager to arrange for release of property.
- For all enquiries please call 1800 603 361 8:00am to 6:00pm AEST & 5:00pm AWST
- ANZ requires minimum 7 business days to process a release request
- ANZ requires an additional 5 business days for processing where a reassessment is required
- Where a release file is booked for settlement and changes are made to the Discharge and Variation Authority form which require reassessment, settlement must be cancelled and an additional 5 business days processing time will be required


Please use BLOCK CAPITALS to complete this form.

TO DETERMINE THE TYPE OF REQUEST AND SECTIONS TO BE COMPLETED, PLEASE REFER BELOW:

I am selling/have sold my property and would like my loan/s to be closed	Complete all sections, except G & H
I am selling/have sold my property and would like my loan/s to remain open*	Complete all sections except G & H <i>Only complete section G & H if you are requesting to receive your title</i>
I am selling/have sold my property and would like to replace it with a new security/property*	Complete all sections except G & H
I have paid off/reduced my loan and would like to receive my title	Complete sections A,B,C,D,G,H,I
I am refinancing to another financial institution	Complete all sections Except G & H
I would like to restructure my existing loans/securities	Complete all sections except G
Other – I would like release a term deposit/PPSR/Water mortgage	Please include any information not captured on this form in writing.

*Subject to approval


To process any of the above for a Deceased Estate, ANZ will require a copy of the Death Certificate or probate along with this completed Discharge Authority or documentation supporting your status as legal representative.

 Email your request to: releasesdava@anz.com



Fax pages 2, 3 4 and 5 to the Releases & Security Variations Team: **1300 764 916**

Or alternatively, you can mail your request to:

 **Releases & Security Variations,
Locked Bag 38002
Docklands Vic 8012**

Please allow up to 1 business day for your request to be received and file created. Notification will be sent confirming receipt.

FEES AND CHARGES

ANZ fees relating to the settlement, lodgement and preparation of a discharge are contained in your Letter of Offer and the ANZ Personal Banking - General Fees and Charges booklet available at any ANZ Branch or visit www.anz.com

ANZ Settlement Fee \$160

ANZ Discharge/Production Fee \$160

Government registration fees may also apply.

ANZ Ref

SECTION A - CUSTOMER DETAILS

Full name of all registered security holders and borrowers including previous names:

	First Name	Last Name	Tick primary contact & provide details	
1	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Home	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Work	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Fax	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Mobile	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Email	<input type="text"/>

SECTION B - REPRESENTATIVE DETAILS (REQUIRED FOR CORRESPONDENCE PURPOSES)

Phone and fax numbers are mandatory. Acknowledgement of receipt will be sent within 24 hours to the fax number / email provided. If a request is for return of title, items will be sent via registered post and require the title owner(s) or representative named below to sign confirmation of receipt at collection.

Borrower Representative Solicitor Conveyancer Other Financial Institution ANZ Branch Myself Other

Contact Name	Company/Branch Name		
<input type="text"/>	<input type="text"/>		
Mailing Address	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone Number	Mobile Number	Fax Number*	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email			
<input type="text"/>			

*For Settlement matters fax number is mandatory

Broker details (If applicable)

Contact Name	Email	Phone
<input type="text"/>	<input type="text"/>	<input type="text"/>

Preferred ANZ Branch address for signing of documents if required / ANZ Staff Contact:

SECTION C - DISCHARGE TYPE

Date of Settlement (Important to provide, if known)

Reason for discharge of security: See page 1 for definitions and ensure sections are complete.

- I have sold my property and will be closing all loans
Is Section 27 required? (Victoria only) Yes No
- I have sold my property and would like my loan/s to remain open with existing security already held by ANZ
Is Section 27 required? (Victoria only) Yes No
- I would like to provide a substitute security *subject to ANZ approval
Please tick item to be substituted.
 - I have/will be purchasing a new property (enter property details in section D as ADD)
(Please submit copy of Purchase Contract and Transfer of Land with this request). Please note: Full stamp duty will be charged at settlement, any applicable concessions approved by SRO will be refunded after settlement.
 - I already own the property (enter property details in section D as ADD)
 - I would like to apply for a Term Deposit as temporary security* (amount and term to be determined) *subject to ANZ approval Security Swap documents specifying changes and details of lending will be prepared by ANZ and sent to your **preferred branch** to be signed by all parties to the loan.
- I would like to receive my title (Nil Debt) (Ensure section G & H are completed)
 - All loans have been closed (Nil Debt) *please ensure all loans associated with the property are/will be paid off
 - I would like linked loans to remain open (with additional equity held in alternate security property)
- I am refinancing to another institution
- I am restructuring my existing loans with a new ANZ application
- I would like to remove a Guarantee/Guarantor (no sale)
- I would like to release Term Deposit/PPSR/Water Mortgage

ANZ Ref

SECTION D - CHANGE OF SECURITY DETAILS

ALL properties linked to loan(s) must be detailed to prevent delays

	Address of properties/securities to be discharged/retained/added	Certificate of Title Reference (if known)	Discharged/Retain/Add	Sale Price (Mandatory if property sold)
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

SECTION E - LOAN ACCOUNT REPAYMENT DETAILS

All facilities, both consumer and business secured by the above listed properties MUST be listed below to prevent delays.

Loan Account Number(s)	To be paid out in full and limit cancelled?	To be reduced to	To be repaid from new ANZ loan	Application Number (if known)
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>

ANZ approval may be required when all loans connected to the property being released are not being paid out in full. This may result in additional documentation being required. We will advise you if this is the case.

SECTION F - SURPLUS FUNDS

If funds received are beyond what is required to meet settlement:

Deposit surplus funds to my/our account **(ANZ accounts only)**

Excluding ANZ Online Saver Account:

BSB Account Number

***If no account number is provided and no ANZ accounts held, we will issue a cheque and post to representative nominated in section B**

ANZ Ref

SECTION G - REQUEST FOR CERTIFICATE OF TITLE

Please choose one option only & refer to page 1 for applicable fees.

I/We would like ANZ to:

Register my discharge and send clear title to representative in section B. Please allow up to 4 weeks for registration to be completed

Or

Send me the unregistered Discharge of Mortgage/Title

Land Title Offices in NSW, WA, SA, & VIC will only permit a registered proprietor to register a discharge of mortgage if they are selling/refinancing or transferring ownership of property in the same transaction

SECTION H - PAYMENT OPTIONS (REQUEST FOR TITLE AND INTERNAL ANZ REFINANCES ONLY*)

*For all other settlement types, fees will be collected at settlement.

I/We would like ANZ to:

Please debit my/our account listed below (ANZ Accounts only) for the fees. Account holders must be listed in **section A**.

BSB

Account Number

Please debit my/our credit card listed below for the fees Visa MasterCard

Card Number

Card Expiry Date

Cardholder's Name

Contact Phone Number

Cardholder's Signature

Date (DD/MM/YYYY)

SECTION I - CUSTOMER AUTHORITY TO BE SIGNED BY ALL PARTIES TO THE LOAN(S) INCLUDING GUARANTORS

I/We Authorize ANZ to provide my/our solicitors or appointed representatives or other financial institutions detailed in Section B with:

- the amount(s) required to payout the loan(s) and to provide a discharge for the properties held by ANZ.
- Information required about my/our loan accounts and security held.

I/We agree:

- that ANZ will cancel all facilities linked to the loan account(s) [offset facilities, limits] including placing a hold over such loan account(s) if applicable.
- to pay all monies due to the Bank and fees applicable in accordance with the terms and conditions of the loan. We remain liable for any outstanding amount if any error is made in calculation of the amount repayable at settlement.
- that if more than one property secures my/our loan(s), the total loan amount may be reduced to a level acceptable by the Bank and acknowledge that if there are Guarantors over my/our loans that I/We will notify them and ask them to make separate requests to ANZ for the release of their obligations and security(s) held and ask them to agree to the discharge and/or variation I/We are now seeking. Guarantors will need to separately approach ANZ for the variation or release of their obligations and security(s) held.
- not to make any drawings (including loan redraws) against the account(s) being paid out 3 days prior to settlement. If facilities are continuing credit facilities, e.g. Equity Manager Account or Account(s) with limits, I/We will not draw on all remaining credit funds in the account(s) after settlement as these funds will be present to cover interest accruals to be charged at account interest charge cycle date. These accounts will not be closed unless a formal request is made via a branch.
- if it is deemed necessary to accept surplus funds to effect settlement, ANZ will not be responsible for depositing these funds to an appropriate account in my/our names being sole or in joint names if an account number has not been provided in Section F.

Signed by:

Customer/Guarantor/POA* 1 Full Name

(*supporting documents must be supplied for POA)

Signature

Date (DD/MM/YYYY)

Customer/Guarantor/POA 3 Full Name

Signature

Date (DD/MM/YYYY)

Customer/Guarantor/POA 2 Full Name

Signature

Date (DD/MM/YYYY)

Customer/Guarantor/POA 4 Full Name

Signature

Date (DD/MM/YYYY)

BRANCH USE ONLY

If customer(s) approach branch, please complete sections as outlined on the front page and fax pages 2-5.

I confirm customer(s) above have been identified in accordance to IM1123.

Full name of staff member

Signature

Branch Stamp

If valuation has been ordered on related securities, enter details below

Valuation order number

Date ordered

In the event Mortgage Servicing requires further information or clarification.

Please tick ()

Mortgage Servicing to contact customer 1 /2 /3 /4 (please circle) directly on phone number recorded in contact details in Section A.

Branch staff to be contacted, details provided below. Note: fax number is vital in order to receipt your request.

ANZ Staff Email Address

Branch/Business Centre

BSB

Controlling Post

Contact Phone Number

Fax No