

ANZ Breakfree Package Special Offer for ANZ Home and Residential Investment Loans

TERMS AND CONDITIONS

This special offer revokes and replaces any previous ANZ Breakfree Package Special Offers and is available on request for applications submitted from 10th August 2015 and while the offer is available. The offer is available for a limited time and may be removed or amended by ANZ at any time without notice.

This offer is not available in conjunction with, or in addition to, other special offers, discounts or benefits offered by ANZ.

Eligibility Criteria

This special offer is only available for:

- ANZ Standard Variable Home Loans
- ANZ Standard Variable Residential Investment Loans
- ANZ Fixed Home Loans
- ANZ Fixed Residential Investment Loans
- ANZ Equity Manager accounts

Standard variable rate discounts under this offer only apply where **existing ANZ customers**:

- apply for additional home or residential investment lending of \$100,000 or more under an ANZ Breakfree Package, and
- have Total Mortgage Lending of \$250,000 or more under an ANZ Breakfree Package,

or where **new ANZ customers** apply for:

- new home or residential investment lending of \$250,000 or more under the ANZ Breakfree Package.

1. Discounts on ANZ Standard Variable and ANZ Equity Manager

Table 1.

Total Mortgage Lending	LVR ≤80%	LVR > 80%
Total Mortgage Lending \$250,000 - \$499,999	0.80% p.a.	0.75% p.a.
Total mortgage lending \$500,000+	0.90% p.a.	0.85% p.a.

The Special Offer discount will apply only to the new or additional loans linked to the Breakfree Package during this Special Offer.

2. ANZ Fixed

If you are taking out a new ANZ Fixed Home or Residential Investment Loan under ANZ Breakfree Package that meets the eligibility criteria during this special offer, you can request at the time of applying for your ANZ Fixed Home or Residential Investment Loan that the variable rate discounts available under this special offer be applied to your loan when it reverts to a variable rate period. In these circumstances, the variable rate discounts available under this Special Offer will be applied to your loan if, at the conclusion of the fixed rate period, your loan reverts to a variable rate (the Home Loan Index or Residential Investment Property Loan Index) and remains under an ANZ Breakfree Package.

The level of discount on the applicable variable rate is determined by the applicant's Total Mortgage Lending (including the new application) and LVR* calculated at the time the ANZ Fixed Home or Residential Investment Loan is applied for. It is not recalculated at the time the loan reverts to its variable period. Refer to Table 1. for the discount levels.

If you are not eligible for this special offer, standard Breakfree Package discounts may be available. For further details, please call our dedicated home loan specialists on 1800 100 641, visit any branch or we can come to you. Breakfree Terms & Conditions and the Terms & Conditions of your ANZ loan will apply. All applications for credit are subject to ANZ's credit approval criteria.

*LVR means lending to value ratio. It is calculated based on the amount of your loan as a percentage of ANZ's value of the security property for that loan.