

# HOME LOAN APPLICATION FORM



To assist us please complete the following summary by nominating the type of loan and purpose from the table below

## HOME LOANS - OWNER OCCUPIED PROPERTY

- ☐ ANZ Standard Variable Home Loan
- ☐ ANZ Simplicity PLUS Home Loan
- ☐ ANZ Fixed Home Loan

## LOAN PURPOSE

- ☐ Property purchase
- ☐ Property to be constructed
- ☐ Increase to existing ANZ loan
- ☐ Refinance/Debt Consolidation/Other

Amount

Term (years)

\$

## INVESTMENT LOANS - INVESTMENT PROPERTY

- ☐ ANZ Standard Variable Residential Investment Loan
- ☐ ANZ Simplicity PLUS Residential Investment Loan
- ☐ ANZ Fixed Interest-in-Advance Residential Investment Loan
- ☐ ANZ Fixed Residential Investment Loan

## LOAN PURPOSE

- ☐ Property purchase
- ☐ Property to be constructed
- ☐ Increase to existing ANZ loan
- ☐ Refinance/Debt Consolidation/Other

Amount

Term (years)

\$

## 100% MORTGAGE OFFSET ACCOUNTS

- ☐ I/We would like to have an ANZ One offset account linked to my/our loan.  
Note: Offset accounts can only be linked to ANZ Standard Variable or ANZ 1 Year Fixed loans

Please nominate branch to be your point of contact

Branch name and address

Now, to apply for your ANZ Home Loan, please complete the following sections 1-4 of this application form

# HOME LOAN APPLICATION FORM

## 1.1 HOME LOAN APPLICATION FORM

Please complete this application and return it together with the information requested below to ANZ. Completion of this form does not ensure the approval of your credit application. You should complete all sections of the application to provide the information we will require to undertake our assessment. Use this form if the predominant purpose of the facility is for personal, domestic or household use (50% or more) or personal investment (more than 50%).

### Please attach the following documents

Please attach copies of the following documents for all applicants (as applicable)

- ☐ 1 year business financial statements/tax return (self employed applicants)
- ☐ ATO Income statement showing at least 6 months income via MyGov/ATO portal and one recent payslip (no older than 60 days) If Self Employed applicant receives regular wages from their company and does not rely on other income

- ☐ A recent payslip (no older than 60 days) with 3 months YTD for full/part time PAYG or 6 months YTD for casual PAYG if the PAYG applicants salary is not paid into an ANZ account
- ☐ Evidence of ongoing rent/board expenses (if continuing at drawdown of new loan)
- ☐ Copy of 3 months of home loan statements (if applicable)

### Security requirements

In most cases ANZ require security to support your application. ANZ Home Loans are required to be secured by a first registered mortgage over residential property.

## PERSONAL DETAILS (IF INSUFFICIENT SPACE PLEASE ATTACH SEPARATE NOTES)

### Applicant 1

Title	Surname		
<input type="text"/>			
First Name			
<input type="text"/>			
Middle Name(s)		Date of birth	
<input type="text"/>		<input type="text"/>	
Full residential address:			
Street (No. & Name)			
<input type="text"/>			
Suburb			
<input type="text"/>			
State	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Time at current address			
<input type="text"/>	Years	<input type="text"/>	Months
Phone number – home		Phone number – work	
<input type="text"/>		<input type="text"/>	
Fax number		Mobile number	
<input type="text"/>		<input type="text"/>	
Email address			
<input type="text"/>			
Mailing address (if applicable):			
Street (No. & Name)			
<input type="text"/>			
Suburb			
<input type="text"/>			
State	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Previous residential address:			
Street (No. & Name)			
<input type="text"/>			
Suburb			
<input type="text"/>			
State	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Time at previous address			
<input type="text"/>	Years	<input type="text"/>	Months
Drivers licence number		State	Permanent Australian resident
<input type="text"/>		<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Applicant 2 (if applicable)

Title	Surname		
<input type="text"/>			
First Name			
<input type="text"/>			
Middle Name(s)		Date of birth	
<input type="text"/>		<input type="text"/>	
Full residential address:			
Street (No. & Name)			
<input type="text"/>			
Suburb			
<input type="text"/>			
State	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Time at current address			
<input type="text"/>	Years	<input type="text"/>	Months
Phone number – home		Phone number – work	
<input type="text"/>		<input type="text"/>	
Fax number		Mobile number	
<input type="text"/>		<input type="text"/>	
Email address			
<input type="text"/>			
Mailing address (if applicable):			
Street (No. & Name)			
<input type="text"/>			
Suburb			
<input type="text"/>			
State	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Previous residential address:			
Street (No. & Name)			
<input type="text"/>			
Suburb			
<input type="text"/>			
State	Postcode	Country	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Time at previous address			
<input type="text"/>	Years	<input type="text"/>	Months
Drivers licence number		State	Permanent Australian resident
<input type="text"/>		<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

HOME LOAN APPLICATION FORM

Marital status

☐ Single ☐ Married ☐ Defacto ☐ Separated/ Divorced ☐ Widowed

If Married/Defacto, does the customer's Spouse/partner earn an income?

☐ Yes ☐ No

Current housing situation

☐ Own home ☐ Renting ☐ Buying home ☐ Boarding ☐ Live with parents

☐ Live in caravan ☐ Other Specify

Name of spouse (if applicable)

Number of dependents Age (in years) of dependants Total number of dependants for both applicants 1 & 2

How many mortgaged investment properties will the customer have in total should this application proceed to settlement?

Marital status

☐ Single ☐ Married ☐ Defacto ☐ Separated/ Divorced ☐ Widowed

If Married/Defacto, does the customer's Spouse/partner earn an income?

☐ Yes ☐ No

Current housing situation

☐ Own home ☐ Renting ☐ Buying home ☐ Boarding ☐ Live with parents

☐ Live in caravan ☐ Other Specify

Name of spouse (if applicable)

Number of dependents Age (in years) of dependants **Note: Do not show dependants already counted by Applicant 1**

How many mortgaged investment properties will the customer have in total should this application proceed to settlement?

BANK USE ONLY

Application number

☐ Approved ☐ Approved in principle only ☐ Declined

# HOME LOAN APPLICATION FORM

## 1.2 HOME LOAN APPLICATION FORM

EMPLOYMENT DETAILS (ANZ MAY VERIFY YOUR EMPLOYMENT DETAILS/INCOME WITH YOUR EMPLOYER OR ACCOUNTANT)

### Applicant 1

Occupation

Name of the employer/business

Employer/business address:

Street (No. & Name)

Suburb

State      Postcode      Country

Phone number – work

Fax number

Time in current employment

Gross annual income

 Years  Months 

Self employed? ☐ Yes ☐ No

If No, ☐ Public sector ☐ Private sector

If No, ☐ Full time ☐ Part time ☐ Casual

If Yes, please specify name of accountant      Phone number

Name of previous employer

Position held

Time in previous employment

 Years  Months

Previous employer/business address:

Street (No. & Name)

Suburb

State      Postcode      Country

Phone number

Fax number

### YOUR IDENTIFICATION

Are you an existing ANZ customer? ☐ Yes ☐ No

If Yes, please specify branch      Account number

If No, please complete an Identification Check Record for each signatory that does not currently have a bank account/loan established with ANZ.

### SOLICITOR/CONVEYANCING COMPANY DETAILS

Name of solicitor/conveyancing company

Business address

### Applicant 2 (if applicable)

Occupation

Name of the employer/business

Employer/business address:

Street (No. & Name)

Suburb

State      Postcode      Country

Phone number – work

Fax number

Time in current employment

Gross annual income

 Years  Months 

Self employed? ☐ Yes ☐ No

If No, ☐ Public sector ☐ Private sector

If No, ☐ Full time ☐ Part time ☐ Casual

If Yes, please specify name of accountant      Phone number

Name of previous employer

Position held

Time in previous employment

 Years  Months

Previous employer/business address:

Street (No. & Name)

Suburb

State      Postcode      Country

Phone number

Fax number

### YOUR IDENTIFICATION

Are you an existing ANZ customer? ☐ Yes ☐ No

If Yes, please specify branch      Account number

If No, please complete an Identification Check Record for each signatory that does not currently have a bank account/loan established with ANZ.



# HOME LOAN APPLICATION FORM

## 2. PERSONAL STATEMENT OF FINANCIAL POSITION

All areas must be completed by customers

Name(s)  Date (DD/MM/YYYY)

### ASSETS

	Present Value
ANZ accounts total	\$ <input type="text"/>
Other financial institution accounts total	\$ <input type="text"/>
Other cash assets (bonds)	\$ <input type="text"/>
Shares	\$ <input type="text"/>
Property primary (list address & value)	\$ <input type="text"/>
Property other (list address & value)	\$ <input type="text"/>
	\$ <input type="text"/>
	\$ <input type="text"/>
<b>Total Property Assets</b>	\$ <input type="text"/>
Contribution paid to deposit on property	\$ <input type="text"/>
Total number of motor vehicles No.	<input type="text"/>
Total value of motor vehicles	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>
Total other assets (eg insured value of contents and valuables, boat etc) – please specify	
<b>Total Assets</b>	(1) \$ <input type="text"/>

### INCOME (AVERAGE MONTHLY)

Base Salary	Gross (p.m.)	Net (p.m.)
Income earner 1	\$ <input type="text"/>	\$ <input type="text"/>
Income earner 2	\$ <input type="text"/>	\$ <input type="text"/>
<b>Other Income</b>		
Regular overtime		\$ <input type="text"/>
Bonus		\$ <input type="text"/>
Commission		\$ <input type="text"/>
Part-time/casual employment		\$ <input type="text"/>
Government benefits/pension		\$ <input type="text"/>
Dividends/interest		\$ <input type="text"/>
<b>Residential Investment Property</b>		
<b>Rental income (amount paid by tenant/s)</b>		
Residential rent received		\$ <input type="text"/>
Short stay rent received		\$ <input type="text"/>
<b>Other - please specify (e.g. commercial rent)</b>		
		\$ <input type="text"/>
		\$ <input type="text"/>
<b>Total Net Monthly Income</b>		(3) \$ <input type="text"/>

### LIABILITIES

	OFI Lender Name(s)	Current Outstanding	
ANZ Home loan		\$ <input type="text"/>	<input type="checkbox"/>
ANZ Investment loan		\$ <input type="text"/>	<input type="checkbox"/>
OFI* Home loan	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
OFI* Investment loan	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
	<b>Limits</b>		
ANZ Overdraft	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
ANZ Personal loan		\$ <input type="text"/>	<input type="checkbox"/>
OFI* Overdraft	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
OFI Personal loan		\$ <input type="text"/>	<input type="checkbox"/>
Credit/store cards	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<b>Other Liabilities</b>			
Outstanding taxation			
Due date	<input type="text"/>	\$ <input type="text"/>	
Other – please specify			
		\$ <input type="text"/>	
		\$ <input type="text"/>	
<b>Total Liabilities</b>		(2) \$ <input type="text"/>	

Non-continuing liability

Total Assets	(1)	\$ <input type="text"/>
Less Total Liabilities	(2)	\$ <input type="text"/>
<b>Net Assets</b>	(=1-2)	\$ <input type="text"/>

A separate Statement of Financial Position must be completed by each applicant.

Married or de facto applicants have the option to complete a joint Statement of Financial Position. A separate Statement of Financial Position needs to be completed for Guarantors.

\*OFI = Other Financial Institution

Please complete section 2 over the page.

## EXPENDITURE (AVERAGE MONTHLY)

### Credit Commitments

Loan repayments for this facility	\$
Loan repayments for ANZ Home/Investment loans	\$
Loan repayments for OFI Home/Investment loans	\$
Loan repayments for other ANZ loans	\$
Loan repayments for other OFI loans	\$
Credit/store cards	\$
<b>Total Credit Commitments (A)</b>	\$

### Living Expenses

<b>Primary Residence Running Costs</b> Rates, utilities, repairs and maintenance, furniture and homewares, home and contents insurance. Excludes body corporate fees, strata fees and land tax.	\$
<b>Telephone, Internet, Pay TV and Media Streaming Subscriptions</b> Internet, home and mobile phones, streaming services such as Netflix, Spotify etc.	\$
<b>Groceries</b> Including food and non-alcoholic beverages, toiletries and cleaning products.	\$
<b>Clothing and Personal Care</b> Clothing, footwear, personal care products and services, accessories (including handbags, umbrellas, baby-goods) for adults and children.	\$
<b>Recreation and Entertainment</b> Eating out and take-away, alcohol and tobacco, gambling, electronic devices such as computers, games consoles, cameras. Sports and fitness, movies, event tickets, toys and hobbies, newspapers and magazines. Domestic holidays.	\$
<b>Pet Care</b> Pet food, grooming, minding services, care and health products, vet fees.	\$
<b>Transport</b> Public transport, taxis, ride-sharing. Running costs for essential vehicles including fuel, servicing, registration costs, parking and tolls.	\$
<b>Childcare</b> Childcare including nannies and non-compulsory pre-school.	\$
<b>Public or Government Primary and Secondary Education</b> Tuition, school and sports fees including compulsory kindergarten/reception/pre-primary/prep.	\$
<b>Higher Education, Vocational Training and Professional Fees</b> Including TAFE, university, performing arts fees (excluding any HECS payments), and professional fees (union dues, professional associations, legal, accountant, tax agent fees).	\$
<b>Medical and Health</b> GPs, specialists, physio, chiro and opticians. Medicines, pharmaceuticals, glasses, therapeutic equipment, hospital and nursing home charges.	\$
<b>General Basic Insurances</b> Ambulance, car (not recreation vehicles), travel and personal belongings insurance.	\$
<b>Total Living Expenses (B)</b>	\$

### Other Commitments

<b>Child and Spousal Maintenance</b> Maintenance for either dependent or non-dependent children and spousal or de facto partner maintenance.	\$
<b>Private Schooling and Tuition</b> Including tuition, school and sports fees for private or independent schools (Catholic & Non-Catholic) and private tuition and compulsory age kindergarten.	\$
<b>Sickness and Personal Accident Insurance, Life Insurance</b> Sickness and personal accident insurance, life insurance.	\$
<b>Health Insurance</b> Health insurance including hospital, medical and dental insurance.	\$
<b>Body Corporate Fees, Strata Fees and Land Tax on Owner Occupied Principal Place of Residence</b> Excludes investment properties and secondary/holiday residences and those maintained for parents or children.	\$
<b>Secondary Residence Running Costs</b> Includes body corporate fees, strata fees, land tax, property management fees, rates, utilities, repairs and maintenance, electricity, furniture and homewares, home and contents insurance.	\$
<b>Residential Investment Property Running Costs</b> Includes body corporate fees, strata fees, land tax, property management fees, rates, utilities, repairs and maintenance, electricity, furniture and homewares, home and contents insurance, landlords insurance.	\$
<b>(List address and running costs)</b>	
	\$
	\$
	\$
<b>Other</b> Other ongoing or recurring items not included within the other categories like insurance not elsewhere classified, registration and insurance of recreational vehicles, overseas holidays, gifts, jewellery, household services including cleaning, gardening etc.	\$
<b>Total Other Commitments (C)</b>	\$
<b>Rent/Board (D)</b>	\$
<b>Total Net Monthly Expenditure (=A+B+C+D)</b>	(4) \$
<b>Total Net Monthly Income</b>	(3) \$
<b>less Total Net Monthly Expenditure</b>	(4) \$
<b>Uncommitted Monthly Income (=3-4)</b>	\$

## BANK USE ONLY

Application number

Branch

BSB

# HOME LOAN APPLICATION FORM

## 3. SECURITY PROPERTY DETAILS

Security property details (if more than one security property, please photocopy this page and use one for each property)

Property in the name of

Property address:

Street (No. & Name)

Suburb

State Postcode Country

Approximate year of construction

Current mortgagee name

**Zoned**

☐ Residential If residential, is this your principle place of residence? ☐ No ☐ Yes

☐ Commercial ☐ Industrial ☐ Rural

☐ Other, please specify

**Title**

☐ Certificate of title Volume no.  Folio no.

☐ Leasehold ☐ Company title\* (\*Some restrictions may apply to lending to company title holders)

☐ Other, please specify

**Valuation**

☐ Owner's estimate Value \$

☐ Independent (attach copy) Value \$

Purchase or settlement date Amount paid or to be paid  
 \$

Occupancy Gross rental pa (if applicable)

☐ Owner ☐ Tenant

**Utilities**

☐ Gas ☐ Electricity ☐ Water  
☐ Sewerage/septic ☐ Road ☐ Kerb & channelling

**Type of property**

☐ To be built ☐ Established ☐ Vacant

**Improvements**

☐ House ☐ Townhouse ☐ Unit

☐ Garage/Carport No. of spaces

Other, please specify (eg tennis court or pool)

**Construction**

☐ Brick ☐ Weatherboard ☐ Fibro

☐ Brick veneer ☐ Tin

☐ Other, please specify

**If residential**

Number of bedrooms  Floor size  m2

**If rural**

Land area  ha

If this property benefits from views or other notable feature please specify

Is the certificate of title held? ☐ No ☐ To be ☐ Yes  
If yes, please attach

Is evidence of tenancy (if applicable) held? ☐ No ☐ To be ☐ Yes  
If yes, please attach

Is a copy of the Sale Contract (if applicable) held? ☐ No ☐ To be ☐ Yes  
If yes, please attach

## BANK USE ONLY - ANZ Manager to complete

Manager's name

Customer lending group name

Phone number

Fax number

Lending group number

Title reference

**Bank valuing manager to complete**

Date	Land	Valuation of buildings	Other	Total	Comments	Valuing officer's name
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Comments (attach additional notes if insufficient space). Please make any additional comments below, detailing any changes in the property between valuations.



HOME LOAN APPLICATION FORM

4. ANZ CREDIT CARDS

Yes, I am interested in applying for an ANZ Credit Card. ☐ No ☐ Yes

Primary Cardholder Name (credit card applicant)

Existing Qantas Frequent Flyer membership number  
(only complete if applying for an ANZ Frequent Flyer Card)#

My (credit card applicant) preferred feature is:

- ☐ Low Interest Rate ☐ Low Annual Fee ☐ Rewards ☐ Frequent Flyer

I am likely to repay all or most of my closing balance each month:

- ☐ Yes, I am likely to repay all or most of my closing balance each month ☐ No, I am not likely to repay all or most of my closing balance each month

I am applying for the card selected below:

ANZ Rewards Cards	ANZ Frequent Flyer Cards*	Low Rate Cards	Low Annual Fee Cards
<input type="checkbox"/> ANZ Rewards Platinum - Minimum credit limit \$6,000	<input type="checkbox"/> ANZ Frequent Flyer Platinum - Minimum credit limit \$6,000	<input type="checkbox"/> ANZ Low Rate - Minimum credit limit \$1,000	<input type="checkbox"/> ANZ First - Minimum credit limit \$1,000
<input type="checkbox"/> ANZ Rewards Black - Minimum credit limit \$15,000	<input type="checkbox"/> ANZ Frequent Flyer Black - Minimum credit limit \$15,000		<input type="checkbox"/> ANZ Platinum - Minimum credit limit \$6,000

Please refer to the ANZ Credit Cards Key Fact sheet and the ANZ Credit Cards Information Flyer on credit card features and trade-offs.

My nominated credit limit for this card is \$ but I understand that I may only be approved for a lower credit limit, based on the application details I provided. If the application is approved, I understand that ANZ may offer me a credit card regardless of whether I choose to accept a home loan letter of offer.

If your home loan application is for joint borrowers, you are requesting that your new credit card be assessed based on the joint financial situation of all applicants. By choosing to apply for this new credit card:

- each applicant agrees it is their intention for the credit card debt to be paid out of the joint income of the applicants; and
- the person applying for the new credit card account acknowledges that, despite the above arrangement, they will remain legally responsible for the credit card account as the sole debtor.

Additional Cardholder^

Only complete if you wish to include an additional cardholder.

Additional Cardholder Name

Tax Residency Details

- ☐ a) I am only Tax Resident in Australia OR
- ☐ b) I have included below all countries in which I am Tax Resident (other than Australia).

Country of Tax Residence (Do not include Australia)	Tax payer identification number (TIN) (or country equivalent)	Reason Code (if TIN not provided)	Explanation (only if Reason code is "Z")

Reason codes:

- A – TIN Not Issued (The Country does not issue TINs) B – TIN Not Required (The Country does not require collection of a TIN)
- C – TIN Applied For (I have applied for a TIN and will inform you upon receipt) Z - TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

# You must be a member of the Qantas Frequent Flyer program (Qantas Frequent Flyer membership must be in the same name as the credit card account) and provide ANZ your member number to earn and redeem Qantas Points with your ANZ Frequent Flyer account. A joining fee may apply.

^ I understand that any additional cardholders approved will get their own Personal Identification Number (PIN), can access their card electronically, can obtain account information, including transactions and can share data under the Consumer Data Right (CDR) if I grant them secondary user access.

# HOME LOAN APPLICATION FORM

## 5. APPLICANT/GUARANTOR DECLARATION

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and each of its related companies (including subsidiaries).

### Collection of your information

ANZ is collecting your personal information to enable it to assess this application and for the purposes described in the product terms and conditions. Without this information ANZ may not be able to consider or approve your application.

ANZ may also collect your personal information from credit reporting bodies for the purposes of assessing your application.

Where you are a prospective guarantor, ANZ is collecting your personal information to enable it to assess you as a guarantor for an application for credit. You also agree that ANZ may collect information about your credit history from credit reporting bodies to assist us in assessing whether to accept you as a guarantor.

### Disclosure of your information

You agree that ANZ may disclose your personal information (which may include information about your credit history obtained from credit reporting bodies) to:

- any person who introduces you to ANZ
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities;
- an organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- your employer;
- another credit provider to assess a credit application (to ANZ or the other credit provider) or to investigate suspected fraud on your account (held with ANZ or the other credit provider);
- valuation service providers for the purpose of them obtaining a property valuation as required by ANZ and who may combine your property information with other information in their databases to improve their services;
- your referee;
- your joint borrower(s) or account holder(s);
- any related entity of ANZ;
- a guarantor or intending guarantor, to enable that person to consider whether or not to act as your guarantor;
- any person who has offered, or is considering whether to offer, property as security for your credit product; and
- an accredited organisation(s) if requested by you, other joint account holder(s) or secondary user(s) under the Consumer Data Right (CDR). For more information on the CDR at ANZ, visit [www.anz.com/datasharing](http://www.anz.com/datasharing).

ANZ may disclose information to recipients (including service providers and related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at [www.anz.com/privacy](http://www.anz.com/privacy).

### Credit Reporting

ANZ may also disclose your information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. Information about credit reporting, including: the name and contact details of these credit reporting bodies; when ANZ may disclose your information to them to include in your credit report; and how you can request credit reporting bodies not use your information in certain circumstances, is available at [www.anz.com/privacy](http://www.anz.com/privacy). For a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy

### Privacy Policy

ANZ's Privacy Policy ([www.anz.com/privacy](http://www.anz.com/privacy)) also contains information about:

- any laws that require or authorise ANZ to collect certain information from you;
- the circumstances in which ANZ may collect your information from other sources (including from a third party);
- how to access your information and seek correction of your information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters.

### Promotion of other products or services

ANZ may use your personal information to help ANZ promote its products or services or those of its related entities or organisations that are in a product or marketing alliance with ANZ (alliance partners). ANZ may also disclose your personal information to its related entities or alliance partners to enable them or ANZ to tell you about a product or service.

Where you do not want ANZ to tell you about its products and services or those of its related entities or alliance partners, you may call 13 13 14 at any time to withdraw your consent.

### Further information

Your product terms and conditions booklet and our ANZ Privacy Policy contain further information about our handling of the information we collect during the course of your relationship with ANZ.

If you have provided information about someone else, please show them a copy of this clause so that they may understand how ANZ may use and disclose their information.

### Identification procedures

If you do not have an existing ANZ account you must complete the applicable customer identification procedure required by Federal legislation.

# HOME LOAN APPLICATION FORM

## NOMINATION FOR CORRESPONDENCE - UNDER THE NATIONAL CREDIT CODE FOR A CREDIT CONTRACT

**Important information for people completing this declaration:** Each debtor is entitled to receive a copy of any notice or other document under the National Credit Code. By completing this declaration, I am/we are giving up the right to be provided with information direct from ANZ. Any person who has signed this form can advise ANZ at any time in writing that they wish to cancel their nomination.

I/We nominate (full name of person nominated)

Print address of nominated party

Description of Credit (loan type and amount)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

### Authority to discuss information with Accountant or Employer

I/We authorise ANZ to confirm the details contained in my/our Loan Application with my/our accountant, financial adviser or employer. A copy of this acknowledgement page may be given to my/our accountant, financial adviser or employer as evidence of my/our consent to them confirming with ANZ any of the details in my/our Loan Application.

## DECLARATION SIGNATURE

Declaration required in respect of all products applied for pursuant to this application. It is to be signed by all applicants and intending guarantors. My/Our signature below evidences my/our understanding and consent to all matters set out in this application and this declaration. By signing below, I/we confirm that the information contained in, and accompanying, the Loan Application (including any information contained in the Personal Statement of Financial Position) and all the information provided by me/us, is true, correct and complete and given in support of this application. I/We also declare that any documents provided containing financial information are true copies of the final signed versions of the original documents. Where the 'Nomination for Correspondence' has been completed, by signing this declaration I/we agree to the nominated person receiving notices and other documents under the National Credit Code on behalf of me/us.

### Credit Card Application

If this ANZ Home Loan Application includes an ANZ Credit Card Application, I, the credit card applicant:

- Agree to and acknowledge that the contents of the ANZ Credit Card Application are correct.
- Confirm that I wish to apply for the credit card account identified in the ANZ Credit Card Application, with the nominated credit limit and that I want ANZ to issue me and my additional cardholder (if applicable) with a credit card (if my application is approved).
- Understand that ANZ will not mail me my PIN and that I will be required to set up my PIN via the ANZ App or by visiting a Branch when I receive my card. Alternatively, I can also request for a PIN to be mailed to me by calling 13 33 30.

### Tax Residency Details

If this ANZ Home Loan Application includes an ANZ Credit Card Application, then in relation to my Tax Residency Details, I, the credit card applicant:

- Certify that I have provided true, correct and complete information.
- Confirm that I will notify ANZ of changes to any information within 30 days of the change occurring and, where required, will provide ANZ with additional information and/or documentation as requested.
- Acknowledge that ANZ has not provided any tax advice.
- Understand that provision of false, inaccurate or incomplete information may constitute an offence(s) and penalties may apply.

### Applicant/Guarantor

Signature  Date

Print name

### Co-applicant/Guarantor

Signature  Date

Print name

### Witness Signature (only required where Declaration of Purpose section has been completed)

Signature  Date

Name