

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)

\$

EQUITY LOANS

- ANZ Equity Manager

LOAN PURPOSE

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

Limit amount

\$

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)
- 2 payslips covering the last 3 months with employer's name
- Last 3 months bank statements (if refinancing).

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"/>	<input type="text"/>	
Given names	Date of birth	
<input type="text"/>	<input type="text"/>	
Full residential address		
<input type="text"/>		
		Postcode <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)		
<input type="text"/>		
		Postcode <input type="text"/>
Previous residential address		
<input type="text"/>		
		Postcode <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
Marital status		
<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Defacto
<input type="checkbox"/> Separated/ Divorced	<input type="checkbox"/> Widowed	
Current housing situation		
<input type="checkbox"/> Own home	<input type="checkbox"/> Renting	<input type="checkbox"/> Buying home
<input type="checkbox"/> Boarding	<input type="checkbox"/> Live with parents	
<input type="checkbox"/> Live in caravan	<input type="checkbox"/> Other	Specify <input type="text"/>
Name of spouse (if applicable)		
<input type="text"/>		
Number of dependents	Age (in years) of dependants	Total number of dependants for both applicants 1 & 2
<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant 2 (if applicable)

Title	Surname	
<input type="text"/>	<input type="text"/>	
Given names	Date of birth	
<input type="text"/>	<input type="text"/>	
Full residential address		
<input type="text"/>		
		Postcode <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)		
<input type="text"/>		
		Postcode <input type="text"/>
Previous residential address		
<input type="text"/>		
		Postcode <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
Marital status		
<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Defacto
<input type="checkbox"/> Separated/ Divorced	<input type="checkbox"/> Widowed	
Current housing situation		
<input type="checkbox"/> Own home	<input type="checkbox"/> Renting	<input type="checkbox"/> Buying home
<input type="checkbox"/> Boarding	<input type="checkbox"/> Live with parents	
<input type="checkbox"/> Live in caravan	<input type="checkbox"/> Other	Specify <input type="text"/>
Name of spouse (if applicable)		
<input type="text"/>		
Number of dependents	Age (in years) of dependants	Note: Do not show dependants already counted by Applicant 1
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

Postcode

Phone number – work

Fax number

Time in current employment

Years

Months

Gross annual income

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

Postcode

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

Postcode

Phone number – work

Fax number

Time in current employment

Years

Months

Gross annual income

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

Postcode

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

1.3 HOME LOAN APPLICATION FORM

COMPLETE FOR ALL LOANS WHERE PROPERTY IS PURCHASED

Purchase price	\$	<input type="text"/>
Settlement fees & charges	\$	<input type="text"/>
Solicitor's fees	\$	<input type="text"/>
Other	\$	<input type="text"/>
Total	\$	<input type="text"/>
Deposit paid	\$	<input type="text"/>
Cash contribution	\$	<input type="text"/>
Other (eg. gift)	\$	<input type="text"/>
Amount/Limit sought	\$	<input type="text"/>
Total	\$	<input type="text"/>

Type of home

- To be built Existing
 New building Vacant land

Is any part of your contribution to be repaid to third parties?

- No Yes

If Yes, please specify amount

\$

COMPLETE FOR ALL HOME OR RESIDENTIAL INVESTMENT LOANS (IE. LEAVE BLANK FOR ANZ EQUITY MANAGER)

Repayments

- Weekly Fortnightly Monthly

- Interest-only No Yes

If Yes, specify Interest-only terms (maximum 5 years)

Years Months

Loan term

Years Months Fixed rate term Years Months

COMPLETE FOR ALL LOANS WHERE A REFINANCE IS TO OCCUR

Please specify financial institution and attach 3 months of loan statements.

Current balance of loan at other institution	\$	<input type="text"/>
Accrued interest and fees	\$	<input type="text"/>
Other	\$	<input type="text"/>
Amount/Limit sought	\$	<input type="text"/>
Total	\$	<input type="text"/>

Payment method

- I will arrange a salary deduction
 I will arrange a periodical payment from my account

Account number

- Other

Specify

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 account(s) total	\$ <input type="text"/>
OFI* account(s) total	\$ <input type="text"/>
Other Cash Assets (Shares/Bonds)	\$ <input type="text"/>
Property Assets (list Address & Value)	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total Property Assets	\$ <input type="text"/>
Contribution paid to deposit on property	\$ <input type="text"/>
Total No. of Motor Vehicles	No. <input type="text"/>
Total Value of Motor Vehicles	\$ <input type="text"/>
Total Other Assets (eg. insured value of contents and valuables, boat etc) – please specify	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Total assets	(1) \$ <input type="text"/>

INCOME (AVERAGE MONTHLY)

Base salary	Gross (p.a.)	Net (p.m.)
Income earner 1	\$ <input type="text"/>	\$ <input type="text"/>
Income earner 2	\$ <input type="text"/>	\$ <input type="text"/>
Other income		
Regular overtime		\$ <input type="text"/>
Government benefits/pension		\$ <input type="text"/>
Part-time/casual employment		\$ <input type="text"/>
Dividends/Interest		\$ <input type="text"/>
Commission		\$ <input type="text"/>
Rent received	Gross (p.m.)	Net (p.m.)
	\$ <input type="text"/>	x75% \$ <input type="text"/>
*Do not show rental property expenses as separate expense items		
Other – please specify		
<input type="text"/>	\$ <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>	
Total net monthly income	(3) \$ <input type="text"/>	

LIABILITIES

	Limit(s)	Current Outstanding	
ANZ Home/Investment Loan/s		\$ <input type="text"/>	<input type="checkbox"/>
ANZ Personal Loan		\$ <input type="text"/>	<input type="checkbox"/>
ANZ Overdraft	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
ANZ Credit Cards	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
OFI* Home/Investment Loan/s		\$ <input type="text"/>	<input type="checkbox"/>
OFI* Personal Loan		\$ <input type="text"/>	<input type="checkbox"/>
OFI* Overdraft	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
OFI* Credit/Store Cards	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other liabilities Due			
Outstanding taxation	<input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/>	
Other – please specify			
<input type="text"/>		\$ <input type="text"/>	
<input type="text"/>		\$ <input type="text"/>	
Total Liabilities		(2) \$ <input type="text"/>	
Total assets		(1) \$ <input type="text"/>	
less Total liabilities		(2) \$ <input type="text"/>	
Net assets		(=1-2) \$ <input type="text"/>	

Non-continuing liability

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

HOME LOAN APPLICATION FORM

2.1. PERSONAL STATEMENT OF FINANCIAL POSITION

All areas must be completed by customers

EXPENDITURE (AVERAGE MONTHLY)

Credit commitments

Loan repayments for this facility	\$	<input type="text"/>	
<small>Loan repayment for loan being sought</small>			
Loan repayment for other ANZ loans	\$	<input type="text"/>	<input type="checkbox"/>
<small>Combine all repayments for ANZ Home/Investment loans, Personal Loans</small>			
Loan repayment for OFI* loans/HPs	\$	<input type="text"/>	<input type="checkbox"/>
<small>Combine all repayments for OFI Home/Investment loans and Personal Loans including all other non-ANZ loans</small>			
Credit/store cards	\$	<input type="text"/>	<input type="checkbox"/>
Total Credit Commitments (A)	\$	<input type="text"/>	

Non-continuing expense

Living Expenses

Utilities	\$	<input type="text"/>
<small>Electricity, gas and water bills for your home.</small>		
Household	\$	<input type="text"/>
<small>Necessary expenses to run your home (e.g. rates, home and contents insurance, repairs & maintenance, body corporate fees)</small>		
TV & Communications	\$	<input type="text"/>
<small>Phone, internet and Pay TV.</small>		
Groceries	\$	<input type="text"/>
<small>Typical supermarket shop including food, cleaning products and toiletries</small>		
Personal	\$	<input type="text"/>
<small>Essential spending on yourself and your dependants (e.g. clothing and shoes, haircuts, cosmetics, personal care)</small>		
Lifestyle	\$	<input type="text"/>
<small>Regular spending on entertainment, lifestyle and hobbies (e.g. gym, eating out, pets, movies, domestic travel)</small>		
Public Transport & Vehicle Running Costs	\$	<input type="text"/>
<small>What you spend on public transport and on your car (e.g. registration, insurance, servicing, petrol)</small>		
Childcare	\$	<input type="text"/>
<small>Childcare costs</small>		
Health	\$	<input type="text"/>
<small>Dental, optical & pharmaceutical etc.</small>		
Public Education	\$	<input type="text"/>
<small>Government primary and secondary education (e.g. school fees, uniforms, books, excursions and camps)</small>		
Total Living Expenses (B)	\$	<input type="text"/>

Other Commitments

Child Maintenance	\$	<input type="text"/>
<small>Regular child maintenance payments.</small>		
Private and/or Tertiary Education	\$	<input type="text"/>
<small>School fees, uniforms, books, excursions, camps.</small>		
Personal Insurance	\$	<input type="text"/>
<small>Health insurance, life insurance, income protection.</small>		
Other Expenses	\$	<input type="text"/>
<small>Any other non-essential monthly expenses (e.g. gardener, cleaner, housekeeper, overseas travel, gifts, donations, doctors visits, ongoing hospital costs)</small>		
Total Other Commitments (C)	\$	<input type="text"/>
Rent/Board (D)	\$	<input type="text"/>
<small>Rent or board expense if continuing at drawdown of loan.</small>		
Total Net Monthly Expenditure (=A+B+C+D) (4)	\$	<input type="text"/>

Total Net Monthly Income (3)	\$	<input type="text"/>
less Total Net Monthly Expenditure (4)	\$	<input type="text"/>
Uncommitted Monthly Income (=3-4)	\$	<input type="text"/>

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

Postcode

Approximate year of construction

Current mortgagee name

Zoned

Residential Commercial Industrial Rural Other, please specify

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

Commercial Industrial Rural

Other, please specify

Title

Certificate of title Leasehold Other, please specify

Volume no.

Folio no.

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

Other, please specify

Valuation

Owner's estimate Independent (attach copy)

Value \$

Value \$

Purchase or settlement date

Amount paid or to be paid

\$

Occupancy

Owner Tenant

Gross rental pa (if applicable)

\$

Utilities

Gas Sewerage/septic Electricity Road Water Kerb & channelling

Type of property

To be built Established Vacant

Improvements

House Garage/Carport Townhouse Unit

No. of spaces

Other, please specify (eg tennis court or pool)

Construction

Brick Brick veneer Other, please specify

Weatherboard Fibro Tin

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

Phone number

Fax number

Customer lending group name

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 ASSURED

- Not required (Refer to "ANZ Assured or Personal Overdrafts - Terms and Conditions " brochure for details)
- Required

5. ANZ CREDIT CARDS

Yes, I am interested in applying for an ANZ Credit Card. Please send me an application No Yes

6. 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; and
- any person who has offered, or is considering whether to offer, property as security for your credit product.

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.

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. 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) 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.

HOME LOAN APPLICATION FORM

Identification procedures

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

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.

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