

# 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)

Further documents may be requested by ANZ once the application has been reviewed and loan to value ratio determined.

### 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

First Name

Middle Name(s)  Date of birth

Full residential address:  
Street (No. & Name)

Suburb

State  Postcode  Country

Time at current address  
 Years  Months

Phone number – home  Phone number – work

Fax number  Mobile number

Email address

Mailing address (if applicable):  
Street (No. & Name)

Suburb

State  Postcode  Country

Previous residential address:  
Street (No. & Name)

Suburb

State  Postcode  Country

Time at previous address  
 Years  Months

Drivers licence number  State  Permanent Australian resident ☐ Yes ☐ No

### Applicant 2 (if applicable)

Title  Surname

First Name

Middle Name(s)  Date of birth

Full residential address:  
Street (No. & Name)

Suburb

State  Postcode  Country

Time at current address  
 Years  Months

Phone number – home  Phone number – work

Fax number  Mobile number

Email address

Mailing address (if applicable):  
Street (No. & Name)

Suburb

State  Postcode  Country

Previous residential address:  
Street (No. & Name)

Suburb

State  Postcode  Country

Time at previous address  
 Years  Months

Drivers licence number  State  Permanent Australian resident ☐ Yes ☐ 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?

If Applicable, how many mortgaged investment properties will the Business Entity  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?

If Applicable, how many mortgaged investment properties will the Business Entity  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

 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:

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

 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:

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.

### 1.3 HOME LOAN APPLICATION FORM

Purchase price	\$	
Settlement fees & charges	\$	
Solicitor's fees	\$	
Other	\$	
Total	\$	
Deposit paid	\$	
Cash contribution	\$	
Other (eg. gift)	\$	
Amount/Limit sought	\$	
Total	\$	

- ☐ To be built
- ☐ Existing
- ☐ New building
- ☐ Vacant land

☐ No ☐ Yes

**COMPLETE FOR ALL HOME OR RESIDENTIAL INVESTMENT LOANS**

☐ Weekly ☐ Fortnightly ☐ Monthly

Interest-only ☐ No ☐ Yes

Years Months

Loan term                      Fixed rate term  
 Years     Months     Years     Months

Please provide Other Financial Institution (OFI) name, BSB and Account.  
This is required for settlement.

--	--	--	--	--	--

[illegible]

\$

\$

\$

\$

\$

☐ I will arrange a salary deduction

☐ I will arrange a periodical payment from my account

[illegible]

Other

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

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 Ongoing Running Costs</b> Rates, utilities, repairs and maintenance, furniture and homewares, home and contents insurance, body corporate and strata fees. Excludes 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>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 ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 Australian Credit Licence Number 234527 and each of its related companies (incl subsidiaries).

### Collection of your information

ANZ is collecting your personal information to assess and process this application, and if you are a prospective guarantor, to assess you as a guarantor.

We may also use your personal information for marketing and promotional activities including telling you about (and enabling our related entities and business partners to tell you about) other products or services that may be of interest to you. If you don't want us to do this, you may call 13 13 14 at any time to withdraw your consent.

### Disclosure to others

ANZ may disclose your personal information to:

- those who introduced or referred you to ANZ;
- ANZ's agents, contractors, or service providers to assist its functions and activities;
- any person that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- any person who may provide information to support your application (e.g. your employer or referees);
- other credit providers;
- any person associated with this application or the proposed loan account (e.g. joint borrower(s) or account holder(s), guarantors (including intending guarantor) or a party offering (or intending to offer) security); and
- ANZ's related entities.

ANZ may need to disclose your information to offshore recipients. 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 disclose information about your application to credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies, when information will be included in your credit report, and your rights to access, manage and correct your credit reporting information 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.

IF YOU ARE A GUARANTOR, you consent to ANZ obtaining information about your credit history and credit worthiness from a credit reporting body for the purpose of assessing you as a guarantor.

### Further information

ANZ's Privacy Policy and [anz.com/privacy](http://anz.com/privacy) contain information about 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.

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

## 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.

# HOME LOAN APPLICATION FORM

## 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 consent /authorise and acknowledge the following:

- I/We have read and agreed to the clauses in this Declaration and authorise the use, collection, and disclosure of my/our personal and credit information in the ways indicated;
- A copy of this acknowledgement page may be given to Relevant Parties as evidence of my/our consent to them confirming with ANZ any of the details in my/our Loan Application.
- All information contained in, and accompanying, the Loan Application and all information provided by me/us is true, correct, and complete and given in support of this application.
- 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:

- 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:

- 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