

ANZ Investment Lending Forward Fixing Authorisation



December 2015

ANZ Investment Lending

Phone 1800 639 330

Fax 1800 186 286

PLEASE COMPLETE THIS FORM AND EITHER FAX TO 1800 186 286 OR FORWARD TO:

- ANZ Investment Lending
Reply Paid 4338
Melbourne VIC 8060

New

Rollover

CLIENT DETAILS

Client account number

Company ACN/ABN

Company Name

Client 1 Name

Client 2 Name

1. LOAN AMOUNT

Loan Amount (min \$20,000) \$

If you opt to fix only part of the loan, the remaining loan amount will be charged at the current variable rate*.

2. TERM

12 months (Loan only forward fixed for a 12 month term)

3. FIXED LOAN START DATE

This is the date when you want your fixed loan to start / / If rolling over a current fixed loan, then the start date will be when the current one expires.

4. FIXED INTEREST PAYMENTS

Option A	Option B
<input type="checkbox"/> Full prepayment in advance	<input type="checkbox"/> Monthly in arrears [#]
Payment Method	[#] If you opt to pay monthly in arrears your interest rate will be 0.25% p.a. higher than if you pre-pay interest.
<input type="checkbox"/> Debit my variable loan (default option)	Payment Method
<input type="checkbox"/> BPAY [®] – my receipt no. is <input type="text"/>	<input type="checkbox"/> Debit my variable loan
<small>* Registered to BPAY Pty Ltd ABN 69 079 137 518. Biller code 3483, reference number can be found on your most recent statement.</small>	<input type="checkbox"/> Direct debit my nominated account monthly [^]
<input type="checkbox"/> Cheque made out to 'ANZ Investment Lending'	<small>[^] By opting to pay your interest from a nominated account, you are electing to pay interest for both fixed and variable loans using this account.</small>

Your fixed interest payment will be charged to your variable loan. If you would like to settle this amount another way please nominate a payment method.

Interest payable: At rate quoted: % p.a. Authorisation code:

Please add 0.25% p.a. if you opt to pay your interest monthly in arrears.

5. ANZ V2 PLUS**

Please arrange for an ANZ V2 PLUS account to be set up on my behalf and linked to my loan account.

Please turn over for ANZ V2 PLUS application details

6. CLIENT DECLARATION

I/We understand that any pre-paid interest is not refundable and charges may apply if I wish to change my fixed rate loan terms before the loan commences or repay my loan before the end of the fixed term. For more details on associated charges for breaking a fixed loan, please refer to the ANZ Investment Lending Terms and Conditions.

I/We authorise the application of the Tax File Number(s) or exemptions to my/our ANZ V2 PLUS account that ANZ may open under this Forward Fixing Authorisation.

Client 1: Signature	<input type="text" value="X"/>	Client 2: Signature	<input type="text" value="X"/>
Date (dd/mm/yyyy)	<input type="text" value="/ /"/>	Date (dd/mm/yyyy)	<input type="text" value="/ /"/>
Phone number	<input type="text"/>	Phone number	<input type="text"/>

7. ANZ V2 PLUS**

Notification of tax file number or exemption or Australian Business Number (ABN)

Note: it is not mandatory to complete this part of the document. If it is not completed, withholding tax may be deducted from interest earned on a linked ANZ V2 PLUS account.

Borrower 1

Tax File Number

Or Exemption (insert reason for exemption)

Borrower 2

Tax File Number

Or Exemption (insert reason for exemption)

8. IMPORTANT INFORMATION

* Interest rates are subject to change without notice and may vary from the rate quoted. Current interest rates are available at our website (www.wealth.anz.com/investments/investment-loans). Prepayment of interest will be processed upon receipt of payment for existing variable loans, processed upon maturity of existing fixed loans, and processed upon approval of new accounts. Interest rate and interest amount payable may vary from the amount quoted. Quotes are only valid for a period of 24 hours.

The option to pay interest in arrears means that your interest rate will be 0.25% p.a. higher than if you pre-pay interest. This option allows ANZ to debit the interest from your nominated account monthly in arrears.

** ANZ V2 PLUS pays interest on balances of \$5,000 or more.

ANZ Investment Lending will act on this application as soon as we receive it. If for any reason you change your mind around fixing an interest rate after the date of receipt of this form, you may incur break costs as calculated in accordance with the ANZ Investment Lending Terms and Conditions. In order for ANZ to fix your rate, it enters into its own arrangements locking in a rate.

At its discretion, ANZ may accept the early repayment of a fixed interest loan but you may be liable to pay:

- An early repayment cost; plus
- The early repayment administration fee,

as calculated by ANZ. Any request to make an early repayment of a fixed interest loan must be received by ANZ prior to 12.00pm Sydney time on a business day, any request received after this time will be actioned on the following business day.

ANZ is not obliged to pay early repayment benefits.

An early repayment cost reflects the cost that may be incurred by ANZ on your early repayment because it reduces the outstanding principal of the loan and thereby reduces the future interest payments that ANZ will receive. This is known as the 'cost of interest foregone'.

The early repayment cost calculation is used to calculate the 'cost of interest foregone'. It compares the net present value of the scheduled cash flows assuming you did not make the early repayment, with cash flows calculated following the early repayment.

The size of any early repayment cost that is calculated will vary according to:

- The size of the early repayment;
- The term remaining on the current fixed interest rate period of your ANZ Fixed Rate Loan; and
- The amount that interest rates have moved since the start of the current fixed rate period on your ANZ Fixed Rate Loan.

Calculation of any early repayment cost will not take into account the balance of any linked investment account.

If you request any change to the loan terms (e.g. loan amount, loan term, interest rate or fixed rate period) of a forward fixed loan after the "Forward Fixing Authorisation Form" is lodged but before the loan has commenced with ANZ, a non-utilisation fee of \$300 will be payable by you, in addition to any other break costs incurred by ANZ.

The ANZ Investment Lending Terms and Conditions apply and are available at wealth.anz.com/investments/investment-loans for your information.

Any questions? Call 1800 639 330 between 8.00am – 6.00pm (AEST) on ASX Trading days