

# ANZ PERSONAL OVERDRAFT APPLICATION



## BRANCH STAFF USE ONLY

Income has been verified as per Personal loans policy requirements. If No application will not be processed  Yes  No  
 Are Income documents outside policy requirements. If Yes supporting income documents have been sent for manual verification  Yes  No  
 Please indicate Yes if you want to issue the Letter of Offer, otherwise it will be issued centrally.  Yes  No

Salary no.  Name   
 Contact Phone Number  BSB

## 1. ON WHICH ACCOUNT DO YOU WANT THE CREDIT LIMIT?

BSB  Account no.  Account name(s)

**Please Note:** If approved for this facility, the account statements for the account to which this credit limit will be added will be issued via paper statements.  
 What will be the main use (50% or more) of this facility?  Personal use or  Personal Investment

Limit required

If ANZ is not able to approve you for the limit you have requested, are you interested in being considered for a lower limit, and if approved, being offered this limit instead?  Yes  No

## 2. WHERE DO YOU LIVE AND WORK? FOR JOINT ACCOUNTS, EACH ACCOUNT HOLDER MUST APPLY FOR THE LIMIT.

**Please Note:** If your contact details or residential address have changed from the details that ANZ currently hold for you, please contact ANZ on 13 13 14 to update your address details. We cannot update your details based on this form, so it is important to contact ANZ if your details have changed in order for us to process your application.

### Applicant 1

Title  Given name

Middle name

Family name

Residential Address (PO Box not accepted)   
 Postcode

Date of birth  Driver's licence no.

Marital Status  Number of dependents

Home telephone no.

Mobile phone no.

Are you an Australian Permanent Resident  Yes  No  
 Residential status  Own home  Mortgage/Buying  Rent/Board  Living with parents

Time at current address yrs  mths   
 Previous address (if a current address less than 3 years)

Postcode

Employment Status  Employed Full Time  Employed Part Time  
 Retiree  Self Employed  Unemployed  
 Casual/Temporary  Contractor  Other Income

Your occupation

Name of your current employer/own business

Employer/Business address   
 Postcode

Business telephone no.

Time with current employer yrs  mths  Time with previous employer yrs  mths

### Applicant 2 (if applicable)

Title  Given name

Middle name

Family name

Residential Address (PO Box not accepted)   
 Postcode

Date of birth  Driver's licence no.

Marital Status  Number of dependents

Home telephone no.

Mobile phone no.

Are you an Australian Permanent Resident  Yes  No  
 Residential status  Own home  Mortgage/Buying  Rent/Board  Living with parents

Time at current address yrs  mths   
 Previous address (if a current address less than 3 years)

Postcode

Employment Status  Employed Full Time  Employed Part Time  
 Retiree  Self Employed  Unemployed  
 Casual/Temporary  Contractor  Other Income

Your occupation

Name of your current employer/own business

Employer/Business address   
 Postcode

Business telephone no.

Time with current employer yrs  mths  Time with previous employer yrs  mths

**3. WHAT IS YOUR FINANCIAL POSITION?**

	Applicant 1	Applicant 2	Other - Rental, Government, Pension	Total income
Monthly income (after tax)	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/> (A)
<b>Assets and loans</b>		Present value	Amount owing	Monthly payments
Property and (home/investment).....		\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Motor vehicle(s) <input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> Large No. <input style="width: 100%;" type="text"/>		\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Other assets (specify) <input style="width: 100%;" type="text"/>		\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
		Total limit		
Other loan(s)/Overdraft limit(s).....		\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Credit card(s)/Store card(s).....		\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
		Total monthly credit commitments		\$ <input style="width: 100%;" type="text"/> (B)
Monthly rent/board	\$ <input style="width: 100%;" type="text"/> (C)	Monthly living expenses (eg. food, clothing, rates, power, car etc.)	\$ <input style="width: 100%;" type="text"/> (D)	
Total expenses (B+C+D)	\$ <input style="width: 100%;" type="text"/> (E)	Uncommitted monthly income (A-E)	\$ <input style="width: 100%;" type="text"/>	

**4. DECLARATIONS/ACKNOWLEDGMENTS PLUS NOMINATIONS FOR JOINT ACCOUNTS**

**Collection of your information**

ANZ is collecting your personal information to enable ANZ to assess your 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.

**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);
- another credit provider to assess a credit application made by you (to ANZ or the other credit provider); or to investigate suspected fraud on your account (held with ANZ or the other credit provider);
- any related entity of ANZ;
- your employer;
- your referee; and
- your joint borrower(s) or account holder(s).

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 personal information to them to include in a report about your credit worthiness, 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 we 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 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 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 deposit account 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.

**Terms and conditions** – I/We understand that if ANZ accepts this application, a Letter of Offer will be sent to me/us setting out all the applicable terms and conditions.

**Declaration** – By signing this Declaration I/we agree and acknowledge that all the information given in this application is true and correct and is given in support of this application. My/our signature(s) below evidences my/our understanding, acknowledgment, authority, agreement and consent to all matters set out in this application form.

**Please complete every section before you sign. Any missed or incomplete information will delay processing of your application.**

Signature of Applicant 1

Date







Signature of Applicant 2

Date