

WHY CHOOSE BLUE?

SOME CURRENT GUIDELINES AND ENHANCEMENTS FOR ALL ANZ RESIDENTIAL ACCREDITED BROKERS

AS AT FEBRUARY 2023

SELF-EMPLOYED INCOME VERIFICATION

Offering self-employed customers a simple income verification process. Provide confirmation of 18 months ABN registration and one year full financials (no older than 22.5 months) and tax return including corresponding ATO Notice of Assessment.

Alternatively, for company directors that pay themselves a regular and consistent wage, and do not require LMI a streamlined income verification process is available. Provide the ATO income statement confirming a minimum 6 months' year to date income and one payslip (both no older than 60 days), no financials are required.

LMI WAIVER FOR MEDICAL PRACTITIONERS AND PROFESSIONAL SERVICES

Designed to support eligible professional services and medical practitioner customers by removing lenders mortgage insurance on transactions up to 90% LVR with no minimum income threshold.

(Note: for certain eligible medical/dental practitioners and specialists, ANZ can consider an LVR of up to 95%.)

ADDBACK TRUST DISTRIBUTIONS

Did you know trustees can addback trust distributions paid to beneficiaries? Evidence of the addback needs to be supported by a trustee declaration and Accountant's letter.

The borrower must be a trustee or director/shareholder of a trustee company.

MULTI DWELLINGS

Support customers wanting to purchase or construct more than one property on a single title:

- Up to two standard dwellings on individual titles are considered standard security, max LVR of 80% without LMI and max LVR of 95% with LMI (up to 97% including premium);
- ANZ will also support the construction of 3-4 standard properties on a single title with a max LVR of 70%.

OFFSET ON FIXED RATE LOANS

Provides customers with certainty of repayments and the benefit of 100% offset on one year fixed rate loans.

FAMILY TAX BENEFIT A&B

ANZ recognises the use of Family Tax Benefit A & B towards servicing as long as the child is listed as a dependant on the application regardless of the age of the child.

SIMPLER SWITCH

A streamlined refinance option for eligible PAYG customers switching between similar term loans or to a lower cost ANZ product.

ANZ will use comprehensive credit reporting to verify a customer's ability to repay their existing commitments, which means customers do not need to supply income verification documents.

Eligible customers can also request cash out of up to \$50,000. Eligibility criteria applies.

PAYG INCOME

Offering simplified income verification options for eligible PAYG customers:

- Income from new employment is acceptable regardless of probation periods, as long as continuous employment is met with no more than 28 days gap between roles/employers
- Allowances are acceptable at a value of 100%
- Commission payments are acceptable at a value of 80%, based on at least 3 months YTD (annualised), meaning less documentation may be required.

LUXURY PROPERTY

Customers can extend their loan up to 80% of the value of a standard security valued (by ANZ) between \$4million and \$8million (depending on the property type and postcode). Refer to ANZ Mortgage Credit Requirements for full criteria.

EXPANSION OF ACCEPTABLE VISA SUBCLASS CODES

ANZ has expanded the acceptable borrower VISA subclass codes for home loan applications. A list of acceptable Visa subclass codes can be found below:

- 457, 487, 475
- 482, 489, 491 & 494 current occupation must be on the Medium and Long Term Strategic Skills List.
- 820, 309, 461 As co-borrower only.
- 010 (Bridging) the previous visa must be listed above.

Please refer to ANZ Mortgage Credit requirements for full lending policy and criteria.

FAMILY GUARANTEE

Help your customers avoid lenders mortgage insurance through using a family guarantee. Use equity in an eligible family member's property to help your customer purchase or refinance their residential mortgage.


PARENTAL AND CAREER LEAVE

Customers on parental or career leave can use their return to work income (provided they return to work within 12 months) when applying for a residential mortgage and they have the required savings to cover the period they remain on leave.

These offers are a great reason for your home loan customers to choose ANZ.

TALK TO YOUR ANZ BDM TODAY

 anz-originator.com.au

 1800 812 785

Important information: this document is a brief summary and contains general information only. It does not take into account a customer's objectives, financial situation or needs, and is not a recommendation or opinion about ANZ products or services. Terms and conditions, fees and charges, and credit approval criteria (which may change from time to time) apply to ANZ home loans.

WHY CHOOSE BLUE?

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AS AT FEBRUARY 2023

FLEXIBLE LOAN TERMS

ANZ has extended the maximum loan term on an ANZ Business Loan of less than \$3 million from 15 years to up to 30 years when secured by suitable commercial property.

We have also extended the interest only repayment term on an ANZ Business Loan of less than \$3 million from 5 to 10 years when secured by suitable commercial property.

ANZ Business Loans only. Excludes Asset Finance Loans. Eligibility and credit criteria will apply.

RAPID REFINANCE

With a streamlined application process available for lending of up to \$1 million for clients either currently with ANZ or another lender, loans may get approved within days.

It saves you and your clients time and effort with reduced documentation, accelerated application status and the flexibility to extend or apply to increase existing ANZ business loans.

Eligibility Terms and Conditions apply.

RAPID REFINANCE - DUAL APP

Available to clients wishing to refinance both their home and business lending (T&Cs apply), with a single decision point for assessment.

DUAL APPLICATIONS

Business owners who operate as a sole trader, partnership, company or trust who are looking to buy a home or switch their loan can access a simplified process where home loan and business loan applications are assessed via a single decision point. Customers benefit from consistent timing and decision outcomes for their business and mortgage applications.

TIME TO DECISION

We have recently made improvements to our business lending process for up to \$1 million, giving your clients a faster decision and, if their loan is approved, quicker access to their money.

SECURED LEND

Our streamlined application process enables eligible trading businesses to apply for finance from \$50,000 to \$1 million with simple documentation and self-declared financial data.

SPECIALIST AREAS

Our specialised teams support specific business needs, including Agribusiness, Health and Property.

SUPPORT WHEN YOU NEED IT


We have increased our Broker Account Manager workforce nationally to offer greater coverage and support to our valued broker network.

LOCAL BANKERS SUPPORTING YOU

When you are accredited with ANZ Commercial, you are aligned to bankers working in your local area. It means the same bankers work with you and your clients on your local commercial opportunities.

These offers are a great reason for your customers to choose ANZ.

FIND OUT MORE

 anz.com.au/business/commercial-broker/

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