

## 2.4 ANZ MORTGAGE – LOAN APPLICATION ANZ BREAKFREE PACKAGE (P1 OF 3)



TO BE COMPLETED ONLY FOR ANZ BREAKFREE PACKAGE

This form must be completed in full to ensure efficient processing

Application Number

**Existing ANZ Breakfree Package Customer?**

If Yes, add to existing package

**OR**

Open a new package (please complete below sections 1A, 1B and 1C)

**For NEW BREAKFREE CUSTOMERS:**

**NOMINATION OF MANDATORY ACCOUNTS**

I/We nominate the following Nominated Accounts, as specified in section 1A, 1B and 1C. (Please note that each applicant under the ANZ Breakfree Package must be an account holder (either jointly or alone) for at least one of the nominated Nominated Accounts. Refer to the ANZ Breakfree Terms and Conditions for full details.

**1A. NOMINATED LOAN ACCOUNT(S)**

List all ANZ Home and Investment Loans held by the applicants (either individually or jointly), to be eligible for Total Lending Discounts on the Nominated Loan Accounts being linked to the Package by this request.

Account Holder(s)	Account Number(s)	Current Loan Balance(s)
<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"/>
Total ANZ Mortgage Lending		<input type="text"/>

**1B. NOMINATED TRANSACTION ACCOUNT (PLEASE SELECT ONE)**

Note: The Annual package fee will be charged to your Nominated transaction account once your loan is drawn. Transaction account must be ANZ Access Advantage account, ANZ One account or ANZ Equity Manager facility.

I/We will need to open a new transaction account as part of this Package (please contact an ANZ Branch to organise; transaction account must be opened before Settlement date).

**OR**

I/We will nominate the following ANZ Transaction Account as part of this Package.

Account Number

Account Holder(s)



Optional ANZ Assured facility (please select one).

Usually we suggest ANZ Assured to provide cover for temporary expenses arising on your ANZ Everyday account. Is this what you are planning to use ANZ Assured for?  Yes  No

1)  I/We do not require an ANZ Assured facility OR already have an ANZ Assured facility.

2)  I/We require an ANZ Assured facility with a credit limit of (please select one)  \$500  \$1,000 and request that it be linked to the above account

3)  If applying for the \$1,000 limit and you do not meet the credit product requirements for the \$1,000 limit you have applied for, do you consent to being considered for, and if approved, issued with a \$500 limit?  Yes  No, only consider me for a \$1,000 limit and if declined, do not consider me for a \$500 limit.

I/We acknowledge that the ANZ Assured & Personal Overdraft – Terms and Conditions govern any use of an ANZ Assured facility. If ANZ accepts my/our application for ANZ Assured, I/we understand that ANZ will provide me/us with these Terms and Conditions.

**1C. NOMINATED CREDIT CARD ACCOUNT – Note: To avoid delays in the receipt of credit cards, please ensure Option 1, 2 OR 3 is completed IN FULL**

*Note: If you do not select a card account type below for Option 1 or Option 3, the ANZ Platinum account will be selected as your Nominated credit card account. If you do not nominate a Primary Cardholder for Option 1 or Option 3, Applicant 1 will be selected as the Primary Cardholder.*

**New Card Account Required**

**Option 1** I wish to apply for the credit card account selected below, with the understanding that the minimum credit limit for an ANZ Low Rate account is \$1000, any ANZ platinum (including ANZ Rewards Travel Adventures) account is \$6000 and an ANZ Rewards Black or ANZ Frequent Flyer Black account is \$15,000. My nominated amount for this card is \$ , but I understand that I may only be approved for the minimum credit limit for the credit card product selected, based on my application details. I understand that if my credit card application is approved, ANZ may provide me with a credit card regardless of whether I choose to accept or decline a home loan letter of offer. Any ANZ Breakfree package benefits associated with the credit card will only be available if I hold and continue to maintain eligibility for an ANZ Breakfree package.

If you are making a joint application for ANZ Breakfree, you are requesting that your new credit card account 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, he/she will remain legally responsible for the credit card account as the sole debtor.

To assist me to decide which ANZ Credit Card I would like to apply for I have read ANZ's Information Sheet called "Key Facts About Our Credit Cards". I am applying for the following credit card:

ANZ Rewards Cards <sup>†</sup>	ANZ Frequent Flyer Cards <sup>‡#</sup>	Low Rate Cards	Low Annual Fee Cards
<input type="checkbox"/> ANZ Rewards Platinum <input type="checkbox"/> ANZ Rewards Black <input type="checkbox"/> ANZ Rewards Travel Adventures <i>Our other Rewards option, ANZ Rewards, is not available under the ANZ Breakfree Package.</i>	<input type="checkbox"/> ANZ Frequent Flyer Platinum <input type="checkbox"/> ANZ Frequent Flyer Black <i>Our other Frequent Flyer option, ANZ Frequent Flyer, is not available under the ANZ Breakfree Package.</i>	<input type="checkbox"/> ANZ Low Rate	<input type="checkbox"/> ANZ Platinum <i>Our other low annual fee option, ANZ First, is not available under the ANZ Breakfree Package.</i>

Remember, the annual account fee is waived on one eligible ANZ credit card while it is held under the ANZ Breakfree Package. You should consider this if you are intending to keep the card as your nominated card under the ANZ Breakfree package.

+ An Annual Rewards Program Services Fee of \$55 (including GST) applies per cardholder for an ANZ Frequent Flyer or ANZ Rewards account. This fee is subject to change.

# You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points with your ANZ Frequent Flyer account. A joining fee may apply. Please call Qantas on 13 11 31 if you are not a member.

If you are applying for a new ANZ Rewards Black or ANZ Frequent Flyer Black account, or are upgrading your existing account to an ANZ Rewards Black or ANZ Frequent Flyer Black account, you may wish to be considered for the equivalent ANZ platinum product if you don't meet the ANZ Rewards Black or ANZ Frequent Flyer Black account's credit and product requirements. Do you consent to being considered for, and if approved, issued the equivalent ANZ platinum account in these circumstances?  Yes  No

*Note: By completing this Breakfree Application form, you acknowledge that your credit card is subject to the ANZ Credit Card Conditions of Use.*

Applicant's Name

Existing Qantas Frequent Flyer membership number<sup>#</sup>

**Existing ANZ Credit Cardholders**

**Option 2** I hold a current ANZ Credit Card account and I nominate this account as my/our Nominated Credit Card Account.

Account Holder

Visa/Mastercard Card Number

**Option 3** I wish to upgrade to the credit card account selected below, with the understanding that the minimum credit limit for an ANZ Low Rate account is \$1000, any ANZ platinum (including ANZ Rewards Travel Adventures) account is \$6000 and an ANZ Rewards Black or ANZ Frequent Flyer Black account is \$15,000.

I would like to apply for a credit limit increase to \$  (only populate field if a credit limit increase is required)

If my limit increase application is not approved (where requested), I nominate my current credit card (at the existing limit) as my eligible credit card.

I confirm that my financial situation has not changed in the last three months and I can continue to afford the repayments on my existing ANZ credit card account.

If you are making a joint application for ANZ Breakfree, you are requesting that your credit card account upgrade and/or credit limit increase application be assessed based on the joint financial situation of all applicants. By choosing to apply for this credit card account upgrade and/or credit limit increase application:

- 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 credit card account upgrade and/or credit limit increase acknowledges that, despite the above arrangement, he/she will remain legally responsible for the credit card account as the sole debtor.

I request you close my existing credit card and transfer the balance and any payment agreement/s to the card selected below and nominate this as my eligible credit card under my Breakfree Package.

I understand that my existing credit card account will be closed 14 days after ANZ receives this application or on activation of my new card, whichever is sooner and I will not receive a final statement on my existing account.

I understand that it is my responsibility to re-direct any existing automatic payments to my new card account.

To assist me in my decision to upgrade my existing ANZ Credit Card, I have read ANZ's information sheet called "Key Facts About Our Credit Cards". I would like to apply to upgrade my existing credit card account (specified below):

Primary Cardholder

Card Number

I want to upgrade to:

ANZ Rewards Cards*	ANZ Frequent Flyer Cards**	Low Rate Cards	Low Annual Fee Cards
<input type="checkbox"/> ANZ Rewards Platinum <input type="checkbox"/> ANZ Rewards Black <input type="checkbox"/> ANZ Rewards Travel Adventures <i>Our other Rewards option, ANZ Rewards, is not available under the ANZ Breakfree Package.</i>	<input type="checkbox"/> ANZ Frequent Flyer Platinum <input type="checkbox"/> ANZ Frequent Flyer Black <i>Our other Frequent Flyer option, ANZ Frequent Flyer, is not available under the ANZ Breakfree Package.</i>	<input type="checkbox"/> ANZ Low Rate	<input type="checkbox"/> ANZ Platinum  <i>Our other low annual fee option, ANZ First, is not available under the ANZ Breakfree Package.</i>

Remember, the annual account fee is waived on one eligible ANZ credit card while it is held under the ANZ Breakfree Package. You should consider this if you are intending to keep the card as your nominated card under the ANZ Breakfree package.

+ An annual Rewards Program Services Fee of \$55 (including GST) applies per cardholder for an ANZ Frequent Flyer or ANZ Rewards account. This fee is subject to change.

# You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points with your ANZ Frequent Flyer account. A joining fee may apply. Please call Qantas on 13 11 31 if you are not a member.

If you are applying for a new ANZ Rewards Black or ANZ Frequent Flyer Black account, or are upgrading your existing account to an ANZ Rewards Black or ANZ Frequent Flyer Black account, you may wish to be considered for the equivalent ANZ platinum product if you don't meet the ANZ Rewards Black or ANZ Frequent Flyer Black account's credit and product requirements. Do you consent to being considered for, and if approved, issued the equivalent ANZ platinum account in these circumstances?  Yes  No

Customers wishing to transfer from an ANZ Visa PAYCARD, ANZ Rewards Visa PAYCARD, or ANZ Everyday Visa Debit account are unable to use option 3 of this form as these accounts are not eligible. A new eligible account can be opened if option 1 is completed.

Any ANZ CreditCover Insurance Policy applicable to your existing card account will apply to your new credit card account.

Note: By completing this Breakfree Application form, you acknowledge that your credit card is subject to the ANZ Credit Card Conditions of Use.

#### Unused Points

Any unused Reward Points must be used within 60 days of the date of closure. Remaining unused Reward Points will be cancelled after that period. Any unused Qantas Points will automatically be credited to your Qantas Frequent Flyer account unless you have not provided ANZ with your Qantas Frequent Flyer number. ANZ must receive your Qantas Frequent Flyer membership number within 60 days after the date of closure, or any Qantas Points in the Points Record as at that date will be cancelled and may not be credited to a Qantas Frequent Flyer program account.

**Additional Cardholders** Only complete if you wish to include an additional cardholder for your Nominated Credit Card Account (any existing additional cardholders will be automatically transferred to your new account).

I have read and understood this application including the Declarations and Terms and Conditions

Signature

Name

Date




Please Note: A Credit Card Key Facts Sheet should have been included with this document. To view, visit [www.anz.com](http://www.anz.com) or contact us on 13 22 73.

#### DECLARATION

My/our signature(s) evidence(s) my/our stated understanding of, and consent to all matters set out in this Application Form:

Signature of Applicant 1

Dated (DD/MM/YYYY)

Signature of Applicant 2

Dated (DD/MM/YYYY)





Signature of Applicant 3

Dated (DD/MM/YYYY)

Signature of Applicant 4

Dated (DD/MM/YYYY)