

ANZ HOME LOAN - BROKER LOAN APPLICATION COVER SHEET



PH: 1800 812 785

APPLICATION NUMBER (Office Use Only)

Number of pages included

Application Type

Please complete entire application in BLOCK letters.

APPROVED ORIGINATOR DETAILS AND AUTHORISATION

AO

SAO

Approved Originator Company/ Firm Name

Title and Name

Preferred Number

Phone Number

Fax Number

☐ VIC/TAS ☐ NSW/ACT ☐ QLD ☐ SA/NT ☐ WA

Authorised Officer/Contact Name

Date Sent

Email Address

APPLICANT SUMMARY

Applicant's Name

Nominated ANZ Branch for Loan Account (if unknown, insert suburb)

BSB: 01 -

Has the customer completed the Customer Identification Procedure at an ANZ Branch? (ANZ cannot settle the loan until this requirement is met)

☐ Yes ☐ No

Finance Clause Expiry Date

Estimated Settlement Date

☐ Lo Doc 60

☐ Lock Rate
The ANZ Lock Rate Fee Payment
Authorisation Form MUST be
completed.

☐ First Home Buyer

☐ Interest in Advance

☐ LMI (please indicate if this application or any linked application involve
Lenders Mortgage Insurance)

☐ COMMERCIAL (please indicate if this application has a linked Commercial
application)

☐ NEW Resident (please indicate if the customer has recently arrived in
Australia and is not yet a citizen or permanent resident)

☐ NON Resident (please indicate if the customer is a foreign national and
resides overseas)

☐ STAFF (please indicate if the customer is an ANZ staff member)

CUSTOMER INSTRUCTIONS

Offset

Does the customer wish to link a current ANZ One (offset) Account?

☐ Yes ☐ No

If Yes, insert Account number (if known)

SUBMISSION DETAILS

Originator Reference ID (LIXI companies only)

ANZ Submission ID

Submission Date

Time

Submission Method

☐ LIXI ☐ ANZ Online Applications

ANZ HOME LOAN - BROKER

BROKER INTERVIEW GUIDE FOR REGULATED LENDING SECURED BY RESIDENTIAL PROPERTY (P1 OF 11)

This form only applies to regulated loans that are secured over residential property. It should only be used where there is an application for a loan secured by residential property and where the purpose is wholly or predominantly for:

- personal, domestic or household purposes; or
- to purchase, renovate or improve residential property for investment purposes or to refinance credit provided for that purpose.

LOAN INTERVIEW DIARY NOTE

Name(s) of customer(s) present

How was the interview conducted?

☐ In-person Interview

Location of interview

Date of interview

☐ Video Conference Interview

Date of interview

Were all applicants present during the interview?
If not, please indicate who was present

☐ Y ☐ N

Do all of the customers appear to clearly understand English?

☐ Y ☐ N

If No to above, have the services of an interpreter been recommended?

☐ Y ☐ N

Do all of the customers clearly benefit from taking out this loan?

☐ Y ☐ N

If No to above question, what enquiries have been made to ascertain the level of benefit to each party to the loan?

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BROKER INTERVIEW GUIDE FOR REGULATED LENDING SECURED BY RESIDENTIAL PROPERTY (P2 OF 11)

This form only applies to regulated loans that are secured over residential property. It should only be used where there is an application for a loan secured by residential property and where the purpose is wholly or predominantly for:

- personal, domestic or household purposes; or
- to purchase, renovate or improve residential property for investment purposes or to refinance credit provided for that purpose.

REQUIREMENTS & OBJECTIVES

1. APPLICANT DECLARED PURPOSE

1.1 Tick the applicable box to confirm the loan purpose type: ☐ Owner Occupier ☐ Residential Investment

Purpose	Amount (\$)
<input type="checkbox"/> Purchase a property	
<input type="checkbox"/> Construction	
<input type="checkbox"/> Renovations	
<input type="checkbox"/> Investment Purposes	
<input type="checkbox"/> Purchase a motor vehicle, boat, trailer etc.	
<input type="checkbox"/> Refinance	
<input type="checkbox"/> Debt consolidation	
<input type="checkbox"/> Other Purpose(s) being: <div></div>	
TOTAL AMOUNT OF CREDIT SOUGHT:	

Please provide any additional details relating to applicant(s) purpose, including their immediate, medium term and long term goals.

1.2 Select the purpose for which the loan proceeds will be used and specify the proposed amount required for each purpose selected (Multiple purposes can be selected.):

If purpose is wholly or predominantly commercial or investment (other than in residential property), this interview guide is not intended to be used.

Where Refinance or Debt Consolidation have been selected in 1.1, ensure the applicant(s) understands that if this increases the term of the loan, this may cause the applicant(s) to pay more interest and mean the applicant(s)'s equity in the property builds up at a slower rate.

☐ *The applicant(s) appeared to understand and wants to proceed.*

Where Debt Consolidation has been selected in 1.1, please complete 1.3 and 1.4.

Otherwise, continue to 1.5.

1.3 If Debt Consolidation was selected in 1.1, will existing credit card limits be reduced or cancelled?

☐ Yes ☐ No

If Yes, please give details below:

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1.4 I have discussed with the applicant(s) that they may end up paying more interest, particularly if the applicant(s) incurs further credit card, personal loan or car loan debt after consolidating existing debts.

☐ The applicant(s) appeared to understand and wants to proceed.

1.5 Term of credit sought: Years / Months

2. REFINANCE & DEBT CONSOLIDATION

This section is to be completed if the applicant(s) is refinancing or consolidating debts with the proceeds of the proposed loan. If the applicant(s) is not refinancing or consolidating debts, continue to the Section 3 - Possible Adverse Changes to Financial Situation.

2.1 Why does the applicant(s) want to refinance the existing loan? (Multiple options can be selected.)

☐ Reduced repayments

Please specify current and anticipated repayments under the existing loan:

☐ Lower interest rate

Please specify current and anticipated interest rates under the existing loan:

☐ Increase total loan amount

☐ Greater flexibility / extra or specific loan features under new loan

Please give details:

☐ Wants to reduce number of lenders / consolidate debts

Please give details:

☐ Dissatisfied with other financial institution

Please give details:

☐ Close to end of current loan term

Please give details:

☐ Other

Please give details:

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3. POSSIBLE ADVERSE CHANGES TO FINANCIAL SITUATION

3.1 Does the applicant(s) plan or anticipate changes (other than retirement - see 3.4) to their future financial circumstances that could ADVERSELY impact their ability to repay the loan?

☐ Yes ☐ No

If Yes, specify to which applicant(s) the changes apply and answer the remaining questions for all applicants together.

☐ Applicant 1 ☐ Applicant 2

3.2 If Yes, what is the nature of the planned or anticipated change?

Select one or more of the relevant options and give details of the expected change or changes in the table below.

	Period of Impact	Financial Impact per month (\$)
<input type="checkbox"/> Extended unpaid leave (e.g. parental leave)		
<input type="checkbox"/> Reduced income		
<input type="checkbox"/> End of contract / loss of employment		
<input type="checkbox"/> Leaving employment		
<input type="checkbox"/> Increased debt repayment(s) for an existing loan		
<input type="checkbox"/> Large expenditure (e.g. wedding/tax bill)		
<input type="checkbox"/> Medical treatment / illness		
<input type="checkbox"/> Other (please give details below)		
<div></div>		

3.3 How do the applicant(s) intend to meet their loan repayments during the planned or anticipated change(s)?

Select one or more of the relevant options and give details of those options in the table below.

Details	
<input type="checkbox"/> Additional income source	
Sale of other assets (please specify)	
<input type="checkbox"/> ANZ held security	
<input type="checkbox"/> Other property	
<input type="checkbox"/> Shares	
Savings	
<input type="checkbox"/> ANZ savings	
<input type="checkbox"/> OFI savings	
<input type="checkbox"/> Co-applicant's income (please give details if not already captured in Financials)	
<input type="checkbox"/> Other (please give details)	
<div></div>	

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3.4 Are all applicant(s) currently retired?

- ☐ Yes – proceed to Section 4
- ☐ No – continue to next question

3.5 At what age is the applicant(s) planning to retire?

Applicant 1

Applicant 2

3.6 Will any applicant(s) reach their planned retirement age within 7 years of the application date?

- ☐ Yes - proceed to question 3.8
- ☐ No - continue to next question

3.7 Is any applicant(s) within 7 years of the statutory retirement age?

- ☐ Yes – continue to next question
- ☐ No – proceed to Section 4

If either applicant plans to retire within 7 years of the application date or is within 7 years of the statutory retirement age, continue to 3.8. Otherwise, continue to Section 4.

3.8 How would the applicant(s) propose to meet their loan repayments? (Multiple options can be selected.)

Please provide all relevant documents to support the customer's plan.	
<input type="checkbox"/> Repayment of loan prior to retirement	
<input type="checkbox"/> Downsizing home	
Sale of Other Assets (please specify) <input type="checkbox"/> ANZ held security <input type="checkbox"/> Other property <input type="checkbox"/> Shares	
<input type="checkbox"/> Recurring income from superannuation	
<input type="checkbox"/> Superannuation lump sum following retirement	
Savings <input type="checkbox"/> ANZ savings <input type="checkbox"/> OFI savings	
<input type="checkbox"/> Income from other investments	
<input type="checkbox"/> Co-applicant's income	
<input type="checkbox"/> Customer planning to work past the statutory retirement age (please detail customer plan)	
<input type="checkbox"/> Other (please give details below)	

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4. LOAN FEATURES

4.1 Loan Features Selection

In order to complete this section, brokers must consider all answers previously given, and in particular, those relating to:

- Loan Purpose (Section 1);
- Refinance & Debt Consolidation (if applicable) (Section 2);
- Possible adverse changes to financial situation (Section 3);

Each feature in the table is to be marked as 'Important', 'Not Important' or 'Don't Want', depending on the broker's discussion with the applicant(s).

'Important' means the feature is a high priority for the applicant(s). 'Not Important' means it is not of high priority to the applicant(s). 'Don't Want' should be selected where the applicant(s) expressed they do not want the feature.

Where a feature is identified as 'Not Important' or 'Don't Want', no further action is required for the purposes of this table.

Where a feature is identified as 'Important', the broker must ascertain from the applicant(s) why that feature is important to them. Please select the appropriate reasons in the 'Reason' column for any feature that is marked 'Important'. In selecting the reasons, the broker should ensure the applicant(s) consider the particular benefit(s) of the feature that is/are important to them (e.g. if fixed rate period is important a reason may be because the applicants want certainty of the repayment amount during the fixed rate period).

Where the feature has been selected for reasons other than for reasons already provided, ensure details of those 'Other' reasons are captured in the same column.

Where a feature is identified as 'Important', confirm the applicant(s) understands each of the risks contained in the 'Features' column by ticking the relevant box alongside that risk.

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Feature	Important	Reason	Not important	Don't Want
RATE TYPE				
Fixed rate	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Rate is fixed for a specified term giving certainty of interest and repayments for that term. <p><i>Ensure each applicant understands each of the following risks:</i></p> <ul style="list-style-type: none"> Rate is fixed at a point in time and applicant(s) will not benefit from subsequent market interest rate reductions during fixed rate period. Rate may change between the time of approval and the time of drawdown if rate guarantee has not been obtained. Limited or no ability to make additional repayments when the interest rate is fixed. May not have the ability to redraw or utilise an offset account to reduce interest. Possibility of expensive break costs if, during the fixed interest rate period, applicant(s): <ul style="list-style-type: none"> - Repay loan in full; - Switch to another product or loan type; - Make additional repayments; - Sell the property; or - Seek further funds. 	<input type="checkbox"/> If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s): AND indicate the preferred duration of the fixed rate period: <ul style="list-style-type: none"> <input type="checkbox"/> 6 months <input type="checkbox"/> 12 months <input type="checkbox"/> 18 months <input type="checkbox"/> 2 years <input type="checkbox"/> 2 years plus 	Where fixed rate is important, why is this? <ul style="list-style-type: none"> <input type="checkbox"/> Avoiding risk of increasing variable interest rate during fixed interest period. <input type="checkbox"/> Make budgeting easier. <input type="checkbox"/> Other. Details for "Other": <div style="border: 1px solid black; height: 100px; width: 100%;"></div>		
Variable rate	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Interest charged and repayments will change to reflect interest rate movements. <p><i>Ensure each applicant understands each of the following risk:</i></p> Interest rate and repayment amount may increase while the loan is on a variable rate.	<input type="checkbox"/> If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):	Where variable rate is important, why is this? <ul style="list-style-type: none"> <input type="checkbox"/> To take advantage of potential future decreases in the interest rate. <input type="checkbox"/> Flexibility with respect to repayment, redraw and/or early repayment of loan. <input type="checkbox"/> Other. Details for "Other": <div style="border: 1px solid black; height: 100px; width: 100%;"></div>		

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BROKER INTERVIEW GUIDE FOR REGULATED LENDING SECURED BY RESIDENTIAL PROPERTY (P8 OF 11)

Feature	Important	Reason	Not important	Don't Want
Fixed and Variable rate	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> The applicant(s) may want a loan split between fixed and variable portions. <p><i>Fixed rate portion</i></p> <ul style="list-style-type: none"> Rate is fixed for a specified term giving certainty of interest and repayments for the fixed rate portion. <p><i>Variable rate portion</i></p> <ul style="list-style-type: none"> Interest charged and repayments will change to reflect interest rate movements for the variable rate portion. <p><i>Ensure each applicant understands each of the following risks associated with fixed and variable splits of the loan:</i></p> <ul style="list-style-type: none"> Applicant(s) will not obtain the full benefit of rate decreases and will still have some exposure to the risk of rate increases. Applicant(s) will generally not be able to change the ratio of the fixed and variable portions. Applicant(s) will be required to make separate repayments for each portion. Fixed rate may change between the time of approval and the time of drawdown if rate guarantee has not been obtained. Limited or no flexibility in relation to the fixed rate portion concerning making additional repayments, redraws and offset accounts during the fixed rate period. Possibility of expensive break costs in relation to the fixed rate portion if during the fixed rate period, the applicant(s): <ul style="list-style-type: none"> - Repay loan in full; - Switch to another product or loan type; - Make additional repayments; - Sell the property; or - Seek further funds. 	<input type="checkbox"/> <i>If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):</i> AND indicate the preferred duration of the fixed rate period: <input type="checkbox"/> 6 months <input type="checkbox"/> 12 months <input type="checkbox"/> 18 months <input type="checkbox"/> 2 years <input type="checkbox"/> 2 years plus	Where fixed and variable rate is important, why is this? <input type="checkbox"/> Limiting risk of increasing variable interest rate to obtain some benefit from potential future decreases in the interest rate. <input type="checkbox"/> Retaining a degree of flexibility in relation to increased repayments, redraws and/or early repayment of part of the loan. <input type="checkbox"/> Make budgeting easier than if the entire loan were variable. <input type="checkbox"/> Other. Details for "Other": <div style="border: 1px solid black; height: 50px; width: 100%;"></div>		
REPAYMENT TYPE				
Principal and Interest	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Repayments cover loan principal and interest so that the loan is paid in full by the end of the loan term. Applicant(s) could pay less interest over the life of the loan as compared with a loan which features a period of interest only repayments. Interest rates on principal and interest repayments are generally lower than interest only. 	<input type="checkbox"/> <i>If feature is marked important, indicate preferred repayment frequency:</i> <input type="checkbox"/> weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly	Where principal and interest is important, why is this? <input type="checkbox"/> Minimise interest paid over life of loan. <input type="checkbox"/> Higher lending limit. <input type="checkbox"/> Lower deposit required. <input type="checkbox"/> Build up equity from the start. <input type="checkbox"/> Other. Details for "Other": <div style="border: 1px solid black; height: 50px; width: 100%;"></div>		

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BROKER INTERVIEW GUIDE FOR REGULATED LENDING SECURED BY RESIDENTIAL PROPERTY (P9 OF 11)

Feature	Important	Reason	Not important	Don't Want
Interest Only	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Allows smaller payments during the interest only period enabling: <ul style="list-style-type: none"> Higher cash on hand for other purposes. Flexibility to manage cash flow. Smaller initial payments on investment home loans may serve a tax purpose. <p>Ensure each applicant understands each of the following risks:</p> <ul style="list-style-type: none"> Higher interest rates may apply to interest only loans. Interest only payments will not reduce the loan principal. Not repaying loan principal will result in the applicant paying more interest over the loan term. After the end of the interest only period, principal and interest repayments will be required and these will be higher than they would have been if the loan had principal and interest repayments throughout the loan term. The amount of equity that is built-up in the property securing the loan will be less with an interest only loan. 	<p><input type="checkbox"/> If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):</p> <p>AND</p> <p>indicate the preferred duration of the interest only period:</p> <p><input type="checkbox"/> up to 1 year <input type="checkbox"/> 1 to 3 years <input type="checkbox"/> 3 to 5 years <input type="checkbox"/> 5 years plus</p> <p>AND</p> <p>indicate why the proposed length of the interest only term is appropriate to the customers needs:</p> <div style="border: 1px solid black; height: 60px; width: 100%;"></div> <p>AND</p> <p>indicate preferred payment frequency:</p> <p><input type="checkbox"/> weekly <input type="checkbox"/> fortnightly <input type="checkbox"/> monthly</p>	<p>Where interest only is important, why is this?</p> <p><input type="checkbox"/> Accommodate temporary reduction in income (e.g. parental leave, changing circumstances).</p> <p><input type="checkbox"/> Accommodate anticipated non-recurring expense item (e.g. education, renovation/construction, furniture).</p> <p><input type="checkbox"/> Variable and unpredictable income.</p> <p><input type="checkbox"/> Recommendation provided by an independent financial advisor / accountant.</p> <p><input type="checkbox"/> Taxation or accounting reasons (based on financial or tax advice), including:</p> <ul style="list-style-type: none"> Release funds for investment purposes (e.g. shares, investment property, super contributions). Priority is paying off non-deductable debts (this loan is for investment purposes); and Plan to convert to an investment property in future. <p><input type="checkbox"/> Other.</p> <p>Details for "Other":</p> <div style="border: 1px solid black; height: 50px; width: 100%;"></div>		
Interest in Advance	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Allows the applicant(s) to make lump sum interest only payments in advance. May serve a tax purpose. May be discounts on interest rate. <p>Ensure each applicant understands all of the following risks:</p> <ul style="list-style-type: none"> Rate must be fixed and all the risks set out above in relation to 'Fixed Interest' rate are applicable. Please explain each of these risks to the applicant(s). Explain any different risks applicable to specific lender products (e.g. limitations on refunds for interest paid in advance). 	<p><input type="checkbox"/> If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):</p>	<p>Where interest in advance is important, why is this?</p> <p><input type="checkbox"/> For tax purposes (based on financial or tax advice).</p> <p><input type="checkbox"/> Discounts on interest rate.</p> <p><input type="checkbox"/> To assist with cash flow and budgeting.</p> <p><input type="checkbox"/> Other.</p> <p>Details for "Other":</p> <div style="border: 1px solid black; height: 50px; width: 100%;"></div>		

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BROKER INTERVIEW GUIDE FOR REGULATED LENDING SECURED BY RESIDENTIAL PROPERTY (P10 OF 11)

Feature	Important	Reason	Not important	Don't Want
Line of Credit	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Flexibility of revolving line of credit allows applicant(s) to draw to an approved limit from time to time with only an obligation to pay monthly interest and otherwise flexibility of repayment amounts. <p>Ensure each applicant understands each of the following risks:</p> <ul style="list-style-type: none"> Higher interest rates may apply to a line of credit as compared to a principal and interest loan. Not paying off principal may result in more interest being paid over the loan term. Usually no formal repayment structure exists to the facility and so financial discipline is required to repay the loan. If lender has discretion to reduce or cancel the limit, applicant(s) may be required to pay off the amount owing at any time and would need a plan for doing so. 	<input type="checkbox"/> <i>If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):</i> <input type="checkbox"/> <i>If feature is marked as 'Important' and section 3.5 above (dealing with retirement) has not been completed, what is the applicant's plan for paying off line of credit at the end of or during the term?</i> <input type="checkbox"/> Repayment of loan prior to end of term. <input type="checkbox"/> Downsizing. <input type="checkbox"/> Sale of assets. <input type="checkbox"/> Savings. <input type="checkbox"/> Income from other investments. <input type="checkbox"/> Co-applicant's income. <input type="checkbox"/> Other. <div></div>	Why is flexibility of drawdown and repayments important? <input type="checkbox"/> Assists with investment purchases and tax planning (based on financial or tax advice). <input type="checkbox"/> Anticipated variable cash flows. <input type="checkbox"/> Allows access to funds at any time. <input type="checkbox"/> Flexibility to manage repayments. <input type="checkbox"/> No need to apply for further lending in future. <input type="checkbox"/> Ongoing need for funds – planning to make a few purchases over a period of time. <input type="checkbox"/> Other. Details for "Other": <div></div>	<input type="checkbox"/>	<input type="checkbox"/>
PRODUCT TYPE				
Offset Account	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Allows applicant(s) to link a savings account in their name to a loan account to reduce amount of interest payable under loan. Will only be of benefit where the applicant expects to have sufficient funds in the offset account so that the interest savings on the loan will exceed the additional costs related to the offset account. <p>Ensure each applicant understands each of the following risks:</p> <ul style="list-style-type: none"> Feature may not be available when the loan is on a fixed rate. May only be a partial interest rate offset. Fees may apply. <p>Explain any different risks applicable to specific lender products, including a higher interest rate on the loan.</p>	<input type="checkbox"/> <i>If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):</i>	Where having an offset account is important, why is this? <input type="checkbox"/> Allows paying off loan sooner. <input type="checkbox"/> Allows access to funds. <input type="checkbox"/> For tax purposes (based on financial or tax advice). <input type="checkbox"/> Other. Details for "Other": <div></div>	<input type="checkbox"/>	<input type="checkbox"/>
Redraw	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Allows applicant(s) to access extra repayments that they made additional to their required minimum repayments. <p>Ensure each applicant understands each of the following risks:</p> <ul style="list-style-type: none"> Lender may charge fees for each redraw. Each redraw may be subject to the lender's discretion. 	<input type="checkbox"/> <i>If feature is marked 'Important', confirm that each of the risks listed in 'Features' have been explained to the applicant(s):</i>	Where having a redraw feature is important, why is this? <input type="checkbox"/> Flexibility to access prepaid funds if needed. <input type="checkbox"/> Other. Details for "Other": <div></div>	<input type="checkbox"/>	<input type="checkbox"/>

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4.2 Conflicts between loan features

4.2.1 Are there any conflicts between any of the loan features marked 'Important' in 4.1?

☐ Yes ☐ No

4.2.2 Explain the conflicts to the applicant(s) and ask them to consider the priority of the loan features they identify as 'Important' so that the conflict can be resolved. Once this is done, set out those priorities and reasons for those priorities below.

4.3 Other

4.3.1 Lender Preference

Does the applicant have a preferred lender or lenders (e.g. one with branch access)?

☐ Yes ☐ No

If Yes, specify the lender or lenders and the reason(s) for the preference.

4.3.2 Do the applicant(s) have any other requirements and objectives not already stated which may affect whether the loan, for which they propose to apply, is suitable, including whether there are any particular personal circumstances of the applicant(s) not documented in any previous responses in this interview guide that are relevant to the loan features that have been identified as 'Important'?

4.4 Product Selection

Product selection needs to take place having regard to the outcome of the requirements and objectives' enquiries set out above. The broker must give a concise narrative summary of the applicant(s)'s requirements and objectives and why the particular type of loan product was chosen to meet those requirements and objectives. If Section 4.2.2 has been answered, you do not need to repeat that answer in your response to this question. In your answer to this question you should simply refer to that section and, to the extent it is required, add any further narrative that is necessary to answer this question.

5.0 Further investment in shares or managed funds

Is loan for investment in shares or managed funds? ☐ Yes ☐ No

If Yes, will the shares or managed funds purchased be used as a security for a margin loan? ☐ Yes ☐ No

If Yes:

- Recommend customer seeks independent advice from a Financial Advisor
- Ensure margin loan liability and repayments are included in the Statement of Financial Position.

2.1 ANZ HOME LOAN APPLICATION

PERSONAL AND EMPLOYMENT DETAILS (P1 OF 2)

PERSONAL DETAILS PRIMARY APPLICANT

☐ Applicant ☐ Director/ Partner ☐ Guarantor ☐ Trustee

Title Surname

First name Middle name

(Please note: this name appears on the Letter of Offer)

Date of birth Gender ☐ M ☐ F Permanent Australian ☐ Y ☐ N

Drivers licence number State

Current housing situation

☐ Boarding ☐ Own home ☐ Renting ☐ With parents ☐ Caravan
☐ Other:

Marital Status ☐ Single ☐ Married or De facto

Name of spouse

No. of dependants Age (in years) of dependant children

Home Phone Number Business Phone Number

Mobile Phone Number Fax Number

ADDRESS DETAILS (MINIMUM 2 YEAR HISTORY)

Current Address: Street (No. & Name)

Suburb State

Postcode Country

Time at current address ☐ Years ☐ Months

(If less than 2 years, previous address must also be included)

Previous Address Details

Street (No. & Name)

Suburb State

Postcode Country

MAILING ADDRESS DETAILS (IF DIFFERENT)

Street (No. & Name)

Suburb State

Postcode Country

PERSONAL DETAILS CO-APPLICANT

☐ Applicant ☐ Director/ Partner ☐ Guarantor ☐ Trustee

Title Surname

First name Middle name

(Please note: this name appears on the Letter of Offer)

Date of birth Gender ☐ M ☐ F Permanent Australian ☐ Y ☐ N

Drivers licence number State

Current housing situation

☐ Boarding ☐ Own home ☐ Renting ☐ With parents ☐ Caravan
☐ Other:

Marital Status ☐ Single ☐ Married or De facto

Name of spouse

No. of dependants Age (in years) of dependant children

Home Phone Number Business Phone Number

Mobile Phone Number Fax Number

ADDRESS DETAILS (MINIMUM 2 YEAR HISTORY)

Current Address: Street (No. & Name)

Suburb State

Postcode Country

Time at current address ☐ Years ☐ Months

(If less than 2 years, previous address must also be included)

Previous Address Details

Street (No. & Name)

Suburb State

Postcode Country

MAILING ADDRESS DETAILS (IF DIFFERENT)

Street (No. & Name)

Suburb State

Postcode Country

2.1 ANZ HOME LOAN APPLICATION
PERSONAL AND EMPLOYMENT DETAILS (P2 OF 2)

EMPLOYMENT DETAILS (MINIMUM 2 YEAR HISTORY)

Employment type
[] Full Time [] Part Time [] Casual
[] Self Employed [] Not Employed

Occupation

Currently under a probationary period [] Yes [] No
Length of probationary period
Current Employer's Name
ABN
Street (No. & Name)
Suburb State
Postcode Country
Phone Number

Time at current employer [] Years [] Months
(If less than 2 years, previous employer must also be included)
Previous Employer
Occupation

Time at current employer [] Years [] Months

EMPLOYMENT DETAILS (MINIMUM 2 YEAR HISTORY)

Employment type
[] Full Time [] Part Time [] Casual
[] Self Employed [] Not Employed

Occupation

Currently under a probationary period [] Yes [] No
Length of probationary period
Current Employer's Name
ABN
Street (No. & Name)
Suburb State
Postcode Country
Phone Number

Time at current employer [] Years [] Months
(If less than 2 years, previous employer must also be included)
Previous Employer
Occupation

Time at current employer [] Years [] Months

2.2 ANZ HOME LOAN APPLICATION SECURITY DETAILS

PLEASE PHOTOCOPY FOR ADDITIONAL SECURITIES

SECURITY DETAILS – ONE

Security type

☐ Registered Mortgage

☐ 2nd Mortgage

☐ Guarantee

☐ Other

Security given by

Current Address: Street (No. & Name)

Suburb

State

Postcode

Country

Property Purchase ☐ Y ☐ N On Market Transaction ☐ Y ☐ N

Off the Plan ☐ Y ☐ N

Property Status

☐ Established ☐ New ☐ To be Built ☐ Vacant Land

Property Tenure

☐ Freehold ☐ Leasehold ☐ Other ☐ Owner ☐ Investment

Property Use

☐ Owner ☐ Investment

Property Zoning

☐ Commercial ☐ Industrial ☐ Residential ☐ Rural
☐ Rural Life ☐ Rural Residential ☐ Other

Property Type

Title Type

☐ Torrens ☐ Old Law

Title Details

Security Value

\$

Guarantee Amount

\$

Contract of Sale Held ☐ Y ☐ N

Contract of Sale Date

Construction Loan ☐ Y ☐ N

SOLICITOR DETAILS

Name

Company

Phone Number

Fax Number

SECURITY DETAILS – TWO

Security type

☐ Registered Mortgage

☐ 2nd Mortgage

☐ Guarantee

☐ Other

Security given by

Current Address: Street (No. & Name)

Suburb

State

Postcode

Country

Property Purchase ☐ Y ☐ N On Market Transaction ☐ Y ☐ N

Off the Plan ☐ Y ☐ N

Property Status

☐ Established ☐ New ☐ To be Built ☐ Vacant Land

Property Tenure

☐ Freehold ☐ Leasehold ☐ Other

Property Use

☐ Owner ☐ Investment

Property Zoning

☐ Commercial ☐ Industrial ☐ Residential ☐ Rural
☐ Rural Life ☐ Rural Residential ☐ Other

Property Type

Title Type

☐ Torrens ☐ Old Law

Title Details

Security Value

\$

Guarantee Amount

\$

Contract of Sale Held ☐ Y ☐ N

Contract of Sale Date

Construction Loan ☐ Y ☐ N

Address

Suburb

State

Postcode

Country

2.4 ANZ HOME LOAN APPLICATION
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 (sections 1A,1B and 1C are optional if changing nominated accounts)

OR

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

1A. NOMINATED LOAN ACCOUNT(S)

List all eligible ANZ Home and Residential Investment Loans held by the applicants (either individually or jointly), to be linked to the Package by this request.

Account Holder(s)	Account Number(s)	Current Loan Balance(s)
Total ANZ Mortgage Lending		

1B. TRANSACTION ACCOUNT(S)

NOMINATED PRIMARY TRANSACTION ACCOUNT (PLEASE SELECT ONE)

Note: The Annual package fee will be charged to your primary transaction account once your loan is drawn. Transaction account(s) 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?

☐ Y ☐ N

- 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.

2.4 ANZ HOME LOAN APPLICATION BREAKFREE PACKAGE (P2 OF 3)

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*	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

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[#]

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 \$ and understand that if my credit limit increase application is not approved then ANZ will link my existing card (at the existing limit) account to my Breakfree package. (N.B. Only complete if a credit limit increase is required)

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:

2.4 ANZ HOME LOAN APPLICATION
BREAKFREE PACKAGE (P3 OF 3)

- 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 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.

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):

Account Holder

Visa/Mastercard Card Number

I want to upgrade to:

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

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.

By selecting Option 3:

- You request ANZ to close your nominated existing card account, open the nominated new card account and nominate your new card account as your eligible card account under the Breakfree Package.
- You request ANZ to transfer the balance and any payment agreement/s to the new card selected as the eligible credit card under the Breakfree Package
- You understand your existing card account will be closed within 14 days after ANZ's receipt of this application, or on activation of your new card(s), whichever is sooner. You will not receive a final statement on your existing account.
- Your new card(s) will have a new number and it is your responsibility to re-direct any automatic payments from your existing card account to your new card account

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.

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 or contact us on 13 22 73.

2.5 ANZ HOME LOAN APPLICATION

PERSONAL STATEMENT OF FINANCIAL POSITION

ALL AREAS MUST BE COMPLETED BY CUSTOMER / PLEASE PHOTOCOPY FOR ADDITIONAL APPLICANTS

NAME(S)

DATE

ASSETS

	Present value
ANZ account(s) Total	\$ <input type="text"/>
Other financial institution account(s) Total	\$ <input type="text"/>
Other Cash Assets (Bonds)	\$ <input type="text"/>
Shares	\$ <input type="text"/>
Property Assets (list Address & Value)	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

Total Property Assets	\$ <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	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	Total
	\$ <input type="text"/>
Total assets (1)	\$ <input type="text"/>

INCOME (AVERAGE MONTHLY)

	Gross (p.a.)	Net (p.m.)
Base salary	\$ <input type="text"/>	\$ <input type="text"/>
Income earner 1	\$ <input type="text"/>	\$ <input type="text"/>
Income earner 2	\$ <input type="text"/>	\$ <input type="text"/>

Other income

Regular overtime	\$ <input type="text"/>
Government benefits/ pension	\$ <input type="text"/>
Part-time/ casual employment	\$ <input type="text"/>
Dividends/ Interest	\$ <input type="text"/>
Bonus	\$ <input type="text"/>
Commission	\$ <input type="text"/>

	Gross (p.m.)
Rent received* <input type="text"/> x75%*	\$ <input type="text"/>

*do not show rental property expenses as separate expense items

Other – please specify

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total net monthly income (3)	\$ <input type="text"/>

LIABILITIES

Limit(s)	Current outstanding	
ANZ Home Loan	\$ <input type="text"/>	Non-continuing liability
ANZ Investment Loan	\$ <input type="text"/>	
ANZ Overdraft <input type="text"/>	\$ <input type="text"/>	
ANZ Personal Loan	\$ <input type="text"/>	
OFI Home Loan	\$ <input type="text"/>	
OFI Investment Loan	\$ <input type="text"/>	Non-continuing liability
OFI Overdraft <input type="text"/>	\$ <input type="text"/>	
OFI Personal Loan	\$ <input type="text"/>	
Credit / Store Cards <input type="text"/>	\$ <input type="text"/>	

Other liabilities

	Due	
Outstanding taxation <input type="text"/>	\$ <input type="text"/>	Non-continuing liability
Other – please specify <input type="text"/>	\$ <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>	
Total liabilities (2)	\$ <input type="text"/>	
Total assets (1)	\$ <input type="text"/>	
Less Total liabilities (2)	\$ <input type="text"/>	
Net assets (=1–2)	\$ <input type="text"/>	

SEPARATE STATEMENT OF FINANCIAL POSITION TO BE COMPLETED BY EACH APPLICANT UNLESS MARRIED OR DE FACTO

2.5 ANZ HOME LOAN APPLICATION

PERSONAL STATEMENT OF FINANCIAL POSITION

EXPENDITURE (AVERAGE MONTHLY)

Credit commitments

Loan Repayments for this facility \$

Loan Repayment for other ANZ loans/ HPs \$

Loan repayment for OFI loans/HPs \$

Credit/store cards \$

Total Credit Commitments (A) \$

Living Expenses

Childcare \$

Childcare including nannies.

Clothing & Personal Care \$

Clothing, footwear, cosmetics, personal care.

Education \$

Public and private education fees and associated costs including books and uniforms, etc.

Groceries \$

Typical supermarket shop for groceries including food and toiletries.

Medical & Health \$

Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance).

Insurance \$

All insurance including health, home and contents, motor vehicle, life and income protection.

Owner Occupied Property Related Costs \$

Housing and property expenses including rates, utilities, taxes, levies, body corporate and strata fees, repairs and maintenance and other household items.

Recreation & Entertainment \$

Recreation and entertainment including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays

Telephone, Internet, Pay TV & Media Streaming Subscriptions \$

Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify)

Transport \$

Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance).

Total Living Expense (B) \$

Other Commitments

Child Maintenance \$

Other \$

Unique items not covered in above categories (must be explained further).

Total Other Commitments (C) \$

Rent/Board (D) \$

Total net monthly expenditure (=A+B+C+D) \$

Total net monthly income (3) \$

less Total monthly expenditure (4) \$

Uncommitted monthly income (=3-4) \$

Please provide further commentary on customer declared expenses

2.6 ANZ HOME LOAN APPLICATION GUARANTOR'S ASSESSMENT CHECKLIST (P1 OF 3)

The Guarantor Checklist must be fully completed and submitted with the appropriate Loan Application.
A separate Guarantor's Checklist is required for each Guarantor.

Date of Interview	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ANZ Approved Originator	<input type="text"/>				
Guarantor's Full Name	<input type="text"/>				
Customer's Full Name	<input type="text"/>				
Provide details of Guarantor's photo ID:					
Driver's License Number	<input type="text"/>				
or					
Passport Number	<input type="text"/>				
Loan Facility/ies to be Guaranteed	<input type="text"/>				
Guarantor's Occupation	<input type="text"/>				
Application Number (if known)	<input type="text"/>				
State of Issue	<input type="text"/>		Date of Birth	<input type="text"/>	<input type="text"/>
Country of Issue	<input type="text"/>		Date of Birth	<input type="text"/>	<input type="text"/>

SECTION 1: INTERVIEW

Confirm

<p>1. The interview is being conducted face to face</p> <p>All attempts should be made for this interview to be conducted face to face with the intending Guarantor, to ensure that they are not under the influence of the Borrower to provide the Guarantee.</p> <p>For <u>wealthy and sophisticated</u> Guarantors, in exceptional circumstances, (for example, due to proximity of the customer from ANZ representation), consideration may be given to conducting the interview over the phone. The submitting point will be required to:</p> <ul style="list-style-type: none"> • justify the circumstances preventing a face to face interview • confirm that they have positively identified the intending Guarantor • confirm that the Guarantor meets the definition of being wealthy and sophisticated • confirm they have no reason to suspect that the Guarantor is under the influence of the Borrower • confirm that the Guarantor can understand English. 	<input type="checkbox"/>
<p>2. Please confirm the Guarantor is the only person present at the interview other than yourself. No Borrowers or Co-Guarantors can be present</p>	<input type="checkbox"/>
<p>3. Please advise the Guarantor that it is strongly recommended that they seek independent legal and/or financial advice before entering into the Guarantee.</p>	<input type="checkbox"/>

SECTION 2: GUARANTOR'S OPINION

<p>1. (Ask the Guarantor) Are you under any pressure to give this Guarantee (e.g. are you afraid someone will do something, or refuse to do something, if you do not sign this Guarantee)?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
--	--

If the answer is **YES**, then the Guarantee cannot be taken. Terminate the interview and the Guarantee **CANNOT** be taken.

SECTION 3: GUARANTOR'S ELIGIBILITY

<p>1. Is there any reason to suspect the Guarantor is:</p> <ul style="list-style-type: none"> • under pressure to give this Guarantee? • subject to any misrepresentation as to why the Guarantee is needed? • subject to any unreasonable or unfair conduct by anyone involved in this transaction? • having difficulty understanding their obligations as Guarantor (eg. under the influence of alcohol, impaired mental capacity, poor English etc.)? 	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>2. Is the Guarantee to be executed under power of attorney on behalf of an individual?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>3. Is the Guarantor a minor (less than 18 years old)?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No

If the answer to any question in Section 3 above is **YES**, the Guarantee **CANNOT** be taken.

2.6 ANZ HOME LOAN APPLICATION

GUARANTOR'S ASSESSMENT CHECKLIST (P2 OF 3)

SECTION 4: TYPE OF GUARANTEE (Tick relevant box and complete required sections)

- ☐ Security Guarantee (complete section 5,7,8 & if required 9)
- ☐ Servicing Guarantee (complete section 6,7,8 & if required 9)
- ☐ Security and Servicing Guarantee (complete all sections)

SECTION 5: SECURITY GUARANTEE

1. (Ask the Guarantor) Do you understand that should the Borrower be unable to meet the commitments of the loan or fails to meet those commitments for any reason, you may be required to pay the guaranteed amount?

☐ Yes ☐ No

If **NO**, Guarantee cannot be taken.

- Is the Guarantor in a spousal/de facto relationship with the Borrower and a joint statement of position has been obtained?
If **YES**, skip questions 2 & 3 below.
If **NO**, answer questions 2 & 3 below.

☐ Yes ☐ No

2. (Ask the Guarantor) If you were required to repay the guaranteed amount, would you need to sell the family home, to meet this commitment.

☐ Yes ☐ No

If **YES**, Guarantee cannot be taken.

3. (Ask the Guarantor) if you had to loan money to repay the guaranteed amount would you be in a position to meet the loan repayments from your income in addition to your reasonable living expenses?

☐ Yes ☐ No

If **NO**, Guarantee cannot be taken.

SECTION 6: SERVICING GUARANTEE

1. Have you confirmed that the Guarantor is in a spousal/de facto relationship with the Borrower OR
Have you confirmed that the Guarantor is a parent/step parent of the Borrower, and is wealthy and sophisticated

☐ Yes ☐ No

2. (Ask the Guarantor) Do you understand that throughout the term of the proposed loan you are expected to make repayments for the Borrower, and are you willing to do this.

☐ Yes ☐ No

3. (Ask the Guarantor) Do you understand that the Borrower is relying on payments from you to meet repayments for the proposed loan, and that the Borrower's other independent income will not be sufficient to service the loan repayments?

☐ Yes ☐ No

4. (If the Guarantor is a parent/step parent) have you confirmed that by making funds available to the Borrower to meet loan repayments there is some benefit for the Guarantor or the family (i.e., enabling the Borrower to leave the family home and/or assisting in making the Borrower more financially independent, etc...).

☐ Yes ☐ No

If the answer to any question in section 6 is **NO**, the Guarantee cannot be taken.

SECTION 7: GUARANTOR UNDERSTANDING

Describe the relationship of the Guarantor to the Borrower:

1. Does anything about the nature of the relationship between the Guarantor and the Borrower give you reason to believe that the Guarantor may be under the Borrower's influence to provide the Guarantee?

☐ Yes ☐ No

If **YES**, then the Guarantor must obtain independent legal **OR** financial advice (refer section 8).

2. Do you know what a Guarantee is and do you understand what your obligations will be as a Guarantor?

☐ Yes ☐ No

2.6 ANZ HOME LOAN APPLICATION

GUARANTOR'S ASSESSMENT CHECKLIST (P3 OF 3)

3. Is there any reason to suspect that the Guarantor will not understand the effect of the Guarantee because of language difficulties / literacy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. (If the interview is conducted face to face ask the Guarantor) Can you read (out loud) the following sentence back to me. "I can read and speak English and understand what the Bank is asking of me".	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>If the Guarantor's response to question 2 in section 7 is NO, or if there is any indication that the Guarantor does not understand that they are obliged to repay the loan if the Borrower cannot, then the Guarantor must seek independent legal or financial advice.</p> <p>If the answer to question 3 in section 7 is YES, or if the Guarantor cannot read the paragraph at question 4 in section 7, then it is mandatory that the Guarantor obtains independent advice, from a legal or financial professional who speaks the Guarantor's language and the signing of the Guarantee is witnessed by the person providing the advice.</p>	

SECTION 8: COMPLETE ONLY IF INDEPENDENT ADVICE IS REQUIRED.

If independent advice is required, please nominate type of advice.	<input type="checkbox"/> Legal Advice <input type="checkbox"/> Financial Advice
--	--

SECTION 9: (COMPLETE ONCE THE GUARANTOR HAS COMPLETED THE INTERVIEW)

Confirm

<p>A. Complete a Statement of Financial Position (SP) for the Guarantor (if a 'Servicing Guarantee' or a 'Servicing & Security Guarantee' only)</p> <p>Note: If a spousal /de facto relationship exists between the Borrower and Guarantor, an individual SP for the Borrower and/or a joint SP for the Borrower and Guarantor can be taken, subject to confirmation of paragraph B below.</p> <p>Note, for Spousal Guarantees only: Where a joint SP is taken for a Borrower and Guarantor that are in a spousal relationship, agreement has been obtained from both the Borrower and the Guarantor to the completion of the joint SP and each party has consented to the disclosure of his/her financial information to the other party.</p>	<input type="checkbox"/>
<p>B. Verify the Guarantor's income as per ANZ policy for Borrowers (if a 'Servicing Guarantee' or a 'Servicing & Security Guarantee' only)</p>	<input type="checkbox"/>
<p>C. Obtain the Guarantor's signed Declaration (Applicant and Guarantor Declaration).</p>	<input type="checkbox"/>
<p>D. Advise the Guarantor that this information will now be used by ANZ as part of the final assessment of the loan application.</p>	<input type="checkbox"/>
<p>E. Advise the Guarantor that if this assessment by ANZ is successful, they will receive their Guarantee documents shortly.</p>	<input type="checkbox"/>
<p>F. Advise the Guarantor that if they wish to withdraw from this transaction before the funds are drawn, then they need to advise ANZ as soon as possible.</p>	<input type="checkbox"/>
<p>G. Advise the Guarantor that they must complete the applicable Customer Identification Process (CIP) at an ANZ Branch, if they have not done so already (ANZ cannot settle the loan until this requirement is met).</p>	<input type="checkbox"/>

ADDITIONAL COMMENTS

[illegible]

2.6 ANZ HOME LOAN APPLICATION
GUARANTOR SELF DECLARATION



FOR FAMILY GUARANTEES ONLY: GUARANTOR SELF DECLARATION NOT REQUIRED FOR SPOUSAL GUARANTEES OR WHERE THE BORROWER AND GUARANTOR HAVE SHARED OWNERSHIP OF THE PROPERTY

GUARANTOR SELF DECLARATION

I declare my relationship with the borrower
named is .

I understand that by providing a guarantee I may have to pay amounts owed by the borrower/s to ANZ.

I have told the ANZ representative or the broker that I will have sufficient income/financial resources to meet my obligations under the guarantee if called upon, but am aware that if I cannot pay these amounts this may result in the forced sale of property that I own.

I understand that providing a guarantee may impact my ability to borrow in the future.

I will be provided with documentation, including final details of the proposed lending, to consider before deciding whether to provide this guarantee.
I understand that there are risks involved in providing a guarantee and ANZ recommends that I obtain independent legal and financial advice.

Signed

Date

2.7 ANZ HOME LOAN APPLICATION
BUSINESS ENTITY APPLICATION FORM

COMPANY DETAILS

Company Name
Company Type
Business Type
ACN/ABN
Business Phone
Business Fax
Trading Address
Brief description of business
Year commenced trading

Has business diversified?
Number of legal entities in group
Number of legal entities with ANZ
Period of time with your current bank?
Bank
Branch

Who are the shareholders/ beneficiaries?

Name	Owned	Position
1.	%	
2.	%	
3.	%	
4.	%	
5.	%	

Does your business currently:
Operate as a franchise?
Import/ export?
Invest in property?

If Yes or Intend to, please give details

FINANCIAL PERFORMANCE SUMMARY

Business trading results (last 2 years)

Year ended		
Turnover	\$	\$
Other income	\$	\$
Depreciation	\$	\$
Interest/ Lease	\$	\$
Tax expense	\$	\$
Net profit after tax	\$	\$

Does your business do more than 25% of its business with one customer or supplier? Please give details.
Does your business have any taxation outstanding? Please give details.
Is the principal place of business subject to lease agreement? Please give details.

Other Loan details (if insufficient space, please attach additional notes)
Are other new ANZ business loans/ limits required? (include loans to be refinanced by ANZ)
Loan/ Limit purpose (working capital, investment, expansion, other)

Loan Term months and/ or years	Loan/ Limit amount requested
\$	\$
\$	\$
\$	\$
Total other new ANZ Business loans/ limits required	\$

Is 100% funding required for Term Loans? Please give details.

Existing Non-ANZ business loan/ limit details (exclude loans to be refinanced by ANZ, but include all other existing non-ANZ business loan/ limits)

Loan/ Limit purpose	Rate	Fixed Rate?	Remaining Term	Finance provider	Loan/ limit amount
1.	%	No / Yes			\$
2.	%	No / Yes			\$
3.	%	No / Yes			\$

Please summarise any non-ANZ personal consumer loans/ limits held by proprietors/ directors/ guarantors (exclude credit cards)

Borrower(s) Name(s)	Loan Type	Rate	Fixed Rate?	Remaining Term	Finance provider	Loan/ limit amount
1.		%	No / Yes			\$
2.		%	No / Yes			\$
3.		%	No / Yes			\$

2.8 ANZ HOME LOAN APPLICATION LOCK RATE REQUEST AND FEE PAYMENT AUTHORISATION

COMPLETED AND SIGNED AUTHORITY FORM TO BE SUBMITTED WITH A LOCK RATE LOAN APPLICATION.

APPLICATION DETAILS (PLEASE COMPLETE ALL FIELDS BELOW)

Applicant Name/s

Application Number (if available)

Broker Name

AO/SAO

Fixed term: ☐ 1 Year ☐ 2 Years ☐ 3 Years
☐ 4 Years ☐ 5 Years

Loan Amount \$(excluding any LMI premium amounts)
(maximum amount \$1M)

Lock Rate fee (\$)

750.00

*** ONE FORM PER FIXED RATE LOAN PRODUCT ***

LOCK RATE FEE PAYMENT

I/We authorise ANZ to debit the Lock Rate fee stipulated above from the credit card or ANZ transaction account nominated below.

- Notes:
- Payment of the Lock Rate Fee by credit card may incur additional charges;
 - If there are insufficient funds available in the nominated ANZ transaction account, fees and charges may apply. If your credit card transaction is unsuccessful, your application for Lock Rate will not be processed by ANZ.

CREDIT CARD (ACCOUNT HOLDER TO SIGN)

☐ Visa ☐ Mastercard

Card number

Expiry Date

Full Cardholder Name

Cardholder Signature

ANZ TRANSACTION ACCOUNT

☐ ANZ Access Advantage ☐ ANZ One ☐ ANZ Equity Manager

Account BSB

Account Number

Account Name/s

Account Holder/s Signature:
(To be signed by all account holders)

Account Holder/s Signature:
(To be signed by all account holders)

2.9 ANZ HOME LOAN APPLICATION INDIVIDUAL SELF-CERTIFICATION

Please complete the following section if you are opening i) a Breakfree package with a new Credit Card; and/or ii) an Equity Manager Account.

Tax regulations require ANZ and its Controlled Entities ("ANZ") to collect a Self-Certification that includes your tax residence(s). ANZ may be required to provide your information to relevant tax authorities (including where you do not provide a valid Self-Certification).

Automatic Exchange of Information may include the Foreign Account Tax Compliance Act (FATCA), and the Common Reporting Standard (CRS).

Before you begin:

- (a) **Complete this Self-Certification:** If you are an Individual Account Holder, Sole Trader or Sole Proprietor. For joint or multiple Account Holders each Individual Account Holder must complete a separate Self-Certification.
- (b) **Refer** to the Australian specific terms/information at www.anz.com/aeoi
- (c) **Obtain** tax/legal/other professional advice (if required) before you complete this Self-Certification and sign Section 3

SECTION 1: ACCOUNT HOLDER DETAILS

1.1 Full Name

First or Given Name(s)

Surname

1.2 Residence Address (Do not provide a PO Box or in-care-of Address)

Address Line 1

Province/State/County

Address Line 2

Postal Code/Zip Code

City/Town

Country

1.3 Date of Birth

(DD/MM/YYYY)

SECTION 2: ACCOUNT HOLDER TAX RESIDENCE(S)

(Please note, US Citizens are considered to be Tax Residents of the US).

2.1 I confirm:

- ☐ 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")
<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"/>

Reason codes:

A – TIN Not Issued (The Country does not issue TINs)

C – TIN Applied For (I have applied for a TIN and will inform you upon receipt)

B – TIN Not Required (The Country does not require collection of a TIN)

Z - TIN Unobtainable (I am unable to obtain a TIN) Please provide explanation.

SECTION 3: DECLARATIONS AND SIGNATURE

I certify that:

- 1. I am the Account Holder and/or authorised to sign/disclose for the Account Holder.
- 2. I have consulted an independent advisor where necessary and acknowledge that ANZ has not provided any advice.
- 3. I will notify ANZ of changes to any information (including TIN changes) within 30 days of the change occurring and, where required, will provide ANZ with a new Self-Certification.
- 4. I have attached all relevant documents (eg. Power of Attorney).
- 5. I have provided true, correct and complete information.
- 6. I will provide ANZ with any additional information and/or documentation as requested.
- 7. I understand that provision of false, inaccurate or incomplete information may constitute an offence(s) and penalties may apply.

Signature

Name

(Please print first and last name)

Date

(DD/MM/YYYY)

Office Use Only

2.10 ANZ HOME LOAN APPLICATION ENTITY SELF-CERTIFICATION

Please complete the following section if you are opening i) a Breakfree package with a new Credit Card; and/or ii) an Equity Manager Account

Before you begin:

Tax regulations require ANZ and its Controlled Entities ("ANZ") to collect an Entity/Controlling Person(s) Self-Certification that establishes the Entity's status and includes tax residence(s). ANZ may be required to provide information to relevant tax authorities (including where a valid Self-Certification(s) is not provided). Automatic Exchange of Information (AEOI) may include the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS).

- (a) **Complete this Self-Certification:** If you are an Entity (including all Other Non-Individual) Account Holder. For joint or multiple Account Holders each Entity must complete a separate Self-Certification.
- (b) **Refer** to the Australian specific terms/information obtainable from www.anz.com/aeoi.
- (c) **Obtain** tax/legal/other professional advice (if required) **before** you complete this Self-Certification and sign Section 4.

SECTION 1. ENTITY ACCOUNT HOLDER DETAILS: IF THIS ENTITY IS NOT THE ACCOUNT HOLDER, PLEASE ENSURE THIS SELF-CERTIFICATION IS COMPLETED BY THE ACCOUNT HOLDER

1.1 Name of Entity Account Holder			
1.2 Primary Nature of Business			
1.3 Country of incorporation, organisation or establishment			
1.4 Registered Office Address (Alternatively, your Principal Place of Business or Other Physical Address. Do <u>not</u> provide a PO Box Address)			
Street Address		City/Town	
Province/State		Post Code	
		Country	

SECTION 2. ENTITY ACCOUNT HOLDER TYPE: PLEASE COMPLETE THE ENTITY STATUS AS ONE OF THE FOLLOWING: NON-FINANCIAL ENTITY (NFE), EXEMPT ENTITY, OR FINANCIAL INSTITUTION (FI). BY DOING SO, I CERTIFY THE ENTITY ACCOUNT HOLDER MEETS THE QUALIFYING CONDITION(S) FOR EACH STATUS CLAIMED

Non-Financial Entity	Please check one applicable option across (a) OR (b) and go to Section 3:	OR	Exempt Entity	If the qualifying conditions are met, please check <u>one</u> box below and go to Section 4:
(a) Active NFE: <input type="checkbox"/> Active NFE (by income/assets): During the preceding calendar year or other appropriate reporting period, the Entity: 1. Derived less than 50% of its gross income from passive sources; AND 2. Held less than 50% of assets that produced or were held for production of passive income. <input type="checkbox"/> Holding Company or Treasury Centre (that is a member of a non-financial group) <input type="checkbox"/> Start-Up Company <input type="checkbox"/> Entity in Liquidation or Bankruptcy <input type="checkbox"/> Tax Exempt Non-Profit Organisation			<input type="checkbox"/> Publicly Traded NFE A Corporation that is not an FI, AND the stock of which is regularly traded on an Established Stock Exchange <input type="checkbox"/> Related Entity of Publicly Traded NFE. Provide the name of the Related Publicly Traded NFE: <input type="text"/> <input type="checkbox"/> Central Bank <input type="checkbox"/> Government Entity <input type="checkbox"/> International Organisation <input type="checkbox"/> Entity wholly owned by a Central Bank, Government Entity or International Organisation	
(b) Passive NFE: <input type="checkbox"/> Passive NFE			Complete 2.11 Annexure A Passive NFE/Other Relevant Entity Type – Controlling Persons Certification and the rest of this Self-Certification. If the Entity meets a FATCA status/Exemption not provided for on this Self-Certification, provide the relevant form W.	
OR	Financial Institution	Please complete the Entity's CRS FI Status AND FATCA FI or Foreign FI (FFI) status below and go to Section 4:		
CRS status	<input type="checkbox"/> Depository/Custodial Institution or Specified Insurance Company <input type="checkbox"/> Investment Entity – Other	<input type="checkbox"/> Managed Investment Entity If not tax resident in a Participating CRS country: • complete 2.11 Annexure A Passive NFE/Other Relevant Entity Type – Controlling Persons Certification and • the rest of this Self-Certification including Section 3		
FATCA status	GIIN provision: <input type="checkbox"/> Reporting Model 1 FFI <input type="checkbox"/> Trustee Documented Trust The Entity GIIN is: <input type="text"/>	<input type="checkbox"/> Reporting Model 2 FFI <input type="checkbox"/> Sponsored FFI	<input type="checkbox"/> Registered Deemed Compliant FFI <input type="checkbox"/> Participating FFI	or: <input type="checkbox"/> GIIN has been 'applied for'
	GIIN not available: <input type="checkbox"/> Pension/Retirement/Super Fund (meets FATCA exemption requirements) <input type="checkbox"/> Non-Reporting IGA FFI <input type="checkbox"/> Non-Participating FFI <input type="checkbox"/> United States FI <input type="checkbox"/> Territory FI <input type="checkbox"/> Owner Documented FFI (Provide Form W-8) <input type="checkbox"/> Other FI/Certified Deemed Compliant FFI - provide FATCA Status: <input type="text"/>			

2.10 ANZ HOME LOAN APPLICATION
ENTITY SELF-CERTIFICATION

SECTION 3. ENTITY ACCOUNT HOLDER TAX RESIDENCE(S): IF THE THIRD CHECK BOX BELOW IS SELECTED, ALSO COMPLETE INFORMATION IN THE TABLE;

Please check one applicable option below:
[] the Entity is only Tax Resident in Australia
[] the Entity has no residency for tax purposes and its place of effective management or jurisdiction in which its principal/registered office is located is
[] I have included below all countries in which the Entity is Tax Resident (other than Australia)

Table with 4 columns: Country of Tax Residence, Tax payer identification number (TIN), Reason Code, and Explanation.

For United States Country of Tax Residence only, provide your 'Exemption from FATCA Reporting Code' as per IRS Form W-9 (if applicable)
Exemption from FATCA Reporting Code:

Reason Codes: (if TIN not provided) A TIN Not Issued (The Country does not issue TINs.)
B TIN Not Required (The Country does not require collection of a TIN)
Z TIN Unobtainable (I am unable to obtain a TIN)
C TIN Applied For (I have applied for a TIN and will inform you upon receipt)

SECTION 4. ENTITY ACCOUNT HOLDER DECLARATION AND SIGNATURE: I CERTIFY THAT:

- 1. I am authorised to sign for the Account Holder/Controlling Person(s).
- 2. I have provided true, correct and complete information.
- 3. I have consulted an independent advisor where necessary and acknowledge that ANZ does not provide any advice.
- 4. I understand that provision of false, inaccurate or incomplete information may constitute an offence(s) and penalties may apply.
- 5. I have obtained the necessary consent and authorisation to allow disclosure and use of the information provided in this Self-Certification (including Annexure A to this Self Certification).
- 6. I will notify ANZ of changes to any information within 30 days of the change occurring and, where required, will provide ANZ with a new Self-Certification.
- 7. I will provide ANZ with any additional information and/or documentation as requested.
- 8. I have provided/will provide the applicable documents (eg. Power of Attorney / Form W).

Signature, Print name, Date fields with input boxes.

(Please also provide documentary evidence of the capacity to sign)
Office Use Only

2.11 ANZ HOME LOAN APPLICATION ANNEXURE A
PASSIVE NFE/OTHER RELEVANT ENTITY TYPE
- CONTROLLING PERSONS CERTIFICATION

If there are more than three Controlling Persons, provide additional copies of this page as required.
The total Number of Pages provided for Annexure A is:
Office Use Only

SECTION 1. PASSIVE NFE/OTHER RELEVANT ENTITY:

Name of Entity Account Holder
Indicate the total number of Controlling Persons for the Account Holder (detailed in full below)
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 (The Controlling Person has applied for a TIN and we will inform you upon receipt)
Z TIN Unobtainable (The Controlling Person is unable to obtain a TIN)

1.1 CONTROLLING PERSON DETAILS:

a) Full Name of Controlling Person
b) Date of Birth (DD/MM/YYYY)
c) Full Residence Address Country
d) Tax Residency Information: (Please check appropriate box and complete the table)
This Controlling Person is only Tax Resident in Australia OR I have included below all countries in which the Controlling Person is Tax Resident (other than Australia)
Please note, US Citizens are considered to be Tax Residents of the US.

Table with 4 columns: 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")

1.2 CONTROLLING PERSON DETAILS:

a) Full Name of Controlling Person
b) Date of Birth (DD/MM/YYYY)
c) Full Residence Address Country
d) Tax Residency Information: (Please check appropriate box and complete the table)
This Controlling Person is only Tax Resident in Australia OR I have included below all countries in which the Controlling Person is Tax Resident (other than Australia)
Please note, US Citizens are considered to be Tax Residents of the US.

Table with 4 columns: 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")

1.3 CONTROLLING PERSON DETAILS:

a) Full Name of Controlling Person
b) Date of Birth (DD/MM/YYYY)
c) Full Residence Address Country
d) Tax Residency Information: (Please check appropriate box and complete the table)
This Controlling Person is only Tax Resident in Australia OR I have included below all countries in which the Controlling Person is Tax Resident (other than Australia)
Please note, US Citizens are considered to be Tax Residents of the US.

Table with 4 columns: 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")

2.11 ANZ HOME LOAN APPLICATION ANNEXURE A

PASSIVE NFE/OTHER RELEVANT ENTITY TYPE

- CONTROLLING PERSONS CERTIFICATION

SECTION 2. ENTITY ACCOUNT HOLDER DECLARATION AND SIGNATURE: I CERTIFY THAT:

1. I am authorised to sign for the Account Holder/Controlling Person(s).

2. I have provided true, correct and complete information.

3. I have consulted an independent advisor where necessary and acknowledge that ANZ does not provide any advice.

4. I understand that provision of false, inaccurate or incomplete information may constitute an offence(s) and penalties may apply.
5. I have obtained the necessary consent and authorisation to allow disclosure and use of the information provided in this Self-Certification (including Annexure A to this Self Certification).

6. An authorised representative of the Account Holder/Controlling Person will notify ANZ of changes to any information within 30 days of the change occurring and, where required, will provide ANZ with a new Self-Certification.

7. I will provide ANZ with any additional information and/or documentation as requested.

8. I have provided/will provide the applicable documents (eg. Power of Attorney / Form W).

Signature	Print name	Date
<div></div>	<div></div>	<div></div> <div></div> <div></div>
<div></div>	<div></div>	<div></div> <div></div> <div></div>
<div></div>	<div></div>	<div></div> <div></div> <div></div>

(Please also provide documentary evidence of the capacity to sign)

3 ANZ HOME LOAN APPLICATION

APPLICANT/GUARANTOR DECLARATION (P1 OF 4)

APPLICANT/GUARANTOR DECLARATION

In the following Declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 Australia Credit Licence Number 234527 and each of its related companies (incl subsidiaries). Throughout the Declaration, Qantas is Qantas Airways Limited ABN 16 009 661 901.

Collection of your information

ANZ is collecting your personal information to enable it to assess this 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 a credit reporting body for the purposes of assessing your application.

Where you are a prospective guarantor, ANZ is collecting your personal information to enable it to assess you as a guarantor for an application for credit. You also agree that ANZ may collect information about your credit history from a credit reporting body to assist us in assessing whether to accept you as a guarantor.

Disclosure of your information

You agree that ANZ may disclose your personal information (which may include information about your credit history obtained from a credit reporting body) to:

- any person who introduces you to ANZ, including the ANZ Approved Originator submitting this Loan Application 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);
- your employer;
- 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);
- valuation service providers for the purpose of them obtaining a property valuation as required by ANZ and who may combine your property information with other information in their databases to improve their services;
- your referee;
- your joint borrower(s) or account holder(s);
- any related entity of ANZ;
- a guarantor or intending guarantor, to enable that person to consider whether or not to act your guarantor; and
- any person who has offered, or is considering whether to offer, property as security for your credit product.

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.

Promotion of other products or services

ANZ may use your personal 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 personal 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.

Approved Originator

ANZ may also disclose any information about your credit arrangement (including your current loan balance) to the Approved Originator or their nominated representative, its officers and any successor for the purposes of furthering your application; enabling the Approved Originator to ascertain when it is entitled to a trailer fee (being an ongoing fee for the term of the loan) or calculate its trailer fee; or for any other reasonable purpose including post settlement activities.

Qantas (Breakfree Customers only)

ANZ may disclose your information to Qantas and Qantas may, in accordance with the Qantas Frequent Flyer terms and conditions, disclose your personal information to any service provider Qantas engages to carry out or assist its functions and activities, use your information to plan, research, market and promote its products and services or those of its related companies and may disclose your personal information to ANZ's alliance partners to enable them or Qantas to market their products or services.

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 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. 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) also contains information about:

- any 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

Further information

Your product 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.

3 ANZ HOME LOAN APPLICATION APPLICANT/GUARANTOR DECLARATION (P2 OF 4)

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.

BREAKFREE PACKAGE TERMS AND CONDITIONS

I/we consent /authorise and acknowledge the following:

- **Nomination of Mandatory Accounts**

Note: Each applicant under the ANZ Breakfree Package must be an account holder (either jointly or alone) for at least one of the Nominated Accounts. Refer to the ANZ Breakfree Terms and Conditions for full details.

- As specified in **Section 1B**, 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.

- **Unused Points**

I/We understand 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 Frequent Flyer points will automatically be credited to my/our Qantas Frequent Flyer account unless I/we have not provided ANZ with my/our Qantas Frequent Flyer number. ANZ must receive my/our Qantas Frequent Flyer membership number within 60 days after the date of closure, or any Points in the Points Record as at that date will be cancelled and may not be credited to a Qantas Frequent Flyer program account.

LOCK RATE TERMS AND CONDITIONS

I/We apply to ANZ for an ANZ Lock Rate Facility so that the fixed interest rate for the loan term listed can be locked in. I/We confirm that all information on the lock rate request and fee payment authorisation form is true, correct and complete, and I/we understand and agree that:

- The interest rate will only be locked once ANZ has received payment of the Lock Rate fee (i.e. this request and the Lock Rate fee have been successfully processed by ANZ);
- The Lock Rate will only apply for 90 days from the receipt of payment of the Lock Rate fee;
- The interest rate that is locked may differ from the rate that applies at the time this Lock Rate application is signed;
- In relation to the Lock Rate fee:
 - If the interest rate decreases after the rate has been locked, a refund of the Lock Rate fee is not available should the lower rate be requested;
 - If there are any changes requested to the loan terms after the loan application is lodged with ANZ e.g. loan amount, loan term or fixed rate period and the rate has already been locked, the Lock Rate and the Lock Rate fee will be forfeited and a further Lock Rate fee will be payable;
 - The Lock Rate fee will not be refunded if the lock rate period expires and the loan has not been drawn;
 - The Lock Rate fee will be refunded if the loan application is declined by ANZ;
 - The Lock Rate fee will be forfeited if I/we withdraw the loan application
- The Lock Rate will only apply if the loan amount is drawn in one amount (Lock Rate does not apply to loans which are to be progressively drawn down);
- Bank fees and government fees (if applicable) cannot be capitalised to the loan;
- Acceptance of this request by ANZ does not constitute approval of my/our loan application.

3 ANZ HOME LOAN APPLICATION APPLICANT/GUARANTOR DECLARATION (P3 OF 4)

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:

APPLICATION INFORMATION AND STATEMENT OF FINANCIAL POSITION

- Confirm that the information contained in, and accompanying, the Loan Application (including all information submitted online and any information contained in the Personal Statement of Financial Position) and all the information provided by me/us to the ANZ Approved Originator, is true, correct and complete and given in support of this application and that any documents provided containing financial information are true copies of the final signed versions of the original documents.
- I/We declare that the information contained in all applicants' Personal Statement of Financial Position submitted in this Application is true and correct.

LOAN INTERVIEW

- I/We acknowledge that the information set out in the 'BROKER INTERVIEW GUIDE FOR REGULATED LENDING SECURED BY RESIDENTIAL PROPERTY' accurately and fairly reflects the conversation I/we have had with the broker.

PERSONAL/EMPLOYMENT DETAILS:

- ANZ to confirm the details contained in my/our Loan Application with my/our accountant, financial adviser or employer. A copy of this acknowledgment page may be give to my/our accountant, financial adviser or employer as evidence of my/our consent to them confirming with ANZ any of the details in my/our Loan Application.

REPRESENTATION/WARRANTY

- I/We have not relied upon any representation or warranty made by the ANZ Approved Originator named on page 1 before submitting this loan application.
- That an Approved Originator is not an agent and acts independently of ANZ. If I/we require any information regarding the loan product which is the subject of this Loan Application or any other loan products of ANZ then I/we can contact ANZ directly.

NOMINATION FOR CORRESPONDENCE AND SUPPORTING LOAN DOCUMENTATION

- 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.
- Supporting loan documentation may be sent/received via intermediary online submission, Online Document Submission in the Broker Portal, electronic mail or via fax.

☐ Please tick this box and sign below if you wish to consent to ANZ communicating with you via email or by sending you a link to access information. This means that paper documents may no longer be sent to you. You may withdraw your consent at any time and should regularly check electronic communications for notices.

Password for eDocuments

Customer Email Address

To meet ANZ Security Standards passwords must be: 8 Digits, at least 1 capital and lower case alphabetic character, at least 1 number and 1 non-alphabetic character (12Av45j!).

3 ANZ HOME LOAN APPLICATION
APPLICANT/GUARANTOR DECLARATION (P4 OF 4)

Applicant/Guarantor

Print Name

Signature

Date

Co-applicant/Guarantor

Print Name

Signature

Date

Co-applicant/Guarantor

Print Name

Signature

Date

Co-applicant/Guarantor

Print Name

Signature

Date

ACKNOWLEDGEMENT BY BROKER

I (Broker) acknowledge that I have asked all the above questions and notified the applicant(s) of the risks associated with their selected loan features, including the risks identified above. I confirm I have not provided the applicant(s) with tax or financial advice.

Witness Signature (ANZ Approved Originator) I confirm the information contained within this application is true and correct.

Signature

Date