

# 1 ANZ Mortgage Broker Distribution - Loan Application

## Cover Sheet

### To: ANZ Broker Unit

VIC,QLD,TAS,NSW,ACT  
 Locked Bag 9  
 Collins St West Post Office  
 Melbourne VIC 8007  
 PH: 1800 812 785  
 FAX: 1800 501 231

WA,SA,NT  
 Level 9, Exchange Plaza  
 Sherwood Court  
 Perth, WA 6000  
 PH: 1300 367 389  
 FAX: 1300 369 891

APPLICATION NUMBER

Office Use Only

Number of pages included

Business Development Manager

**Please complete entire application in BLOCK letters**

#### Approved Originator Details and Authorisation

AO  SAO

Approved Originator Company/ Firm Name

Title and Name

Mobile Number

Phone Number  Fax Number

VIC/TAS  NSW/ACT  QLD  SA/NT  WA

Authorised Officer/Contact Name  Date Sent

#### Applicant Summary

Applicant's Name

Nominated ANZ Branch for Document Signing  
 (if unknown, insert suburb)

BSB: 01 -

Has the customer completed a 100 point check at an ANZ Branch?  
 (ANZ cannot settle the loan until this requirement is met)

Yes  No

#### Application Details

Loan Amount

Finance Clause Expiry Date  /  /

Estimated Settlement Date  /  /

- Shareholder Package
- Professional Mortgage Benefits
- New Breakfree Customer  
*(complete 2.6 Breakfree Application Form)*
- Existing Breakfree Customer

- Total Lending ≥\$250,000 (new and existing)
- Total Lending ≥\$700,000 (new and existing)

- Lock Rate
- Lo Doc 60
- Lo Doc 80
- Interest in Advance
- Rapid Refinance

In accordance with the Privacy Act 1988, have all Tax File Numbers been effectively removed or blacked out from all documents before submitting them to ANZ?

Yes  No

# 2.1 ANZ Mortgage Broker Distribution - Loan Application

## Personal Details (Primary Applicant)

### Personal Details

Applicant     Director/ Partner     Guarantor

Y / N    First Home Buyer

Title    Surname  
   

First name    Middle name  
   

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

Date of birth    Gender    Permanent Australian resident  
     M /  F     Y /  N

Drivers licence number    State  
   

Current housing situation  
 Boarding /  Own home /  Renting /  With parents /  Caravan /  Other:

Marital Status  
 Single /  Married or Defacto /  Separated or Divorced /  Widowed

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

Home Phone Number    Business Phone Number  
   

Mobile Phone Number    Fax Number  
   

Email

### 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)

Mailing Address Details (if different)  
 Street (No. & Name)  
 Suburb  
 State     Postcode     Country

Previous Address Details  
 Street (No. & Name)  
 Suburb  
 State     Postcode     Country

Time at previous address     Years     Months

### Employment Details (minimum 2 year history)

Net Monthly    Gross Monthly  
 \$     \$

Employment type  
 Full Time /  Part Time /  Casual /  Self Employed /  Not Employed

Employer Type    Occupational Group  
 Public Sector /  Private Sector   

Occupation

Currently under a probationary period     Y /  N

Length of probationary period   

Current Employer  
 Name  
 Street (No. & Name)  
 Suburb  
 State     Postcode     Country

Phone Number    Fax Number  
   

Time with current employer     Years     Months  
(If less than 2 years, previous employer must also be included)

Previous Employer

Occupation

Time at previous employer     Years     Months

### Accountant Details (mandatory for self-employed customers)

Name

Company

Phone Number

### Solicitor Details

Name

Company

Phone Number    Fax Number  
   

Address  
 Street (No. & Name)  
 Suburb  
 State     Postcode     Country

## 2.2 ANZ Mortgage Broker Distribution - Loan Application

### Personal Details (Co-Applicant)

#### Personal Details

Applicant  Director/ Partner  Guarantor

Y / N First Home Buyer

Title Surname

First name Middle name

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

Date of birth Gender Permanent Australian resident  
  M / F  Y / N

Drivers licence number State

Current housing situation  
 Boarding /  Own home /  Renting /  With parents /  Caravan /  Other:

Marital Status  
 Single /  Married or Defacto /  Separated or Divorced /  Widowed

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

Home Phone Number Business Phone Number

Mobile Phone Number Fax Number

Email

#### Address Details (minimum 2 year history)

Current Address  
  
  
 State  Postcode  Country

Time at current address  Years  Months  
(If less than 2 years, previous address must also be included)

Mailing Address Details (if different)  
  
  
 State  Postcode  Country

Previous Address Details  
  
  
 State  Postcode  Country

Time at previous address  Years  Months

#### Employment Details (minimum 2 year history)

Net Monthly Gross Monthly  
 \$  \$

Employment type  
 Full Time /  Part Time /  Casual /  Self Employed /  Not Employed

Employer Type Occupational Group  
 Public Sector /  Private Sector

Occupation

Currently under a probationary period  Y / N

Length of probationary period

Current Employer  
 Name  
 Street (No. & Name)  
 Suburb  
 State  Postcode  Country

Phone Number Fax Number

Time with current employer  Years  Months  
(If less than 2 years, previous employer must also be included)

Previous Employer

Occupation

Time at previous employer  Years  Months

#### Accountant Details (mandatory for self-employed customers)

Name

Company

Phone Number

#### Solicitor Details

Name

Company

Phone Number Fax Number

Address  
 Street (No. & Name)  
 Suburb  
 State  Postcode  Country

## 2.3 ANZ Mortgage Broker Distribution - Loan Application

### Security Details

PLEASE PHOTOCOPY FOR ADDITIONAL SECURITIES

#### Security Details – One

##### Security type

Registered Mortgage / 2nd Mortgage / Guarantee / Other:

##### Security given by

##### Security 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

- Standard Residential  
 Studio / Warehouse Apartments  
 Multi-dwellings on One Title  
 Residential Luxury - House  
 Residential Luxury - Other  
 1 Bedroom small sized (<50m<sup>2</sup>)  
 Hotel/Motel Re-Development (Residential-Strata Title)  
 University Apartments/Student Accommodation  
 Rural Residential Housing/Rural Housing (>10hectares)  
 Vacant Land  
 ACT Leasehold  
 Bachelor / Bed-sitter  
 Property Development  
 Company Title Units

##### Title Type

Torrens / Old Law

##### Security Status

To be taken / Held

##### Security Value

\$

##### Transfer of Land Value

\$

##### Customer Stated Value

\$

##### Guarantee Amount

\$

Contact of Sale Held  Y / N

Contract of Sale Date / /

Title Details (if applicable)  
eg. Vol/Fol

##### Construction Loan details (if applicable)

- Registered Licensed Builder/Fixed Price Contract  
 Council Approved Plans held  
 Satisfactory TOC held  
 Evidence of Construction Insurance held  
 Signed Fixed Builders Contract held  
 Other: \_\_\_\_\_

#### Security Details – Two

##### Security type

Registered Mortgage / 2nd Mortgage / Guarantee / Other:

##### Security given by

##### Security 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

- Standard Residential  
 Studio / Warehouse Apartments  
 Multi-dwellings on One Title  
 Residential Luxury - House  
 Residential Luxury - Other  
 1 Bedroom small sized (<50m<sup>2</sup>)  
 Hotel/Motel Re-Development (Residential-Strata Title)  
 University Apartments/Student Accommodation  
 Rural Residential Housing/Rural Housing (>10hectares)  
 Vacant Land  
 ACT Leasehold  
 Bachelor / Bed-sitter  
 Property Development  
 Company Title Units

##### Title Type

Torrens / Old Law

##### Security Status

To be taken / Held

##### Security Value

\$

##### Transfer of Land Value

\$

##### Customer Stated Value

\$

##### Guarantee Amount

\$

Contact of Sale Held  Y / N

Contract of Sale Date / /

Title Details (if applicable)  
eg. Vol/Fol

##### Construction Loan details (if applicable)

- Registered Licensed Builder/Fixed Price Contract  
 Council Approved Plans held  
 Satisfactory TOC held  
 Evidence of Construction Insurance held  
 Signed Fixed Builders Contract held  
 Other: \_\_\_\_\_



## 2.4 ANZ Mortgage Broker Distribution - Loan Application

### Loan Selection

PLEASE PHOTOCOPY FOR EACH SEPARATE PURPOSE

#### Loan Details

##### Loan Purpose

- |  |   |
|--|---|
| <input type="checkbox"/> Purchase Land                 | <input type="checkbox"/> Purchase New Dwelling    |
| <input type="checkbox"/> Home Improvement              | <input type="checkbox"/> Bridging                 |
| <input type="checkbox"/> Refinance                     | <input type="checkbox"/> Supplementary            |
| <input type="checkbox"/> Construction                  | <input type="checkbox"/> Debt Purchase (QLD only) |
| <input type="checkbox"/> Purchase Established Dwelling |   |
| <input type="checkbox"/> Other: _____                  |   |

Description

Purchase price of property

 \$

Additional Costs (+)

 \$

Deposit Paid (-)

 \$

Own Funds (-)

 \$

Gifts (-)

 \$

Total Amount Sought

 \$

Approval in Principal Sought

#### Loan Type Sought

##### Owner Occupied

- HVC** Home Loan Variable Rate
- HFC** Home Loan Fixed Rate
- HDC** Easy Start Home Loan
- HBC** Money Saver Home Loan
- HRC** Residential Land Loan
- HLC** Money Saver Land Loan

Amount

 \$  
 \$  
 \$  
 \$  
 \$  
 \$

Security to Product (street name)

  
  
  
  
  


##### Lines of Credit

- RC** Equity Manager
- RN** Equity Manager – no cheque
- REC** Home Equity Loan
- NEC** Home Equity – no cheque

 \$  
 \$  
 \$  
 \$

  
  
  


##### Investment

- IVC** Residential Investment Loan Variable Rate
- IFC** Residential Investment Loan Fixed Rate
- IEC** Easy Start Residential Investment Loan
- IBC** Money Saver Residential Investment Loan
- IAC** Residential Investment Loan Interest in Advance
- IRC** Residential Investment Land Loan
- ILC** Money Saver Investment Land Loan

 \$  
 \$  
 \$  
 \$  
 \$  
 \$  
 \$

  
  
  
  
  
  


##### Loans in a Company/Trust Name

- CVB** Home Loan Variable Rate (company name)
- CFB** Home Loan Fixed Rate (company name)
- IVB** Residential Investment Loan Variable Rate (company name)
- IFB** Residential Investment Loan Fixed Rate (company name)
- IAB** Residential Investment Loan Interest in Advance (company name)
- IBB** Money Saver Residential Investment Loan (company name)

 \$  
 \$  
 \$  
 \$  
 \$  
 \$

  
  
  
  
  


##### Other

 \_\_\_\_\_

 \$

#### Refinance Details (if applicable)

Other Financial Institution (OFI)

 Name

OFI Account Number

OFI Amount

 \$

Rapid Refinance

 Y / N

Other Financial Institution (OFI)

 Name

OFI Account Number

OFI Amount

 \$

Rapid Refinance

 Y / N

NOTE: If Rapid Refinance selected, Rapid Refinance Qualifying Checklist and Rapid Refinance Borrower Acknowledgement & Undertaking required

## 2.5 ANZ Mortgage Broker Distribution - Loan Application

### Loan Details

#### Loan Details - One

Product and Amount

Progressive Draw

Y / N

Interest Rate Quoted

% p.a.

Loan term sought (this loan)

years

Fixed Rate term (if applicable)

years

Lock Rate

Y / N

*NOTE: Rate is not locked until payment of the Lock Rate Fee is received by ANZ*

Interest-Only term (if applicable)

years

Repayments & frequency

\$ per week / fortnight / month

Frequency for RIL Interest-in-Advance only

monthly / quarterly / half-yearly / annually

Statement cycle

half-yearly / quarterly / monthly

Valuation Required – date requested: / /

Lenders Mortgage Insurance (LMI) required

#### Loan Approval Fee Discount

\$100 LAF discount if one of the following applies:

- Loan Periodic Payments from ANZ account
- Salary credit to ANZ account
- Open an ANZ Credit Card
- Purchase ANZ Mortgage Protection Insurance
- Purchase ANZ Home and Contents Insurance (once taken)
- Purchase ANZ Residential Investment Property Insurance (for landlords)
- Current ANZ Shareholder (attach copy of Shareholder Privilege Card)

*NOTE: No LAF discounts on Money Saver loans, Easy Start loans, or loans in a Company Name. Under Breakfree the LAF is waived (annual Breakfree fee applies).*

#### Fee Disbursement

Capitalise Lenders Mortgage Insurance

Y / N

(If you choose 'Y' the LMI will be automatically added to the loan amount requested)

*NOTE: All Bank, Security/Government fees and charges and Lenders Mortgage Insurance (if applicable) will be deducted from the total loan amount requested and automatically disbursed at Settlement (unless Lock Rate selected).*

#### Loan Details - Two

Product and Amount

Progressive Draw

Y / N

Interest Rate Quoted

% p.a.

Loan term sought (this loan)

years

Fixed Rate term (if applicable)

years

Lock Rate

Y / N

*NOTE: Rate is not locked until payment of the Lock Rate Fee is received by ANZ*

Interest-Only term (if applicable)

years

Repayments & frequency

\$ per week/fortnight/month

Frequency for RIL Interest-in-Advance only

monthly / quarterly / half-yearly / annually

Statement cycle

half-yearly / quarterly / monthly

Valuation Required – date requested: / /

Lenders Mortgage Insurance (LMI) required

#### Loan Approval Fee Discount

\$100 LAF discount if one of the following applies:

- Loan Periodic Payments from ANZ account
- Salary credit to ANZ account
- Open an ANZ Credit Card
- Purchase ANZ Mortgage Protection Insurance
- Purchase ANZ Home and Contents Insurance (once taken)
- Purchase ANZ Residential Investment Property Insurance (for landlords)
- Current ANZ Shareholder (attach copy of Shareholder Privilege Card)

*NOTE: No LAF discounts on Money Saver loans, Easy Start loans, or loans in a Company Name. Under Breakfree the LAF is waived (annual Breakfree fee applies).*

#### Fee Disbursement

Capitalise Lenders Mortgage Insurance

Y / N

(If you choose 'Y' the LMI will be automatically added to the loan amount requested)

*NOTE: All Bank, Security/Government fees and charges and Lenders Mortgage Insurance (if applicable) will be deducted from the total loan amount requested and automatically disbursed at Settlement (unless Lock Rate selected).*

## 2.6 ANZ Mortgage Broker Distribution - Loan Application

### ANZ Breakfree Package (p1 of 2)

TO BE COMPLETED ONLY FOR ANZ BREAKFREE PACKAGE

This form must be completed in full to ensure efficient processing

Application Number (Staff use only)

AO-SAO

Phone Number

Fax Number

Approved Originator Details




Y / N

Existing ANZ Breakfree Package Customer

Total Lending (new and existing)  $\geq$  \$250,000

Total Lending (new and existing)  $\geq$  \$700,000

#### 1) Applicant Details (if more than two applicants complete another 2.6 form and attach to this application)

Applicant 1

Full Name

Current Address

Applicant 2

Full Name

Current Address

#### 2) Nomination of Mandatory Accounts

I/We nominate the following Mandatory Accounts, as specified in section 2A, 2B and 2C. (Please note that each applicant under the ANZ Breakfree Package must be an account holder (either jointly or alone) for at least one of the nominated Mandatory Accounts. Refer to the ANZ Breakfree Terms and Conditions for a description of Mandatory Accounts.)

##### 2A) Mandatory Mortgage Lending Account(s)

List all existing ANZ Mortgage Loans under ANZ Breakfree to be eligible for Total Lending Discounts

Account Holder(s)

Account Number

Current Loan Balance



\$
\$
\$
\$
\$
\$

Total ANZ Mortgage Lending

##### 2B) Mandatory Transaction Account (please select one)

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

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

OR

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

Account Number

Account Holder(s)

##### 2C) Mandatory Gold Credit Card Account

Note: To avoid delays in the receipt of credit cards, please ensure Option 1, 2 OR 3 is completed IN FULL.

###### NEW CARD REQUIRED

Option 1

I apply for a new ANZ Gold credit card. I have read and accept the terms set out on this application form.

Note: If you do not select a card type below, a ANZ Gold credit card will be selected as your Mandatory Gold credit card.

ANZ Gold<sup>^</sup>

ANZ Rewards Visa Gold  
Note: fees apply<sup>^</sup>

ANZ Frequent Flyer Visa Gold  
Note: fees apply<sup>^</sup>

Applicant's Name

Existing Frequent Flyer No.<sup>#</sup>

Please nominate the ANZ Branch where your card will be mailed for collection

###### EXISTING ANZ CREDIT CARD HOLDERS

Option 2

I/We hold a current ANZ Gold, ANZ Rewards Visa Gold or ANZ Frequent Flyer Visa Gold Account and I/we nominate this account as my/our Mandatory Gold credit card Account.

Account Holder

Card Number

ANZ Gold<sup>^</sup>

ANZ Rewards Visa Gold  
Note: fees apply<sup>^</sup>

ANZ Frequent Flyer Visa Gold  
Note: fees apply<sup>^</sup>

## 2.6 ANZ Mortgage Broker Distribution - Loan Application

### ANZ Breakfree Package (p2 of 2)

TO BE COMPLETED ONLY FOR ANZ BREAKFREE PACKAGE

**Option 3** My/Our current ANZ Credit Card is not an ANZ Gold, ANZ Rewards Visa Gold or ANZ Frequent Flyer Visa Gold.

I/We request you to transfer my existing ANZ credit card Account to the ANZ Gold credit card Account selected below and I/we nominate this as my/our Mandatory Gold credit card Account. If my/our existing ANZ credit card Account has a credit limit of less than \$5,000, I/we request the limit on my new ANZ Gold credit card Account to be increased to \$5,000. I/We have read and accept the terms set out on this application.

Account Holder

Card Number

ANZ Gold<sup>^</sup>

ANZ Rewards Visa Gold  
*Note: fees apply<sup>^</sup>*

ANZ Frequent Flyer Visa Gold  
*Note: fees apply<sup>^</sup>*

*Note: If you require a limit above \$5000, please complete and attach a Credit Increase Form, available on [www.anz.com](http://www.anz.com) > Credit Cards > Manage My Card > Make Changes To Your Card > Request to change your credit limit*

**Additional Card Holders** (Only complete if you wish to include an additional cardholder for your Mandatory gold credit card)

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

Full Name

Signature

Date of Birth

 /  / 

### 3) Important Information concerning Gold Card Accounts

#You must be a member of the Qantas Frequent Flyer program to earn Points with your ANZ Frequent Flyer Visa Gold Card. A joining fee applies. Please call Qantas on 13 11 31 if you are not a member.

<sup>^</sup> An annual Rewards Program Services Fee of \$55 (including GST) and an Additional Cardholder Fee of \$10 applies per cardholder for ANZ Frequent Flyer Visa Gold. An annual Rewards Program Service Fee of \$22 (including GST) applies per cardholder for ANZ Rewards Visa Gold. An annual Rewards Program Services Fee of \$22 (including GST) applies per cardholder for the optional ANZ Gold Sphere Rewards Program.

\*Additional cardholder(s) on your existing ANZ credit card account will be transferred to your new credit card account. If you wish to add or change additional cardholder(s) the cardholder(s) may need to complete the 100 point identification check. Customers wishing to transfer from an ANZ Visa PAYCARD or ANZ Rewards Visa PAYCARD account cannot use this form to transfer from their account and must complete a new application form for the account they wish to transfer to. Redeeming unused points on the card account you wish to close (where applicable): ANZ Rewards Visa and ANZ Rewards Visa Gold - any Reward Points that remain unused must be used within 60 days of the date of closure. Reward Points that remain unused after that period will be cancelled. ANZ First and ANZ Gold accounts that have opted-in to earn Sphere points - any points recorded in your points record will be cancelled when you close your card account. Points that remain unused after date of closure will be cancelled. ANZ Frequent Flyer Visa and ANZ Frequent Flyer Visa Gold - All unused points are automatically credited to your Qantas Frequent Flyer account provided you have provided ANZ your Qantas Frequent Flyer number. If you are a resident of the Australian Capital Territory and your loan application was assessed by ANZ more than 6 months before the date of this application, or if your financial circumstances have changed in the 6 months after your loan application was assessed by ANZ, you are required to provide ANZ with details of your financial situation before this application can be accepted. Please note: If this application is approved, a new card account will be opened. Your existing credit card account will be closed 14 days after ANZ's receipt of this application, or on activation of your new card, whichever is the sooner. You will not receive a final statement on your existing account. Your new card will have a new card number and it is your responsibility to re-direct any automatic payments from your existing card account to your new card account. Please phone 13 22 73 for more information.

**Additional Cardholder** - You acknowledge that as the Primary Cardholder, you are responsible for all transactions made on this account by any Additional Cardholder(s). You also acknowledge that if your request for an Additional Cardholder(s) is approved, the Additional Cardholder may select his/her own Personal Identification Number (PIN), access the credit card account electronically and also obtain information about the status of your account and transactions made on your account.

**Cancelling an Additional Card** - As the Primary Cardholder, you can request to cancel an Additional Card by calling 13 22 73 or visiting any ANZ branch. ANZ will only cancel the Additional Card when you have returned it to ANZ, or have taken all reasonable steps to return it to ANZ.

**Conditions of Use** - You acknowledge that your new credit card account is subject to ANZ Credit Card Conditions of Use.

**Credit Card Insurance** - You understand that any ANZ CreditCover Insurance policy applicable to your existing card account will apply to your new card account. Financial Transaction Reports Act (1988) Requirement - You state that the Credit Card account is held in the name of a person. The Credit Card account is not held in trust.

**Transfer Authority** - Where I have requested a Credit Card product transfer, I authorise ANZ to close my existing Card Account and transfer any outstanding balance as at the transfer date to my new Card Account and to transfer any other transactions effected by me or any Additional Cardholder in respect of my existing account but which are not included in the balance transferred. I acknowledge the accrual of Points on my new Card is subject to the Rewards Terms and Conditions applicable to that card. I understand that the outstanding balance as at the date of transfer and any other transactions effected by me or any Additional Cardholder, transferred pursuant to this Transfer Authority will not earn Points. Rewards Terms and Conditions are ANZ Frequent Flyer Visa Reward Terms and Conditions, ANZ Rewards Visa - Rewards Program Terms and Conditions, and the Sphere Rewards Terms and Conditions. Points are, where applicable, Qantas Frequent Flyer points, ANZ Rewards Visa Reward Points or Sphere points.

### 4) Declaration

By signing this form I/we:

- acknowledge that the written details in this application are true and correct and are given in support of this application; and
- acknowledge that I/we have received a copy of the ANZ Breakfree Terms and Conditions, and agree to accept and be bound by those terms and conditions; and
- agree to any variation to existing accounts as set out above and in the ANZ Breakfree Terms and Conditions.

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

Signature of Applicant 1

Date

 /  / 

Signature of Applicant 2

Date

 /  /

# 2.7 ANZ Mortgage Broker Distribution - Loan Application

## Personal Statement of Financial Position

ALL AREAS MUST BE COMPLETED BY CUSTOMER

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 (Share/Bonds)	\$ <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"/>
<b>Total Property Assets</b>	\$ <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"/>
Total Other Assets (eg insured value of contents and valuables, boat etc) – please specify	
<input type="text"/>	
<input type="text"/>	
<b>Total assets</b> (1)	\$ <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"/>	
OFI Home Loan		\$ <input type="text"/>	
OFI Investment Loan		\$ <input type="text"/>	
OFI Overdraft	\$ <input type="text"/>	\$ <input type="text"/>	
ANZ Credit Cards	\$ <input type="text"/>	\$ <input type="text"/>	
OFI Credit Cards/Store Cards	\$ <input type="text"/>	\$ <input type="text"/>	
<b>Other liabilities</b>	Due		
Outstanding taxation	<input type="text"/> / <input type="text"/> / <input type="text"/>	\$ <input type="text"/>	
Other – please specify		\$ <input type="text"/>	
<input type="text"/>		\$ <input type="text"/>	
<input type="text"/>		\$ <input type="text"/>	
<b>Total liabilities</b> (2)		\$ <input type="text"/>	
<b>Total assets</b> (1)		\$ <input type="text"/>	
<b>less Total liabilities</b> (2)		\$ <input type="text"/>	
<b>Net assets</b> (=1-2)		\$ <input type="text"/>	

### Income (average monthly)

Base salary	Gross (p.a.)	Net (p.m.)
Income earner 1	\$ <input type="text"/>	\$ <input type="text"/>
Income earner 2	\$ <input type="text"/>	\$ <input type="text"/>
<b>Other income</b>		
Regular overtime		\$ <input type="text"/>
Government benefits/ pension		\$ <input type="text"/>
Part-time/ casual employment		\$ <input type="text"/>
Dividends/ Interest		\$ <input type="text"/>
Commission		\$ <input type="text"/>
Rent received		Net
Monthly gross	\$ <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"/>		\$ <input type="text"/>
<b>Total net monthly income</b> (3)		\$ <input type="text"/>

### Expenditure (average monthly)

Credit commitments		
Loan Repayments for this facility	\$ <input type="text"/>	Non-continuing expense
Loan Repayment for other ANZ loans/HP's	\$ <input type="text"/>	
Loan Repayment for OFI loans/HP's	\$ <input type="text"/>	
Credit/store cards	\$ <input type="text"/>	
<b>Other commitments</b>		
Total Living Expenses	\$ <input type="text"/>	
<i>(includes: Motor Vehicle, Rates, Electricity, Gas, Telephone, Food, Clothing, Personal, Home Insurance, and Education Expenses)</i>		
Rent/Board	\$ <input type="text"/>	
Insurance – Contents/Medical etc	\$ <input type="text"/>	
Life/Income replacement insurance	\$ <input type="text"/>	
Child Maintenance	\$ <input type="text"/>	
Other – please specify		
<input type="text"/>	\$ <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>	
<input type="text"/>	\$ <input type="text"/>	
<b>Total net monthly expenditure</b> (4)	\$ <input type="text"/>	
<b>Total net monthly income</b> (3)	\$ <input type="text"/>	
<b>less Total monthly expenditure</b> (4)	\$ <input type="text"/>	
<b>Uncommitted monthly income</b> (=3-4)	\$ <input type="text"/>	

### Declaration and Signature

I/ We declare that the details contained within this Personal Statement of Financial Position are true and correct.

Signature	Date	Signature	Date
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Print name		Print name	

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



# 3 ANZ Mortgage Broker Distribution - Loan Application

## Applicant/Guarantor Declaration (p1 of 2)

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and each of its related companies (including subsidiaries).

### ANZ's collection, use and disclosure of personal information

ANZ is collecting your personal information to enable it to process this application and, if it is approved, to provide you with the product or service you are applying for. Where you are a guarantor, ANZ is collecting your personal information to enable it to assess you as a guarantor for an application for credit. Without this information ANZ may not be able to consider or approve this application. Throughout the Declaration, Qantas is Qantas Airways Limited ABN 16 009 661 901. ANZ may disclose your personal information (including information about your credit worthiness, history, standing or capacity) to:

- any person who introduces you to ANZ, including the ANZ Approved Originator submitting this Loan Application to ANZ
- any contractor or service provider ANZ engages to carry out or assist its functions and activities;
- credit reporting agencies;
- ANZ's alliance partners;
- mortgage insurer or re-insurer;
- your employer;
- any credit provider to assess a credit application, to assess your credit worthiness, to help you avoid default on your obligations or to inform them of your default;
- any credit provider for any purpose you have agreed to;
- your referee;
- an intending guarantor, to enable that person to consider whether or not to act as guarantor, or offer property as security for a credit product that you or a joint borrower have applied for with ANZ;
- a person who is a guarantor, or has provided property as security, for a loan;
- other persons ANZ is authorised or required by law to disclose information to (and other persons where you have consented to the disclosure); and
- any third party providing you with a product or service in relation to the ANZ product.

(Breakfree Customers only) You also consent to ANZ disclosing your information to Qantas and Qantas disclosing your information to any service provider Qantas engages to carry out or assist its functions and activities.

By signing this application form, you consent to ANZ disclosing your information to these persons. 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 with ANZ; 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.

You may request access to your information at any ANZ branch or by calling 13 13 14. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may request it be corrected.

### Personal Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

### Promotion of other products or services

If this application is approved, you agree to ANZ using your personal information to plan, research, market and promote its products or services or those of its related companies and alliance partners and disclosing your personal information to its related companies or alliance partners to enable them or ANZ to market their products or services. Where you do not want ANZ to tell you about its products or services or those of its related companies or alliance partners, you may withdraw your consent by calling 13 13 14.

(Breakfree Customers only) If you have applied to open a new or transfer to an ANZ Frequent Flyer Visa Gold card and this is approved, you also agree to Qantas using your information to plan, research, market and promote its products or services or those of its related companies and disclosing your personal information to its related companies and ANZ's alliance partners to enable them or Qantas to market their products or services.

### Declaration and privacy consents of Insurer/Re-Insurer of ANZ

Because ANZ will or may be seeking lenders mortgage insurance from the insurer/re-insurer listed below, you agree to the insurer/re-insurer doing the following things:

- the insurer/re-insurer may obtain a credit report containing your personal information and use it in assessing ANZ's application for insurance;
- the insurer/re-insurer may obtain information about your commercial activities and commercial credit worthiness from any business which provides that type of information, and use that information to assess ANZ's application for insurance;
- the insurer/re-insurer may give your personal information (including information about your credit worthiness, history, standing or capacity) to any credit reporting agency, any contractor or service provider the insurer/re-insurer engages to provide services connected with your relationship with the insurer/re-insurer, and any credit provider.

You authorise these people to have access to your personal information from the insurer/re-insurer. The insurer/re-insurer may also receive your personal information from these people. In each case however, your personal information is only to be given or received in connection with ANZ's application for insurance or the insurance/reinsurance provided.

The insurer is as follows:

ANZ Lenders Mortgage Insurance Pty Ltd ABN 77 008 680 055  
Level 22, 530 Collins Street, Melbourne Vic 3000  
Enquiries call 13 25 99

The re-insurer is as follows:

PMI Mortgage Insurance Ltd ABN 70 000 511 071  
Level 23, 50 Bridge Street, Sydney NSW 2000  
Toll-free call 1300 367 764

### No Genuine Savings Borrowers Contribution Acknowledgement & Declaration

Where the 'Details of Contribution' field is completed, I/we declare that I/we wish to apply for lending under the ANZ No Genuine Savings Policy, and confirm the following:

1. Any contribution that I/we will make towards the purchase price of the property or the amount to be refinanced with ANZ from another financial institution and which is provided in support of my/our loan application has not, directly or indirectly:
  - resulted from or arisen out of, any illegal activity; or
  - been obtained through a loan which is unsecured; or
  - been obtained from a gift that is repayable.
2. I/We acknowledge that:
  - ANZ will determine whether to approve my/our loan application; and
  - ANZ's lenders mortgage insurer will determine whether to issue a mortgage insurance contract in respect of my/our loan, in reliance upon the information I/we have provided in this Acknowledgement and Declaration and the information provided in connection with my/our loan application.

Details of Contribution:

# 3 ANZ Mortgage Broker Distribution - Loan Application

## Applicant/Guarantor Declaration (p2 of 2)

### Use of commercial credit information

ANZ may obtain information about your commercial activities and commercial credit worthiness from any business which provides that type of information. ANZ may use that information to assess your credit application or, where applicable, to assess whether to accept you as a guarantor of credit applied for by the applicant.

### Banker's Opinion

ANZ may obtain from other banks, and disclose to other banks, a banker's opinion about your consumer credit worthiness for use in the assessment of this credit application.

### 100 Point Check

If you do not have an existing ANZ account you must complete the 100 Point Identification Check (required by the Financial Transactions Reports Act 1988).

### Declaration of Purpose – under the Consumer Credit Code for a Credit Contract

I/We declare that the credit to be provided to me/us by ANZ is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

#### IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may **lose** protection under the Consumer Credit Code.

This declaration applies to the following credit:

Purpose:  Amount:

Purpose:  Amount:

Signature

Date

Signature

Date

/  /

/  /

### Nomination for Correspondence – under the Consumer 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 Consumer 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 Consumer Credit Code on behalf of me/all of us.

### Authority to discuss information with Accountant or Employer

I/We authorise ANZ to confirm the details contained in my/our Loan Application with my/our accountant, financial adviser or employer. A copy of this acknowledgement page may be given 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.

### Representations and warranties

I/We have not relied upon any representation or warranty made by the Approved Originator before submitting this Loan Application.

### Approved Originator is not an agent of ANZ

I/We acknowledge that the 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.

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

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 Consumer Credit Code on behalf of me/us.

Where 'ANZ Breakfree Package' has been selected on page 1 of this Loan Application, I/we nominate that the credit applied for in this Loan Application be included in my/our ANZ Breakfree Package as a Mortgage Lending Account, and I/we agree to accept and be bound by the ANZ Breakfree Terms and Conditions.

I/We authorise the Approved Originator to forward this information (together with any other information provided by me/us to the Approved Originator concerning this Loan Application) to ANZ.

### Applicant / Guarantor

Signature

Date

/  /

Print name

### Co-applicant / Guarantor

Signature

Date

/  /

Print name

### Witness Signature (Approved Originator)

Signature

Name

Date

/  /

Thank you for taking the time to apply for an ANZ loan



# 5 ANZ Mortgage Broker Distribution - Loan Application

## Uncommitted Monthly Income Calculation Worksheet

### Income\*

Monthly net salaried income	Applicant 1		\$		
	Applicant 2		\$		
	Applicant 3		\$		
	Applicant 4		\$		
Regular overtime			\$		
Government benefits/pension			\$		
Part-time/casual employment			\$		
Dividends/Interest			\$		
Commission			\$		
Rent received					
Monthly gross	\$	x75%	\$		
		Total	\$		
		Total Income	\$		

\*Refer to Section 4 of the Operations Manual to ascertain what types of income ANZ LMI will accept. Income must be both ongoing and have been consistent over a number of years.

### Expenses

#### Credit commitments

Loan Repayments for this facility (calculated at 1.50% above standard variable rate except Money Saver)		\$
Loan Repayments for other ANZ Loans / HP's (calculated at 1.50% above standard variable rate)		\$
Loan Repayments for non ANZ Loans/HP's (calculated at 1.50% above standard variable rate)		\$
Credit/store cards (3% of limits)		\$

#### Other commitments

Total living expenses <sup>^</sup>	(1)	\$	
<i>(Includes: Motor Vehicle, Rates, Electricity, Gas, Telephone, Food, Clothing, Personal, Home Insurance and Education Expenses)</i>			
Rent/board (if continuing)		\$	
Insurance – Contents/Medical etc		\$	
Life/Income replacement Insurance		\$	
Child Maintenance		\$	
Other		\$	
	Total	\$	Total Expenses \$
			Uncommitted Monthly Income (UMI) \$

<sup>^</sup> Please refer ANZ Broker Distribution Consumer Operations Manual for minimum living expenses.

# 6 ANZ Mortgage Broker Distribution - Loan Application

## Loan Documentation Checklist

FOR BROKER USE

The following documents are required for ANZ to assess and provide a decision for the specific loan application. Please check the appropriate box to confirm the required documents are enclosed with the application. You must sight all originals before submitting to ANZ. Please ensure all Tax File numbers are effectively removed or blacked out from all documents before submitting to ANZ. Note: Certain documents such as payslips, the signed Declaration, and the signed Statement of Position expire three months after the date signed. Please refer to the ANZ Broker Distribution Operations Manual for more information.

### Loan Application

- All relevant pages of the ANZ Mortgage Broker Distribution Application Kit

### Valuation Forms

- Valuation Request and Report, where required

### PAYG Income (please supply any one of the following options):

- One payslip confirming at least 3 months YTD figures (no more than 5 weeks old; must be consistent with annual income; not hand-written)
- Two most recent payslips (latest no more than 5 weeks old; not hand-written)
- Wages credited to an ANZ transaction account for the last 3 months, verified by supplying the ANZ account number
- Any two (2) of the following:  
– ATO Tax Assessment notice **OR** Tax Agent prepared return  
– PAYG Summary (non-handwritten)  
– Employer letter (must be on employer's letterhead with ABN/ACN; must confirm fulltime or part-time employment for at least 3 months, must confirm no probationary period, must confirm annual income or gross and net amount received each pay)  
– Bank statements showing wages credited to OFI account last 3 months  
– One payslip without YTD figure (no more than 5 weeks old; customer must be employed for at least 3 months; no probationary period)

### Self Employed Income/Company Income

- Copies of last 2 years' personal income tax returns accompanied by an ATO Assessment Notice
- Copies of last 2 years' company signed balance sheet and profit and loss statement (if Company/Partnership)

### Rental Income (one of the following)

- Tax Return (as long as the property is still held)
- Lease Agreement
- Rental Statements issued by the managing real estate agent (revealing stable payments over past 6 months)
- Real Estate Agency Letter (used in conjunction with the Rental Confirmation Tool\*)
- Valuation from ANZ Authorised Valuer confirming Rental Income

### Identification Documents (Note: 100 point check must have been completed at ANZ Branch prior to Settlement)

- Copy of Drivers Licence
- Passport or Birth Certificate (passport preferred)

### Confirmation of Equity

- Copy of bank statements, receipts, accounts etc. confirming equity of applicant(s)

### Loans is Company Name

- Certificate of Incorporation for a company
- Registration of a Business Name for a Firm (if applicable)
- Guarantor's checklist
- Business Entity Application Form

### Loans with Lenders Mortgage Insurance (LMI)

- Copy of bank statements for past 6 months showing 5% genuine savings^  
OR  
 • No Genuine Savings Acknowledgement and Declaration

### Purchase

- Full Copy of Contract of Sale\*
- Copy of Foreign Investment Review Board Certificate\* (if applicable)

### Refinance

- Copy current 6 months loans statements^
- Copy of Certificate of Title
- Copy of Foreign Investment Review Board Certificate\* (if applicable)
- ANZ Rapid Refinance Qualifying Checklist (if Rapid Refinance)
- Signed ANZ Rapid Refinance Borrower Acknowledgement & Undertaking (if Rapid Refinance)

### Building

- Full Copy of Contract of Sale\*
- Copy of Foreign Investment Review Board Certificate\* (if applicable)
- Copy Fixed Price Building Contract\*
- Copy Council approved plans\*
- Tentative on Completion (TOC) Valuation\*
- Copy of Builder's Insurance\*

### Owner/Builder

- Full Copy of Contract of Sale\*
- Copy of Foreign Investment Review Board Certificate\* (if applicable)
- Copy Council approved plans
- Break-up of construction costs
- Quotations supporting construction costs
- Copy of Housing Guarantee and/or domestic insurance policy\*
- Copy of Insurance Policy document for Residential Property Insurance\*

### Owner/Builder Checklist

- Detailed costings held
- Completed similar project in last 2 years
- Works in the building industry
- First time builder with minimum experience
- 10% of loan amount held as cash in the bank

\*Not compulsory with the initial application, but are required by ANZ prior to providing an unconditional decision.

^Last statement must be from within last four weeks; transaction listings not acceptable

# 7.1 ANZ Mortgage Broker Distribution - Loan Application

## ANZ Kerbside Valuation Request and Report

VIC, TAS, NSW, ACT, QLD BROKERS ONLY

### Approved Originator to complete

Date Requested / /	AO First Name	Surname	Approved Originator Number AO- SAO-
BSB/CC 3-026/252	Telephone	Facsimile	
Borrowers First Name	Surname	<b>PLEASE NOTE: All valuations are to be facsimiled to the Approved Originator who requested it.</b>	
Loan Application Number	Valuation Company	Facsimile	

### Security address

Number	Street
Suburb	Postcode

### Documents

<input type="checkbox"/> Contact	<input type="checkbox"/> Plans	<input type="checkbox"/> Specifications	<input type="checkbox"/> Title	<b>Attached</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
Vol	Folio	Lot	Plan	
Available from - Name				Telephone

### Property type

<input type="checkbox"/> House	<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Unit/Townhouse		
Contract price \$	Date of sale / /	Customer Est. \$	LVR %	

### Property description

Land dimensions	Area
-----------------	------

### Improvements

<input type="checkbox"/> Brick	<input type="checkbox"/> Brick Veneer	<input type="checkbox"/> Weatherboard	Other	<input type="checkbox"/> Single Storey	<input type="checkbox"/> Double Storey	Other
Type of dwelling (ie Conventional/Edwardian etc.)			Year built	Additions (year)		
No. Bedrooms	No. Bathrooms	No. Living Areas	<b>Roof Const:</b> Tiled	Other		
Size of dwelling		m <sup>2</sup> or sq. <input type="checkbox"/> Estimate <input type="checkbox"/> Known				

### Car accommodation

<input type="checkbox"/> On street	<input type="checkbox"/> Single garage	<input type="checkbox"/> Double garage	<input type="checkbox"/> Car space	<input type="checkbox"/> Single carport	<input type="checkbox"/> Double carport
Other					

### Ancillary improvements

<input type="checkbox"/> Landscape gardens	<input type="checkbox"/> Swimming pool	<input type="checkbox"/> Spa	<input type="checkbox"/> Tennis court	Other
--	--	------------------------------	---------------------------------------	-------

### General comments (Description of property to be assessed)


## 7.2 ANZ Mortgage Broker Distribution - Loan Application

### ANZ Kerbside Valuation Request and Report

VIC, TAS, NSW, ACT, QLD BROKERS ONLY

#### Valuer to complete

Inspection date

Security address

Valuer Reference Numbers

#### Kerbside Assessment

##### Property Risk Rating\*

1 2 3 4 5

Location & Neighbourhood

Land

Environmental Issues

Quality

##### Market Risk Rating\*

1 2 3 4 5

Reduced value next 2-3 years

Market Volatility

Local economy impact

Marketability

Risk Ratings: 1 = Low, 2 = Low to Medium, 3 = Medium, 4 = Medium to High, 5 = High

\* For Property or Market Risk Ratings of 4 or 5 please provide supporting comments below

#### Property Type

Two-tier Market?

Yes  No

Property Type

Property Zoning

Lending Cautions

  

General comments

  
  
  
  
  
  

Estimated Rental

\$  (pw)

Price Estimate

\$

I hereby certify that I have personally inspected this property on the date below and have carried out the assessments above as at the date. In determining our price estimate, particulars provided by the ANZ and the stated assumptions have been relied upon, and should they be found to differ at any time in the future  reserves the right to revise the estimate.

Neither the whole nor part of this report or any reference thereto may be included in any document, circular or statement, without our written approval of the form and context in which it will appear. This price estimate is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party other than ANZ's mortgage insurers who may use or rely on the whole or any part of the content of this price estimate.

This report is subject to the qualifications agreed to between ANZ and the valuer

Valuers Name

Contact Number

Valuers Signature

Valuation Company Signature

Valuation company

Report date

# 8.1 ANZ Mortgage Broker Distribution - Loan Application

## ANZ Standard Full and Short Form Valuation Request and Report

VIC, TAS, NSW, ACT, QLD BROKERS ONLY

### Approved Originator to complete

Date Requested  /  /  AO First Name  Surname  Approved Originator Number  
AO-  SAO-

BSB/CC  Telephone  Facsimile   
**3-026/252**

Borrowers First Name  Surname  **PLEASE NOTE: All valuations are to be facsimiled to the Approved Originator who requested it.**

Loan Application Number  Valuation Company  Facsimilie

Type of Valuation  Standard Full  Short Form  TOC  Purchase off the plan

### Security address

Number  Street

Suburb  Postcode

Contract price  \$ Date of Sale  /  /  Customer Est.  \$ LVR  %

### Contact for access

Name   Owner  Agent  Other

Work  After hours  Mobile

### Documents

Contract  Plans  Specifications  Title **Attached/faxed**  Yes  No

Vol  Folio  Lot  Plan

Available from - Name  Telephone

### Valuer to complete

Valuer Reference- Numbers

### Property type

House  Vacant land  Unit/Townhose  Under Construction  Renovation/Additions  Farm

### Property description

Land dimensions  Area

### Improvements

Brick  Brick Veneer  Weatherborad Other   Single story  Double Story Other

Style of dwelling (ie Conventional/Edwardian etc.)  Year Built  Additions (year)  Size of dwelling  m<sup>2</sup>

No. Bedrooms  No. Bathrooms  No. Living areas  **Roof Const:** Tiled  Other

### Car accommodation

Single garage  Double garage  Car space  Single carport  Double carport Other

# 8.2 ANZ Mortgage Broker Distribution - Loan Application

## ANZ Standard Full and Short Form Valuation Request and Report

VIC, TAS, NSW, ACT, QLD BROKERS ONLY

### Ancillary improvements

Landscape gardens   
  Swimming pool   
  Spa   
  Tennis court   
 Other

Inspection Date  /  /    
 Security Address

Valuer Reference Numbers

### Full valuation report

Property Risk Ratings*	1	2	3	4	5	Market Risk Ratings*	1	2	3	4	5
Location & Neighbourhood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Reduced value next 2-3 years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Land	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Market Volatility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Environment Issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Local economy impact	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Market Segment conditions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Risk Ratings: 1 = Low, 2 = Low to Medium, 3 = Medium, 4 = Medium to High, 5 = High

\* For Property or Market Risk Ratings of 4 or 5 please provide supporting comments below.

### Valuation assessment summary

Land	Improvements	Valuation for Mortgage purpose	Weekly Rental	Insurance Cover
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

This report is for the use of the party to which it is addressed and its mortgage insurers for mortgage purposes. I hereby certify that I personally inspected this property on the date below and have carried out the assessments above as at that date. Neither, I or any member of this firm, has any conflict of interest, direct or indirect or financial interest in relation to this property that is not disclosed.

Neither the whole nor part of this report or any reference thereto may be included in any document, circular or statement, without our written approval of the form and context in which it will appear. This valuation is for the use only of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party other than ANZ's mortgage insurers who may use or rely on the whole or any part of the content of this valuation

This report is subject to the qualifications agreed to between ANZ and the valuer.

### Property Type

Two-tier Market?  Yes  No   
 Property Type    
 Property Zoning

Lending Cautions

General comments

Valuers name    
 Contact number

Valuers signature    
 Valuation Company signature

Valuation company    
 Report date  /  /