

# ANZ Originator Services Electronic Application Coversheet

Please fax to your state's Originator Services Unit:

VIC, QLD, TAS, NSW, ACT

Enquiries 1800 812 785 Fax 1300 139 968

WA, SA, NT

Enquiries 1300 367 389 Fax 1300 369 891

APPLICATION NUMBER (compulsory)

Number of pages included:

Submission method:

LIXI  ANZ Online Applications

Please complete entire application in BLOCK letters

## Supporting Documentation Details

Applicant's full name:

Authorised Officer/Contact Name:

Approved Originator No (AO-SAO):

Date doc sent:

Telephone:

Facsimile:

## Submission details

Originator Reference ID:

ANZ Submission ID:

Submission date and time:

Authorisation I confirm the information contained in this application is true and correct.

Authorised Officer's signature:

Date:

Name and title:

Please note: a decision cannot be reached until the supporting documentation is received by the OSU.

## Acknowledgement - Applicant(s) must read and sign page 3

### Confirmation that information contained in the Loan Application form is true and correct

I/ We confirm that the information contained in our Loan Application (including any information contained in the Personal Statement of Financial Position) correctly and truly represents all the information provided by me to the Approved Originator. I/ We authorise ANZ to discuss with the Approved Originator any matter concerning the information contained in this Loan Application submitted by the Approved Originator on my/ our behalf.

I/We also authorise 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 given to my/our accountant, financial adviser or employer as evidence of my consent to them confirming with ANZ any of the details contained in my/our Loan Application.

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.

### 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 of ANZ 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.

### Acknowledgement that Credit Information may be given to/obtained by Approved Originator

I/ We acknowledge that ANZ may disclose to the Approved Originator or its officers or any successor of the Approved Originator any information about my/ our credit arrangement (including my current loan balance) with ANZ and credit history obtained from any credit reporting agency for the purpose of furthering my application with ANZ and;

- to enable the Approved Originator to calculate a trailer fee (being an ongoing fee for the term of the loan) payable to the Approved Originator;
- to enable the Approved Originator to ascertain when it is entitled to a trailer fee;
- for any other reasonable purpose.

**Credit Information Authority and Declaration**  
**Applicant(s) and Guarantor(s) must read and sign page 3**

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

ANZ is collecting your personal information to enable it to assess the applicant(s) and guarantor(s) to this application for credit, and if it is approved, to provide the applicant(s) with the product or service being applied for. Without this information we may not be able to consider or approve the application. ANZ may disclose your personal information to:

- Any person who introduces you to ANZ;
- Any service provider ANZ engages to carry out or assist its functions and activities;
- Credit reporting agencies;
- A mortgage insurer or reinsurer;
- Your referee;
- Other persons ANZ is authorised or required by law to disclose information to (and other persons where you have consented to the disclosure).

You may request access to your information at any of our branches in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may request that it be corrected.

**DECLARATIONS AND PRIVACY CONSENTS**

**My consent to certain disclosures of personal information**

ANZ may give my personal information (including information about my credit worthiness, history, standing or capacity) to:

- Any credit reporting agency;
- Any contractor or service provider ANZ engages to provide services connected with my relationship with ANZ;
- A mortgage insurer or reinsurer;
- Any credit provider for any purpose I have agreed to;
- An intending guarantor, to enable that person to consider whether or not to act as guarantor, or offer property as security, for a loan I or a joint borrower have applied for with ANZ;
- A person who is a guarantor, or has provided property as security, for a loan I have with ANZ.

I authorise these people to have access to my personal information from ANZ.

ANZ may only give my personal information to another credit provider:

- To assess my credit application; or credit worthiness
- To help me avoid a default on my obligations; or to tell a credit provider of any default I have made.

**My consent to obtain and use a credit report**

ANZ may obtain a credit report containing my personal information and use it in assessing whether to accept me as an applicant or guarantor of the credit applied for by the applicant(s).

**Banker's Opinion**

ANZ may obtain from other banks, and disclose to other banks, a banker's opinion about the applicant(s) consumer credit worthiness for use in the assessment of an application for credit made by the applicant(s).

**Promotion of other products or services**

If this application is approved, then until I tell you otherwise:

- ANZ may use my personal information to help promote its products or services or those of its related companies and alliance partners;
- ANZ may also disclose my personal information to its related companies or its alliance partners in connection with that purpose:
  - To enable them to decide if they want ANZ to tell me about a product or service;
  - Where they have agreed to only use the information for this purpose and where they have agreed to keep the information confidential and return it to ANZ (or destroy it) as soon as it has been used for this purpose.

Where I do not want ANZ to tell me about its products or services or those of its related companies or alliance partners, I may withdraw my consent by calling 13 22 73 at any time.

**Declaration and Privacy consents for insurer/re-insurer of ANZ**

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

- the insurer/re-insurer may obtain a credit report containing my personal information and use it in assessing ANZ's application for insurance;
- the insurer/re-insurer may also obtain information about my 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 my personal information (including information about my 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 my relationship with the insurer/re-insurer, and any credit provider.

I authorise these people to have access to my personal information from the insurer/re-insurer. The insurer/re-insurer may also receive my personal information from these people. In each case however, my 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

**Personal Information**

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

## 2.1 Originator Services Loan Application

### Personal details (Primary Applicant)

Applicant
  Director/ Partner
  Guarantor
  First Home Buyer

Title  First name  Middle name

Family name

Date of birth  Gender  M / F Drivers licence number  State

Current housing situation

Marital status

Name of spouse  No. of dependants  Age (in years) of dependant children       Permanent Australian resident  Y / N

Home phone number  Business phone  Mobile phone

Fax number  E-mail address

### Address details (Primary Applicant) – minimum 3 year history

Current address – Street No./ Name, Suburb, City, State, Postcode, Country

Time at current address  yrs  mths

Mailing address – if different

Previous address – Street No./ Name, Suburb, City, State, Postcode, Country

Time at previous address  yrs  mths

### Employment details (Primary Applicant) – minimum 3 year history

Employment type  Full time/ Part time/ Casual/ Self employed/ Not employed

Employer type  Public sector/ Private sector

Net monthly  \$ Gross monthly  \$

Occupational Group  Occupation

Employer name and Address

Time with employer  yrs  mths

Phone number  Fax number

Is applicant currently under a probationary period?  yes / no

Name of previous employer

Time with previous employer  yrs  mths

## 2.2 Originator Services Loan Application

### Personal details (Co-Applicant)

Applicant
  Director/ Partner
  Guarantor
  First Home Buyer

Title 
 First name 
 Middle name

Family name

Date of birth 
 Gender  M / F
 Drivers licence number 
 State

Current housing situation

Marital status

Name of spouse 
 No. of dependants 
 Age (in years) of dependant children      
 Permanent Australian resident  Y / N

Home phone number 
 Business phone 
 Mobile phone

Fax number 
 E-mail address

### Address details (Co-Applicant) – minimum 3 year history

Current address – Street No./ Name, Suburb, City, State, Postcode, Country 
 Time at current address  yrs  mths

Mailing address – if different

Previous address – Street No./ Name, Suburb, City, State, Postcode, Country 
 Time at previous address  yrs  mths

### Employment details (Co-Applicant) – minimum 3 year history

Employment type  Full time/ Part time/ Casual/ Self employed/ Not employed
 Employer type  Public sector/ Private sector
 Net monthly  \$
 Gross monthly  \$

Occupational Group 
 Occupation

Employer name and Address 
 Time with employer  yrs  mths

Phone number 
 Fax number

Is applicant currently under a probationary period?  yes / no
 Time with previous employer  yrs  mths

Name of previous employer

**Loan Application –Personal Statement of Financial Position**

Total assets (1)	\$	Total net monthly income (3)	\$
Total Liabilities (2)	\$	Total net monthly expenditure (4)	\$
Net assets (=1-2)	\$	Uncommitted monthly income (=3-4)	\$

The totals must be consistent with details provided and submitted in the online application by the approved originator.

**Nomination Declaration – 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 joint document under the Code, however by completing this declaration, I am/we are giving up the right to be provided with information direct from ANZ.

I/We nominate (full name of person nominated).....  
to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us at  
(enter nominated address) .....

Any person who has completed this declaration can advise ANZ at any time in writing that they wish to cancel their nomination.

**Declaration of purpose – under the Consumer Credit Code for a Credit Contract (For Investment/Business Loans Only)**

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.

Applicant 1 Signature:  Date:  Applicant 2 Signature:  Date:

**Applicant's Signature and Declaration**

I/We declare that the details contained within this application and details provided to the Approved Originator and submitted online are true and correct; and have read and understood:

- Acknowledgement
- Credit Information Authority and Declaration – Applicant(s) and Guarantor(s)
- Loan Application – Personal Statement of Financial Position
- Nomination Declaration – where applicable

Applicant 1 Name:   
**Applicant 1 Signature:**  Date:   
 Applicant 2 Name:   
 Applicant 2 Signature:  Date:   
 Witnessed by (print name):  Being the Approved originator  
 Signature:  Date:

**Intending Guarantor's Declaration and Privacy Consents**

I agree to the matters specified in the *Credit Information Authority and Declaration – Applicant(s) and Guarantor(s)* section.

Guarantor's name:  Guarantor's name:   
 Guarantor's signature:  Date:  Guarantor's signature:  Date:



## ANZ Breakfree Package – Only complete for ANZ Breakfree Package

Application Number (Staff use only)

Please complete the form in full. If incomplete we are unable to process your Breakfree Package application.

AO-SAO  
Number:

Telephone:

Facsimile:

Existing ANZ Breakfree Package Customer:

Yes

No

### Applicant Details

Applicant 1 full name:

Address:

Applicant 2 (full name):

Address:

### Nomination of Mandatory Accounts (if more than 2 applicants, complete another form and attach to this application)

I/We nominate the following Mandatory Accounts. (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.)

### Mandatory Mortgage Lending Account(s) (existing loan accounts can only be included if the borrowers are the ANZ Breakfree Package holders listed above).

I/We nominate the loan accounts included in this loan application as Mandatory Mortgage Lending Accounts and also nominate the following existing loan accounts to be included in the ANZ Breakfree Package as Mandatory Mortgage Lending Accounts:

Account holder(s):

Account number:

Account holder(s):

Account number:

### Mandatory Transaction Account

I/We will need to open a new transaction account as part of this Package.

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

Account holder(s):

Account number:

Note: The annual package fee will be charged to your mandatory transaction account once your loan is drawn.

### Mandatory Gold Credit Card Account#

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, an ANZ Gold credit card will be selected as your Mandatory Gold Credit Card.

ANZ Gold

Telstra Visa Gold

ANZ Frequent Flyer Visa Gold

Name of applicant:

Security Code<sup>^</sup>:

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

### Additional Cardholder - If there is an additional cardholder for your Mandatory Gold Credit card please complete below.

Name of additional cardholder:

Date of birth:

Security Code<sup>^</sup>:

### Please complete if you are applying for a new ANZ Frequent Flyer Visa Gold

Title:

Account holder's full name:

Existing Qantas Club/Qantas  
Frequent Flyer Number##:

Account holder's  
signature:

# Customers who are either applying for a new ANZ Credit Card or requesting to transfer between ANZ Credit Cards may be required by ANZ to complete a full credit card application form.

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

<sup>^</sup> For identification purpose - eg a word meaningful only to you.

**Existing ANZ Credit Card Holders only**

The applicant named below holds a current ANZ Gold, Telstra Visa Gold or ANZ Frequent Flyer Visa Gold and I/we nominate this account as my/our Mandatory Gold Credit Card account.

Name of applicant:

Card Number:  Security Code^:

My current ANZ credit card is not an ANZ Gold, Telstra Visa Gold or ANZ Frequent Flyer Visa Gold. I 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. You will keep your current credit card limit if it is \$5,000 or more. If it is less than \$5,000 your limit will be increased to \$5,000. I have read and accept the terms set out on this application.

Card Number:

ANZ Gold  Telstra Visa Gold  ANZ Frequent Flyer Visa Gold

Account holder:  Security Code^:

^ For identification purpose - eg a word meaningful only to you.

**Important information concerning ANZ Gold Card Accounts**

In this clause, **Qantas** is Qantas Airways Limited ABN 16 009 661 901. ANZ is collecting your personal information to enable it to assess your application and, if it is approved, to provide you with the product you are applying for. Without this information we may not be able to consider or approve your application. ANZ and its alliance partners (including Qantas) may disclose your personal information to:

- any service provider ANZ or its alliance partners (including Qantas) engage to carry out or assist its functions and activities;
- credit reporting agencies;
- your referee;
- other persons ANZ is authorized or required by law to disclose and other persons where you have consented, to the disclosure.

You may request access to your information by calling 13 19 51. 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 that it be corrected.

By signing below I agree to ANZ doing the following things.

**My consent to certain disclosures of personal information**

ANZ may give my personal information (including information about my credit worthiness, history, standing or capacity) to:

- Qantas
- Credit reporting agencies
- Any credit provider for any credit purpose I have agreed to;
- Any service provider ANZ or its alliance partners (including Qantas) engage to carry out or assist its functions and activities.

I authorise these people to have access to my personal information from ANZ.

ANZ may only give my personal information to another credit provider:

- To assess my credit application; or credit worthiness
- To help me avoid a default on my obligations; or to tell a credit provider of any default I have made.

**Promotion of other products or services**

If this application is approved, ANZ and Qantas may use my personal information to help ANZ and Qantas plan, research, market and promote their products or services or those of their related companies and ANZ's other alliance partners. ANZ and Qantas may also disclose my personal information to their related companies and ANZ's other alliance partners to enable them, ANZ or Qantas to market their products or services.

Where I do not want ANZ to tell me about its products or services or those of its related companies or alliance partners, I may withdraw my consent by calling 13 22 73 at any time.

**Personal Information**

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

**Transfer authority**

Where I have requested a product transfer, I authorise ANZ to close my existing Card Account and to transfer any outstanding balance as at the date of transfer 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 that 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.

**DECLARATION & SIGNATURE**

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; and
- confirm that the annual ANZ Breakfree Package Fee of \$295 will be debited to my/our Mandatory Transaction Account or where there are insufficient funds in that account, to any other ANZ Account held by me/us (or any of us), in accordance with clause 5 of the ANZ Breakfree Terms and Conditions when ANZ accepts my/our application. I/we agree that it will also be debited annually thereafter whilst I/we remain an ANZ Breakfree Package Holder.

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:



# Uncommitted Monthly Income Calculation Worksheet - Optional

## 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	\$

\*If LVR is greater than 80%, 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)	\$
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	(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) \$

### \*Notes:

1. \$940 single applicant, \$1,265 joint applicants, \$180 per dependant (effective 16 August 2004)

\*As at August 2004.