

APPLICANT DETAILS

Existing ANZ customer number (if applicable)

Title: Mr/Mrs/Ms/Miss/Dr/Other

Surname

First Names

Are you a NZ citizen or permanent NZ resident? ☐ Yes ☐ No

If no, please supply work permit expiry date

Residential address

.....

.....

..... Postcode

Time there (Years/months)

☐ Own home (with home loan) ☐ Own home (fully paid/freehold)

☐ Renting ☐ Boarding ☐ With parents ☐ Caravan

☐ Other

Previous address – if at above address less than three years

.....

.....

..... Postcode

Time there (Years/months)

Your postal address – if different from residential

.....

.....

..... Postcode

Home phone ()

Business phone ()

Facsimile ()

Mobile ()

Email

Date of Birth

Number of dependants Age/s

Employer's name

Employer's address

.....

.....

Current occupation

☐ Full-time ☐ Part-time ☐ Self-employed

How long have you worked here? (Years/months)

.....

Previous occupation/employer – if current employment

is less than three years

☐ Full-time ☐ Part-time ☐ Self-employed

How long did you work there? (Years/months)

.....

IRD number

JOINT APPLICANT DETAILS

Existing ANZ customer number (if applicable)

Title: Mr/Mrs/Ms/Miss/Dr/Other

Surname

First Names

Are you a NZ citizen or permanent NZ resident? ☐ Yes ☐ No

If no, please supply work permit expiry date

Residential address

.....

.....

..... Postcode

Time there (Years/months)

☐ Own home (with home loan) ☐ Own home (fully paid/freehold)

☐ Renting ☐ Boarding ☐ With parents ☐ Caravan

☐ Other

Previous address – if at above address less than three years

.....

.....

..... Postcode

Time there (Years/months)

Your postal address – if different from residential

.....

.....

..... Postcode

Home phone ()

Business phone ()

Facsimile ()

Mobile ()

Email

Date of Birth

Number of dependants Age/s

Employer's name

Employer's address

.....

.....

Current occupation

☐ Full-time ☐ Part-time ☐ Self-employed

How long have you worked here? (Years/months)

.....

Previous occupation/employer – if current employment

is less than three years

☐ Full-time ☐ Part-time ☐ Self-employed

How long did you work there? (Years/months)

.....

IRD number

ANZ lending application

STATEMENT OF POSITION (current financial position **before loan is assessed**)

Liabilities

(Please note beside each if owned by another entity, e.g. Trust)

| | Limit | Amount owing |
|-------------------------------|----------|--------------|
| ANZ overdraft | \$ | \$ |
| Other bank overdraft | \$ | \$ |
| Credit card (bank/type) | | |
| | \$ | \$ |

Paid off in full each month ☐ Yes ☐ No

Credit card (bank/type)

\$

Paid off in full each month ☐ Yes ☐ No

Store card (type)

\$

Paid off in full each month ☐ Yes ☐ No

Hire purchase (company)

Hire purchase (expiry date)

Hire purchase (amount owing) \$

Hire purchase (company)

Hire purchase (expiry date)

Hire purchase (amount owing) \$

ANZ personal loan(s) \$

ANZ home loan(s)

Fixed, floating, interest only \$

Flexible \$

Other home loan(s)

Fixed, floating, interest only \$

Revolving loan(s) \$

Other finance

(e.g. Personal Loan, Government Student Loan, Family Loan)

\$

Total Liabilities (A) \$

Assets

(Please note beside each if owned by another entity, e.g. Trust)

ANZ deposits \$

Other bank deposits \$

Motor vehicles

| Make | Model | Year | Current value |
|------|-------|------|---------------|
| | | | \$ |
| | | | \$ |
| | | | \$ |

..... \$

..... \$

..... \$

Real estate/property

| Address | Approx market value |
|---------|---------------------|
| | \$ |
| | \$ |
| | \$ |

..... \$

..... \$

..... \$

Superannuation \$

Bonds and shares \$

Other (e.g. investments, boats, caravans, antiques)

| Item | Current value |
|-------|---------------|
| | \$ |
| | \$ |
| | \$ |

..... \$

..... \$

..... \$

Total Assets (B) \$

BANK USE ONLY

Total Assets (B) \$

Less Total Liabilities (A) \$

Surplus/Deficit (B-A) \$

ANZ lending application

PROPOSED MONTHLY BUDGET (as it will be if the loan is approved)

Monthly expenses

| | Repayments | Bank use only |
|--|------------|---------------|
| ANZ existing home loan repayments | \$ | |
| Other bank existing home loan repayments | \$ | |
| Proposed new ANZ repayments | \$ | |

Government student loan (incl. IRD deductions/voluntary repayments) \$
 Personal loan repayments \$

Credit/Store card payments \$

Hire purchase \$

Total repayments \$

Living expenses

Motor vehicle (e.g. fuel, registration, WOF) \$

Utilities (e.g. phone, gas, power) \$

Rates \$

Home insurance \$

Household (e.g. food, clothing, travel, health, entertainment) \$

Education \$

Total living expenses \$

Other expenses

Other insurance (e.g. contents, medical, life) \$

Superannuation \$

Other (e.g. child care, child support) \$

Total other expenses \$

Rent/Board paid (only if paid after loan is drawn) \$

Total monthly expenses (C) \$

Income

1st Individual \$
 2nd Individual \$

☐ Gross ☐ Net ☐ Gross ☐ Net
☐ Annually ☐ Annually
☐ Monthly ☐ Monthly
☐ Fortnightly ☐ Fortnightly
☐ Weekly ☐ Weekly

Paid

Are salaries direct credited? ☐ Yes ☐ No ☐ Yes ☐ No

Government student loan ☐ Yes ☐ No ☐ Yes ☐ No

Gross rental income

Existing (weekly) \$

x 52 weeks ÷ 12 months (monthly) \$

Proposed (weekly) \$

x 52 weeks ÷ 12 months (monthly) \$

Other net income

(e.g. dividend, interest)

Item \$
 \$
 \$

Total Combined Monthly Income (D) \$

BANK USE ONLY

Total Combined Monthly Income (D) \$

Less Total Monthly Expenses (C) \$

Uncommitted Monthly Income (D-C) \$

ANZ lending application

LOAN DETAILS

Please tick your application type ☐ New loan ☐ Top up to an existing loan

Total application amount \$ LVR % Loan purpose

Loan type: ☐ Home loan ☐ Personal loan ☐ Tertiary loan ☐ Graduate loan ☐ Credit card

Full name of account

TRANSACTION ACCOUNT

Would you like an ANZ transaction account? ☐ Yes

Would you like an overdraft with your account? (no overdraft application fee will be charged)

☐ Yes (choose preferred option from below)

☐ \$500 ANZ overdraft facility (pre-approved with ANZ home loan draw down)

☐ \$1,000 ANZ overdraft facility (pre-approved with ANZ home loan draw down)

☐ Specify ANZ overdraft facility required \$..... (subject to approval)

For a copy of the General Terms and Conditions and our Reserve Bank Disclosure Statement visit anz.co.nz or any ANZ branch.

INSURANCE PROTECTION

Once you have your home make sure you protect it. ANZ has a range of insurance solutions that can be tailored to protect you and your dependants from the financial effects of life's unexpected events.

Protecting your home

Have you arranged insurance protection for your new property? ☐ Yes ☐ No

If yes, have you put in place: ☐ Full replacement cover, or
☐ Present day value

How much cover? \$.

ANZ Asset Protector provides comprehensive and competitively priced insurance protection for home buildings, contents and rental properties.

Would you like to know more about insurance protection for:

☐ Home Buildings (House) ☐ Contents ☐ Rental Property ☐ Moving House Extension

Protecting your life

How would you meet your loan repayments if you were unable to work through illness or death?

Do you have existing cover? ☐ Yes ☐ No

If yes, with who?

How much? \$.

ANZ Lifestyle Insurance provides a selection of benefits to help protect your family home should the unexpected happen.

☐ Would you like to know more about ANZ Lifestyle Insurance?

What else can we offer to protect you?

At ANZ, we understand that your need for protection is specific to you. So we have a range of other protection products designed to ensure you can receive the maximum protection you need for you and your family.

What would you like to know more about?

☐ ANZ Asset Protector – Motor ☐ ANZ Travel Protector – Travel Insurance

If you take out two or more ANZ Asset Protector policies with us (any mix of house, contents, motor vehicle or boat) you'll save on premiums.

For full details, (including terms, conditions and exclusions), please refer to the policy documents which are available on request from any ANZ branch. ANZ Lifestyle Insurance is underwritten by OnePath Insurance Services (NZ) Limited and distributed through ANZ Bank New Zealand Limited. ANZ Asset Protector is underwritten by Vero Insurance New Zealand Limited and distributed through ANZ Bank New Zealand Limited. No member of ANZ Bank New Zealand Limited and its related companies, guarantees OnePath Insurance Services (NZ) Limited or Vero Insurance New Zealand Limited or any of the products issued by them.

ANZ lending application

CREDIT CARD (ANZ Staff fax pages 1-7 to **0800 658 096**.)

Please tick the credit card you would like:

- Low fee** ☐ ANZ Visa ☐ ANZ MasterCard
 ☐ ANZ Visa Gold ☐ ANZ Gold Mastercard
- Low Rate** ☐ ANZ Low Rate MasterCard
- Rewards** ☐ ANZ World Visa ☐ ANZ World Visa Platinum ☐ ANZ CashBack Visa
 ☐ ANZ CashBack MasterCard ☐ ANZ CashBack Visa Gold ☐ ANZ CashBack Gold MasterCard
 ☐ ANZ Airpoints Visa ☐ ANZ Airpoints Visa Platinum ☐ Qantas ANZ Visa
 ☐ Qantas ANZ Visa Platinum

Minimum credit limit of \$5,000 on Gold cards and \$10,000 on Platinum cards.

FOR ANZ AIRPOINTS VISA OR ANZ AIRPOINTS VISA PLATINUM APPLICATIONS

I am a member of the Air New Zealand Airpoints programme.

☐ Yes ☐ No My Air New Zealand Airpoints membership number is:

If you are not a member of the Air New Zealand Airpoints programme a membership will be created for you (at no cost) if you are approved for an ANZ Airpoints Visa Card.

FOR QANTAS ANZ VISA OR QANTAS ANZ VISA PLATINUM APPLICATIONS

I am a member of the Qantas Frequent Flyer program.

☐ Yes ☐ No My Qantas Frequent Flyer Membership Number is:

If you're not a member of the Qantas Frequent Flyer program, you'll need to join. Visit qantas.com/joinffqav to apply for your complimentary membership (usually \$50) and advise ANZ.

INDIVIDUAL APPLICANT DETAILS

Name and address of nearest relative, or close friend, in New Zealand

Title: Mr/Mrs/Ms/Miss/Dr/Other Surname

First names

Address

..... Postcode

Home phone () Relationship to you

ADDITIONAL CARDHOLDER DETAILS

For a Gold or Platinum credit card the additional cardholder must be 18 years or over. For all other cards the additional cardholder must be 15 years or over. The primary cardholder will be responsible for the account and any transactions they make.

CREDIT CARD OPTIONS

Transferring money from another credit card (optional)

Please transfer the debit amount below from my non-ANZ credit card to my new ANZ credit card account.

☐ I understand that ANZ may choose to transfer less than the nominated amount if it is greater than 95% of the credit limit approved by ANZ.

Amount to transfer \$

Name on the card is

The non-ANZ credit card number is

The card is issued by (e.g. ASB, BNZ, Westpac)

For full ANZ balance transfer terms and conditions, please refer to ANZ's 'Credit Card Conditions of Use' brochure.

CREDIT CARD REPAYMENT INSURANCE (optional)

Protect your monthly repayments with ANZ Credit Card Repayment Insurance.

☐ I/we accept ANZ Credit Card Repayment Insurance.

As an ANZ personal credit card holder you are eligible for this cover if you're aged 18 to 75 years. The premium is calculated at 79 cents for every \$100 (or part thereof) of your monthly ANZ Credit Card Account Balance and will be automatically charged to your credit card account. Where a joint or additional card holder has been nominated for cover, the premium is calculated at the discounted rate of \$1.29 per \$100 (or part thereof) of your monthly ANZ Credit Card Account Balance. If the monthly account statement balance is zero or in credit then no premium is charged. Full Policy terms, conditions and exclusions apply and are set out in the ANZ Credit Card Repayment Insurance Policy Document, which we will send to you if your credit card application is approved. ANZ Credit Card Repayment Insurance is underwritten by OnePath Insurance Services (NZ) Limited and is distributed through ANZ. No member of ANZ Bank New Zealand Limited, its related companies or any other person guarantees OnePath Insurance Services (NZ) Limited or any of the products issued by it. ANZ may receive a commission on any policy it arranges. Information collected by ANZ will be passed to OnePath for the purpose of issuing and administering your policy. Both ANZ and OnePath may disclose your information to their related companies, reinsurers, agents or service providers for related purposes.

INSURER FINANCIAL STRENGTH

OnePath Insurance Services (NZ) Limited has an "AA-" (Very strong) current financial strength rating under the Insurance (Prudential Supervision) Act 2010 from Standard & Poor's (Australia) Pty Limited. Standard & Poor's rating scale is: AAA Extremely strong, AA Very strong, A Strong, BBB Good, BB Marginal, B Weak, CCC Very weak, CC Extremely weak, R Regulatory action. Ratings from "AA" to "CCC" may be modified by the addition of a plus or minus sign to show relative standing within the major rating categories.

PERSONAL INFORMATION AND DECLARATION

In this Application ANZ is ANZ Bank New Zealand Limited. Information you provide to ANZ will be kept strictly confidential and will be securely held by ANZ and/or within the companies in the ANZ Group. You have a right to access the information by enquiring at any branch of ANZ and you may also request that it be corrected. A fee may be payable.

So ANZ can ensure your information is accurate, please let us know of any changes in your personal details, such as your address.

ANZ may use this information to:

- consider your application for facilities, products or services;
- administer, manage and monitor any facilities, products or services provided to you;
- conduct market research, data processing and statistical analysis; and
- unless you disagree, provide you with information about other facilities, products or services, including select third party products or services.

☐ I do not wish to receive information about other facilities, products or services.

ANZ may disclose information about you to the ANZ Group, agents or contractors for the above purposes.

The Bank may disclose information about you to credit reference agencies, including for the purposes of obtaining a credit report, and, unless you disagree, under any arrangements with credit reference agencies for the ongoing disclosure of your credit account information and repayment history. Those credit reference agencies may retain that information and provide it to their customers who use their credit reporting services. If you default in any obligations to the Bank, then the Bank may disclose information about you to credit reference or debt recovery agencies and it may be retained by them. Those agencies may provide that information to their customers who use their credit reporting services.

ANZ lending application

PERSONAL INFORMATION AND DECLARATION (CONTINUED)

If you default in any obligations to ANZ, then ANZ may disclose information about you to credit reference or debt recovery agencies and it may be retained by them. Those agencies may provide that information to their customers who use their credit reporting services. ANZ may also disclose account information to any authorised signatory to your accounts.

ANZ may obtain information and make such enquiries about you as ANZ may consider warranted from any source, including the ANZ Group and credit reference agencies for the above purpose.

I/We declare that:

1. The information in this application forms the basis of the agreement between me/us and ANZ.
2. I/we certify that the information on this application is true and correct.
3. I/we certify that I/we am/are not less than 18 years of age.
4. I/we certify that I/we am/are not (an) undischarged bankrupt(s) and am/are not liable under any proceedings under the Insolvency Act 1967 or the Insolvency Act 2006 and their amendments.

CREDIT CARDS

- I acknowledge that, subject to ANZ's approval (in its absolute discretion) of my application for an ANZ Airpoints credit card, I will be enrolled as a member in the Air New Zealand Airpoints Programme. I agree that I will be bound by and comply with the Air New Zealand Airpoints Programme terms and conditions which are available at www.airnz.co.nz. I acknowledge and agree that the information provided by me in this application will be made available to Air New Zealand Limited to facilitate the administration of my participation in the Air New Zealand Airpoints Programme. ANZ (and its related companies) don't guarantee the redemption of Airpoints Dollars or that Airpoints Dollars will continue to be offered. Airpoints Dollars cannot be earned on cash advances, balance transfers or business related expenditure. Airpoints and Airpoints Dollars are trademarks owned by Air New Zealand.
- I acknowledge and agree that, subject to ANZ's approval (in its absolute discretion) of my application for a Qantas ANZ credit card, the information provided by me in this application will be made available to Qantas Airways Limited to facilitate the administration of my participation in the Qantas Frequent Flyer Programme. ANZ (and its related companies) don't guarantee the redemption of Qantas Frequent Flyer points or that Qantas Frequent Flyer points will continue to be offered. Qantas Frequent Flyer points cannot be earned on cash advances, balance transfers or business related expenditure.
- I certify that the information contained in this application is true and complete. I acknowledge that ANZ may cancel or decline my loan or credit card, or cancel any undrawn balance of my loan, if any of the information provided by me is incorrect or is misleading in any way. I understand that this application is subject to the ANZ Credit Card Conditions of Use and (if applicable) the ANZ Airpoints Visa Rewards Terms and Conditions, the ANZ World Rewards Terms and Conditions, the ANZ CashBack Rewards Terms and Conditions, or the Qantas ANZ Visa Rewards Terms and Conditions. I agree to be bound by these Conditions of Use and Terms and Conditions, copies of which I will be sent if my application is accepted or which I can obtain from any ANZ branch. I understand that ANZ will charge a fee to my Credit Card account. I am aware that I can obtain details of current fees by requesting a copy of the 'Credit Card Conditions of Use' brochure from any ANZ branch.
- I certify that I, the principal applicant, have reached 18 years of age. I certify that I am not an undischarged bankrupt, or liable under any proceedings under the Insolvency Act 1967 or the Insolvency Act 2006 and their amendments.

APPLICANT DECLARATION (loan and/or credit card)

The terms that apply to this application for a loan and/or a credit card are listed above. Please read them before you sign this declaration. I/We apply to ANZ Bank New Zealand Limited for the products/services marked above. I/We have read the terms listed above, and the information I/we have provided on this application is true, correct and complete.

Signature of applicant Date

| | | | | |
|--|--|--|--|--|
| | | | | |
|--|--|--|--|--|

Signature of joint applicant Date

| | | | | |
|--|--|--|--|--|
| | | | | |
|--|--|--|--|--|

ANZ lending application

PLEASE PROVIDE THE FOLLOWING WITH YOUR COMPLETED APPLICATION:

- ☐ Confirmation of income (e.g. wage slip, letter from employer, rental income).
- ☐ The last three months of statements from your current bank (new ANZ customers only).
- ☐ Valid proof of identification. Examples of acceptable forms of identification can be found at anz.co.nz/ID or any ANZ branch.
- ☐ A piece of mail addressed to your residential address from the last three months. Examples of acceptable forms of address verification can be found at anz.co.nz/ID or any ANZ branch.

Home loan applicants will also need to bring:

- ☐ Confirmation of deposit and/or equity (e.g. statement showing savings).
- ☐ Signed sale and purchase agreement if purchase property located.
- ☐ A valuation by a Registered Valuer if you already have one.
- ☐ Name and address of solicitor if you have located a property to purchase.
- ☐ For a Family Trust/LTC (Look Through Company) a copy of the Trust Deed/Company Certificate of Incorporation.
- ☐ If building, a copy of the Building Contract/Fixed Price Contract and the Building Consent.

ASK US ABOUT:

- ☐ An ANZ transaction account to make your loan payments
- ☐ ANZ Phone Banking
- ☐ ANZ Internet Banking
- ☐ Home and contents insurance

For more information call 0800 296 269, visit any branch of ANZ, or anz.co.nz

BANK USE ONLY

Primary RM

Primary ID

Joint RM

Joint ID

- ☐ I confirm I have identified the applicant and verified income
- ☐ Employer verified? (for applications over \$10k)

Package? ☐ Yes ☐ No

Please specify:

IN number:

Branch no

Staff name

Signature.....