

3 ANZ Mortgage – Loan Application

Applicant/Guarantor Declaration (p2 of 2)



PLEASE PHOTOCOPY FOR ADDITIONAL APPLICANTS

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.

IDENTIFICATION PROCEDURES

If you do not have an existing ANZ account you must complete the applicable Customer Identification Process (required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006).

Declaration of Purpose – under the National 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 purposes; or investment purposes other than investment in residential property (or for both purposes).

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for: business purposes; or investment purposes other than investment in residential property. By signing this declaration you may **lose** protection under the National Credit Code.

This declaration applies to the following credit: Purpose: Amount:

Purpose: Amount:

Signature Date

Signature Date

Nomination for Correspondence – under the National Credit Code for a Credit Contract

Important information for people completing this declaration: Each debtor is entitled to receive a copy of any notice or other document under the National Credit Code. By completing this declaration, I am/we are giving up the right to be provided with information direct from ANZ. Any person who has signed this form can advise ANZ at any time in writing that they wish to cancel their nomination.

I/We nominate (full name of person nominated)

Print address of nominated party

Description of Credit (loan type and amount)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

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 ANZ Mobile Lender/Approved Originator named in section 1.0 before submitting this Loan Application.

Limited authority of ANZ Mobile Lender/Approved Originator

I/We acknowledge that ANZ Mobile Lender is a limited agent of ANZ and 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) 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 National Credit Code on behalf of me/us.

I/We authorise the ANZ Mobile Lender/ Approved Originator named in section 1.0 to forward this information (together with any other information provided by me/us to the ANZ Mobile Lender/ Approved Originator concerning this Loan Application) to ANZ.

Applicant/Guarantor

Print Name

Signature Date

Co-applicant/Guarantor

Print Name

Signature Date

Witness Signature (ANZ Mobile Lender/ Approved Originator)

Print Name

Signature Date