

## 2.4 ANZ Mortgage - Loan Application

### ANZ Breakfree Package (p1 of 3)



**TO BE COMPLETED ONLY FOR ANZ BREAKFREE PACKAGE**  
**THIS FORM MUST BE COMPLETED IN FULL TO ENSURE EFFICIENT PROCESSING**

Application Number (Staff use only) Existing ANZ Breakfree Package Customer  Y  N

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

Mobile Lender/ Approved Originator Details

AO-SAO/TPMI

Phone Number

Fax Number

#### 1) APPLICANT DETAILS (PLEASE PHOTOCOPY FOR ADDITIONAL PORTFOLIO APPLICANTS)

Applicant 1

Full Name

Address / Street Name

State

Postcode

Country

Applicant 2

Full Name

Address / Street Name

State

Postcode

Country

Applicant 3

Full Name

Address / Street Name

State

Postcode

Country

Applicant 4

Full Name

Address / Street Name

State

Postcode

Country

Applicant 5

Full Name

Address / Street Name

State

Postcode

Country

#### 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)

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Account Number

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Current Loan Balance

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

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

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

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### ANZ Breakfree Package (p2 of 3)



Account Number

Account Holder(s)

Optional ANZ Assured facility (please select one)

- 1)  I/We do not require an ANZ Assured facility
- 2)  I/We require an ANZ Assured facility with a credit limit of \$1,000 and request that it be linked to the above account
- 3)  I/We already have \$1,000 ANZ Assured facility OR I/we require a limit increase on my/our ANZ Assured facility to \$1,000

I/We acknowledge that the ANZ Terms and Conditions govern any use of an ANZ Assured facility. If ANZ accepts my/our application for ANZ Assured, I/we understand that ANZ will provide me/us with these Terms and Conditions.

### 2C) MANDATORY CREDIT CARD ACCOUNT

NOTE: TO AVOID DELAYS IN THE RECEIPT OF CREDIT CARDS, PLEASE ENSURE OPTION 1, 2 OR 3 IS COMPLETED IN FULL

Note: If you do not select a card type below for Option 1 or Option 3, the ANZ Gold credit card will be selected as your mandatory credit card.

New Card Required

- Option 1 I apply for a new ANZ credit card. I have read and accept the terms set out on this application form.

Also note that you are unable to apply for a new ANZ Frequent Flyer Platinum card using this form.

ANZ Gold<sup>^</sup>

ANZ Rewards Visa Gold

ANZ Frequent Flyer Gold

Note: fees apply<sup>^</sup>

Note: fees apply<sup>^+</sup>

If you do not nominate an Applicant's Name, Applicant 1 in section 1 of this form will be selected as the account holder for your mandatory credit card.

Applicant's Name

Existing Qantas Frequent Flyer membership number#

Existing ANZ Credit Card Holders

- Option 2 I/We hold a current ANZ Gold, ANZ Rewards Visa Gold, ANZ Frequent Flyer Gold or ANZ Frequent Flyer Platinum Account and I/we nominate this account as my/our Mandatory Credit Card Account.

Applicant's Name

Existing Qantas Frequent Flyer membership number#

ANZ Gold<sup>^</sup>

ANZ Rewards Visa Gold

ANZ Frequent Flyer Gold

ANZ Frequent Flyer Platinum

Note: fees apply<sup>^</sup>

Note: fees apply<sup>^+</sup>

ANZ Frequent Flyer customers, please use your Visa card number.

Note: fees apply<sup>^+</sup>

Existing ANZ Credit Card Holders

- Option 3 My/Our current ANZ Credit Card is not an ANZ Gold, ANZ Rewards Visa Gold, ANZ Frequent Flyer Gold, or ANZ Frequent Flyer Platinum. I/We request you to transfer my existing ANZ credit card account to the ANZ credit card account selected below and I/we nominate this as my/our Mandatory 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 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

ANZ Frequent Flyer Gold

ANZ Frequent Flyer Platinum

Note: fees apply<sup>^</sup>

Note: fees apply<sup>^+</sup>

Note: fees apply<sup>^+</sup>

\*Only if the credit limit on your existing card is greater than or equal to \$12,000. If not, you cannot apply for transfer to ANZ Frequent Flyer Platinum.

**Additional Card Holders** (Only complete if you wish to include an additional cardholder for your Mandatory Credit Card Account)

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

Full Name

Signature

Date of Birth

### 3) IMPORTANT INFORMATION CONCERNING CREDIT CARD ACCOUNTS

#You must be a member of the Qantas Frequent Flyer program to earn Points with your ANZ Frequent Flyer Gold or ANZ Frequent Flyer Platinum 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 Gold and ANZ Frequent Flyer Platinum. 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 customer identification process. Customers wishing to transfer from an ANZ Visa PAYCARD, ANZ Rewards Visa PAYCARD or ANZ Everyday Visa Debit 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, ANZ Rewards Visa Gold, ANZ First and ANZ Gold accounts that have opted-in to earn Sphere points - any Reward Points that remain unused must be used within 60 days of the date of closure. Reward Points that remain unused in the closed account after that period will be cancelled. ANZ Frequent Flyer, ANZ Frequent Flyer Gold and ANZ Frequent Flyer Platinum - All unused points are automatically credited to your Qantas Frequent Flyer account provided you have provided ANZ your Qantas Frequent Flyer number.

The Qantas Frequent Flyer membership must be in the same name of the account holder on the credit card account. If you have not provided ANZ with your Qantas Frequent Flyer number please do so before closing the account. If ANZ does not receive the account holder's Qantas Frequent Flyer membership number within 60 days after the date of closure, the Points in the Points Record in respect of the card as at that date

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### ANZ Breakfree Package (p3 of 3)



will be cancelled and may not be credited to a Qantas Frequent Flyer program account. 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 Option 1 or Option 3 is selected in section 2C): 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 call 13 22 73 for more information.

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) and Qantas is Qantas Airways Limited ABN 16 009 661 901. Rewards Terms and Conditions are ANZ Frequent Flyer Reward Terms and Conditions, ANZ Rewards Visa – Rewards Program Terms and Conditions, and the Sphere Rewards Terms and Conditions. (For a copy, visit anz.com or call 13 22 73). Points are, where applicable, Qantas Frequent Flyer points, ANZ Rewards Visa Reward Points or Sphere points. +This account is issued with both an ANZ American Express® and an ANZ Visa American Express® is a Registered Trademark of American Express Company. The ANZ Frequent Flyer American Express card is issued by Australia and New Zealand Banking Group Limited (ANZ 11 005 357 522) pursuant to a license from American Express.

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

ANZ is collecting your personal information to enable it to process 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 process your application or if you are approved, provide you with the product.

ANZ may disclose your personal information to:

- any service provider ANZ engages to carry out or assist its functions and activities;
- any third party providing you with a product or service in relation to the ANZ product;
- credit reporting agencies;
- your referee;
- your employer; and
- 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.

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

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.

You may request access to your information by calling 13 22 73. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of your information is inaccurate, you may also request that it be corrected.

#### Promotion of other products or services

You agree to ANZ using your personal information to promote its products 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.

#### 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

Dated (DD/MM/YYYY)

Signature of Applicant 3

Dated (DD/MM/YYYY)

Signature of Applicant 5

Dated (DD/MM/YYYY)

If you have applied to open a new or transfer to an ANZ Frequent Flyer Gold or ANZ Frequent Flyer Platinum 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. 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 22 73 at any time.

#### 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.

#### 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 will receive 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 the ANZ Credit Cards Conditions of Use.

#### Federal Legislation Requirements

Federal Government Legislation requires ANZ to verify the identity of all account holders, signatories and agents. Any account holder, signatories and agents must satisfactorily meet ANZ's Customer Identification Process.

#### Credit Card Insurance

I understand that any ANZ CreditCover Insurance policy applicable to my existing card account will apply to my new card account.

#### 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 agree that the written details in this application form are true and correct.

Signature of Applicant 2

Dated (DD/MM/YYYY)

Signature of Applicant 4

Dated (DD/MM/YYYY)