



Please fax to your state's Broker Unit:

VIC, QLD, TAS, NSW, ACT, SA, NT
Enquiries 1800 812 785
Fax 1300 139 968

WA
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's Name

AO

SAO

Date doc sent

Telephone

Facsimile

SUBMISSION DETAILS

Originator Reference ID (LIXI companies only)

ANZ Submission ID

Submission date and time

AUTHORISATION

I confirm the information contained within this application is true and correct

ANZ Approved Originator's Signature

Date

PLEASE NOTE: a decision cannot be reached until the ANZ Broker Unit receives all supporting documentation

APPLICANT/GUARANTOR DECLARATION

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 Gold account 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 6, 833 Collins Street
 Melbourne Vic 3008
 Enquiries call 13 25 99

The re-insurer is as follows:

QBE Lenders Mortgage Insurance Limited
 ABN 70 000 511 071
 Level 21, AMP Centre, 50 Bridge Street,
 Sydney NSW 2000
 Enquiries call 1300 367 764

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 Federal Legislation).

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)	\$	Customer stated uncommitted monthly income (-3-4)	\$

**Excludes repayment for this facility*

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



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 on page 1 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 all information submitted online and any information contained in the Personal Statement of Financial Position) and all the information provided by me/us to the ANZ Mobile Lender/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 National Credit Code on behalf of me/us. Where 'ANZ Breakfree Package' has been selected in the online 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 ANZ Mobile Lender/Approved Originator named on page 1 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

Co-applicant/Guarantor

Print Name
 Signature Date

Co-applicant/Guarantor

Print Name
 Signature Date

Witness Signature (ANZ Mobile Lender/Approved Originator)

Signature Name Date



TO BE COMPLETED ONLY FOR ANZ BREAKFREE PACKAGE

This form must be completed in full to ensure efficient processing

Application Number (Staff use only)

ANZ Mobile Lender/Approved Originator Details

AO-SAO/TPMI

Phone Number

Fax Number

Existing ANZ Breakfree Package Customer Yes No

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

1. APPLICANT DETAILS (Please photocopy for additional applicants.)

Applicant 1

Full Name

Current Address

Applicant 2

Full Name

Current Address

Applicant 3

Full Name

Current Address

Applicant 4

Full Name

Current Address

Applicant 5

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
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Total ANZ Mortgage Lending		<input type="text"/>

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 will nominate the following ANZ Transaction Account as part of this Package.

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.



TO BE COMPLETED ONLY FOR ANZ BREAKFREE PACKAGE

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 account type below for Option 1 or Option 3, the ANZ Gold account will be selected as your mandatory credit card account.

New Card Account Required

Option 1 I apply for a new ANZ credit card account. 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 account using this form.

- ANZ Gold[^] ANZ Rewards Gold
Note: fees apply^{^+} ANZ Frequent Flyer Gold
Note: fees apply^{^+}

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 Cardholders

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

Account Holder Visa card number

- ANZ Gold[^] ANZ Rewards Gold
Note: fees apply^{^+} ANZ Frequent Flyer Gold
Note: fees apply^{^+} ANZ Frequent Flyer Platinum
Note: fees apply^{^+}

Option 3 My/Our current ANZ Credit Card is not an ANZ Gold, ANZ Rewards 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 Visa card number

- ANZ Gold[^] ANZ Rewards Gold
Note: fees apply^{^+} ANZ Frequent Flyer Gold
Note: fees apply^{^+} ANZ Frequent Flyer Platinum*
Note: fees apply^{^+}

**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 Cardholders (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.

Signature Name Date of Birth

3. IMPORTANT INFORMATION CONCERNING CREDIT CARD ACCOUNTS (CONTINUED)

#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 account. A joining fee applies. Please call Qantas on 13 11 31 if you are not a member.
[^]An annual Rewards Program Services Fee of \$55 (including GST) applies per cardholder for ANZ Frequent Flyer Gold, ANZ Frequent Flyer Platinum and ANZ Rewards 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, ANZ Rewards 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 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 – 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 Reward Points or Sphere points.
⁺This account is issued with both an ANZ American Express® card and an ANZ Visa card.



3. IMPORTANT INFORMATION CONCERNING CREDIT CARD ACCOUNTS (CONTINUED)

American Express is a registered trademark of American Express. ANZ American Express cards are 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.

If you have applied to open a new or transfer to an ANZ Frequent Flyer Gold or ANZ Frequent Flyer Platinum account 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.

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

Signature of Applicant 3 Date

Signature of Applicant 4 Date

Signature of Applicant 5 Date

ANZ Mortgage Broker Distribution – Online Supporting Document Kit

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

- Valuation Report/s, 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 handwritten); or
- Wages credited to a transaction account for the last 3 months, verified by supplying the ANZ account number or copies of other financial institution bank statements (with at least one being an original statement with Internet statements acceptable for others).

SELF EMPLOYED INCOME/COMPANY INCOME

- Evidence is required in the form of copies of personal and all associated company/trust/ partnership tax return for the most recent financial year, accompanied by ATO assessment notices (most current year's figures no more than 18 months old).
- If the applicant operates as a company/business name, must provide Company/Business name search to confirm ownership/directorship.

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 PROCEDURE

- Complete applicable Customer Identification Process at ANZ Branch prior to settlement (if you do not have an existing account).

CONFIRMATION OF EQUITY

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

LOANS IN COMPANY NAME

- Certificate of Incorporation for a company
- Registration of a Business Name for a Firm (if applicable)
- Guarantor's Checklist

GUARANTOR

- Copy of Guarantor's Checklist

PORTFOLIO

- Completed Portfolio details and Portfolio holder guarantee requirement.

LOANS WITH LENDERS MORTGAGE INSURANCE (LMI)

- Copy of bank statements for past 3 months showing 5% genuine savings[^]

PURCHASE

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

REFINANCE

- Copy current 3 months loans statements[^]
- Copy of Certificate of Title
- Copy of Foreign Investment Review Board Certificate* (if applicable)

CONSTRUCTION

- 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