



HOME AND INVESTMENT LOANS

BE READY TO MAKE YOUR MOVE

This document does not apply to ANZ Plus Home Loans.

WE'VE GOT WHAT YOU NEED TO MAKE THINGS HAPPEN

Whether you're thinking of buying your first home, your next home, an investment property, switching your loan or doing some renovations, we'll help you bring it all together.



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LOOKING TO BUY? GET ANZ BUY READY™

Finding a home isn't easy. But it helps if you can be ready to buy when you finally come across the right one. There are three parts to ANZ Buy Ready™, and our Home Loan Specialists are happy to help work out how much you can borrow, find out information about the home and area you're considering with free ANZ Property Profile Reports, and work through the deposit solution you need to be ready to pay on the day.

ANZ Buy Ready™ should help give you more buying confidence and better bargaining power. And that's a very good thing.



Work out how much you can borrow

Before you start looking for your home, you may like to get an idea of how much you could borrow. Our Home Loan Specialists can work it out for you, and help you with an Approval in Principle¹. Once you've got that, you'll have a clearer picture of how much you can afford to spend.

+



Get free ANZ Property Profile Reports²

When you're buying property, it's important to have as much information as possible. An ANZ Property Profile Report gives you a price prediction² and other important facts and figures for listed properties, as well as information on the suburb and properties around it. And best of all, it won't cost you a cent.

anz.com/propertyreport * 

+



Be ready to pay on the day


Generally, you'll need to pay a deposit upfront. Where that money comes from depends on your own situation. You'll probably be paying cash, usually through a personal cheque or counter cheque. If you are an existing property owner, you may be able to access equity in your home or investment property.

Whatever the case may be, we'll help you work it out.

TIP

**Got a home loan question?
Talk to a specialist.**

They're smart, knowledgeable and passionate. And they'll be dedicated to your home loan, all the way from application to settlement and beyond. Our Home Loan Specialists will help you understand your home loan options, sort out the paperwork and answer any of your questions.

Ready?  Call 1800 035 500



WHAT'S YOUR PLAN?



BUYING YOUR FIRST HOME. AN EXCITING JOURNEY BEGINS.

We're here to help guide you into your first home. The top priority is sorting out your deposit, and the more deposit you have, the better.

If your deposit is less than 20% of the property value (as assessed by ANZ), you probably need Lenders Mortgage Insurance³ (LMI – refer to page 10). Remember in addition to your deposit there are costs associated with buying a property like Stamp Duty. You may also be eligible for a First Home Owner Grant and / or First Home Buyer Stamp Duty Concession.

Protect your future

Once you've bought your home, consider home insurance and whether you might need income protection insurance. You might also consider speaking with a financial planner.

IS THIS FOR YOU?



Things to consider

- **Be ANZ Buy Ready™**
Get Approval in Principle¹
Ask for free ANZ Property Profile Reports²
Organise your deposit
- **Is LMI required?**
If your deposit is not enough
- **First Home Owner Grant**
Visit www.firsthome.gov.au for more information



BUYING YOUR NEXT HOME. YOU'VE DONE THIS BEFORE. BUT IT'S DIFFERENT THIS TIME.

Unlike your first home, it might be easier to get the money for your deposit (in addition to any savings you have), by using the equity, or selling your current home. For example:

If your home is worth \$500,000
and you still owe \$300,000

you could have up to **\$200,000**



What's equity, anyway?

Equity is the difference between the value of your home (as assessed by ANZ) and how much you owe on it. And that value isn't necessarily what you paid for your home, as property prices can rise or fall.

ANZ Bridging Finance

If you decide to buy before you sell, ANZ Bridging Finance⁴ could be an option to help you purchase a new home while you wait for the sale of your previous one. An ANZ standard variable rate applies.

IS THIS FOR YOU?



Things to consider

- **Using your equity**
Make use of your property's value
- **Bridging finance**
If you're buying before you can sell
- **A portable loan**
Take your loan with you when you move

WHAT'S YOUR PLAN?



INVESTING IN PROPERTY. READY TO INCREASE YOUR PORTFOLIO?

Whether you're buying your first investment property, or even your fifth, we could help you grow your investment portfolio.

Your options may include:

- Unlocking the equity in your existing property
- Using that equity towards an investment property
- The potential for negative gearing benefits

With ANZ's help, you could:

- Ask for a free ANZ Property Profile Report² for the property you're interested in
- Set up interest only payments⁵
- Manage a portfolio of several different loans and properties
- Protect your investment and rental income with landlord insurance⁶
- Speak to a Financial Planner for advice to help you achieve your goals

IS THIS FOR YOU?



Things to consider

- **Use your equity to invest**
Unlock your current property's value
- **Interest only payments**
Available for a specific period
- **Negative gearing**
Get independent tax advice



RENOVATING OR BUILDING. GET IT DONE THE WAY YOU WANT.

You've got a plan, and now you need the funds to make it happen. There are several ways you could get it done with our help.

If you're renovating, you may be able to use the equity in your home to fund the renovations. You could also consider applying to top up your existing loan or accessing your redraw⁷ if you are ahead on repayments.

Alternatively, you could consider applying for a construction loan if you would like to draw your loan progressively as the construction bills come in.

IS THIS FOR YOU?



Things to consider

- **Use your equity**
Increase your borrowing power
- **Make use of your existing mortgage**
Increase the loan amount
- **Make payments as bills come in**
You'll pay less interest if you don't draw down until bills are payable
- **Review your protection**
Make sure you are adequately covered



Switching to ANZ

We'll make switching easy. ANZ Home Loan Specialists are here to guide you through the switching process. To make it even easier, our Mobile Lenders⁸ can meet you any time or place that suits you, including after hours and on weekends.

Make an appointment with an ANZ Home Loan Specialist today

Find out more about what documents to bring in 'Your Appointment Checklist' on page 24.

TAKE THE FIRST STEP

HOW MUCH CAN I BORROW?



anz.com/homeloanborrow 

If you want to get ANZ Buy Ready™, it's time to do the maths. We can help you work out some of the important things you need to know.

These include:

- How much you have for a deposit
- How much you can borrow
- What your repayments might be
- Any equity you may have, if you've already got a home

Your Home Loan Specialist will take you through other costs, like Stamp Duty and legal fees. If you're a first home buyer, you might be able to claim a First Home Owner Grant from your state government.

ANZ Security Guarantee

A guarantor may be able to use the equity in their home or investment property as additional security for a portion of your loan amount to reduce your LVR and remove the need for LMI. See our 'Tip' below to find out more about LMI and LVR.³

Just remember, a guarantee is a big commitment – one which you and any guarantor should consider carefully as if for some reason you default on your home loan, the lender can seek to recover from your guarantor.⁹

TIP

What's LMI and LVR?

If you need to borrow more than 80% of the property value (as assessed by ANZ) you will probably need to pay Lenders Mortgage Insurance (LMI). Banks often call the 80%, the 'LVR', which stands for 'Loan to Value Ratio'. All this means is that if you don't have at least 20% of the property value as your deposit, LMI protects ANZ in the event that you default on your loan and a shortfall arises following the sale of the security property. For some property types, LMI might be required even when your deposit is more than 20% of the property's value as assessed by ANZ.

HOW MUCH WOULD MY REPAYMENTS BE?



anz.com/homeloanrepayments

Maybe you already have a property in mind, and you know how much you have for your deposit. Before you work out your repayments for a particular loan amount, you'll have to make a few decisions. For example:

- Will you be paying off principal and interest, or interest only?
- How long do you want a loan for?
- Would you prefer a variable or fixed rate loan?
- Will you be making extra repayments along the way?

You can find out more on page 17.

We've put together a simple reference table, just to give you an idea of how much principal and interest repayments could be. Use our online home loan repayments calculator for a tailored figure.

Reference rate	\$250,000 loan	\$500,000 loan	\$700,000 loan
2.50% p.a.	\$988 per month	\$1,976 per month	\$2,766 per month
3.00% p.a.	\$1,055 per month	\$2,109 per month	\$2,952 per month
3.50% p.a.	\$1,123 per month	\$2,246 per month	\$3,144 per month
4.00% p.a.	\$1,194 per month	\$2,388 per month	\$3,342 per month
4.50% p.a.	\$1,267 per month	\$2,534 per month	\$3,547 per month
5.00% p.a.	\$1,343 per month	\$2,685 per month	\$3,758 per month
5.50% p.a.	\$1,420 per month	\$2,839 per month	\$3,975 per month
6.00% p.a.	\$1,499 per month	\$2,998 per month	\$4,197 per month

This is an example only, based on a Home Loan with principal and interest repayments for a 30-year loan term at the stated reference rate. These rates are not necessarily available from ANZ. Please remember that interest rates may change and check anz.com for current interest rates on different products.

OUR HOME LOANS AT A GLANCE

WE'VE SIMPLIFIED OUR HOME LOANS TO MAKE IT EASIER FOR YOU TO SEE YOUR OPTIONS CLEARLY AND CHOOSE WHAT SUITS YOU BEST



ANZ STANDARD VARIABLE GET MORE LOAN FEATURES

This loan may work if you:

- **Want to pay off your loan sooner**
Offers a mix of features and flexibility
- **Would like to redraw extra repayments⁷**
Get easy access to your money
- **Want to minimise interest charges**
Use an offset account to save interest¹²

It's full of flexible features.

ANZ Standard Variable lets you react to changes in your life or circumstances. Especially if you're trying to pay off your loan early, or if you need to access the extra repayments you've made.

- Make extra repayments if you've got some extra cash
- Redraw extra repayments if needed⁷
- Link an offset account for a fee of \$10 per month to save on interest charges¹²
- Pay off your loan ahead of time



ANZ FIXED REPAYMENT CERTAINTY

This loan may work if you:

- **Want certainty on your repayments**
Safeguard against interest rate rises
- **Need to set your budget**
Know what your repayments will be
- **Choose how long you want**
Fix your rate for a specific term

We'll help you stick to your budget.

ANZ Fixed gives you the certainty you need for your budget, protecting you against interest rate rises that may affect your ability to make repayments, during the fixed rate period.

- Fix your home loan interest rate for 1, 2, 3, 4, 5, 7 or 10 years
- ANZ Lock Rate¹³ lets you pay a fee to lock in the interest rate before drawdown
- Split your loan into fixed and variable portions
- You can even have an offset account for a one-year fixed term¹¹



Variable, Fixed or Split?

Turn to page 16 for more details.



ANZ SIMPLICITY PLUS KEEP IT SIMPLE WITH BASIC FEATURES

This loan may work if you:

- **Like it simple**
Basic features
- **Need to redraw extra loan repayments⁷**
Easy access to your money
- **Want to get ahead**
Make extra repayments whenever you like

Only the features you need.

ANZ Simplicity PLUS is a simple home loan that offers the flexibility to change how you pay.

- Competitive interest rate
- Make extra repayments if you've got some extra cash
- Redraw extra repayments if needed⁷
- Pay off your loan ahead of time



OUR HOME LOANS IN DETAIL

Features	ANZ Standard Variable Get more loan features 	ANZ Fixed Repayment certainty 
Loan term	Up to 30 years	Fixed rate period up to 10 years Total term up to 30 years
Interest Rate	ANZ Standard Variable Loans are based on variable index rates which may move up or down with market conditions. Different rates may apply based on whether you are purchasing a home to live in or a residential investment property, and the repayment type you choose (principal and interest or interest only). For current interest rates please visit anz.com	ANZ Fixed Loans are based on ANZ's Fixed Loan index rates for the relevant fixed rate period. At the end of the fixed rate period, the loan will revert to a variable rate. Different rates may apply based on whether you are purchasing a home to live in or a residential investment property, and the repayment type you choose (principal and interest or interest only). For current interest rates please visit anz.com
Repay weekly, fortnightly or monthly	Yes	Yes
Make extra repayments	Yes	May incur an Early Repayment Cost ¹⁰
Interest only payments	Yes - Up to 5 years for Owner Occupied Loans, up to 10 years for Residential Investment Loans	Yes - Up to 5 years for Owner Occupied Loans, up to 10 years for Residential Investment Loans
Link an offset account	Yes	Only for a one year Fixed ¹¹
Redraw facility ⁶	Yes	Redraw available only after the expiry of any Fixed Rate interest period
Ability to repay loan early	Yes	May incur an Early Repayment Cost ¹⁰
Draw down loan progressively on construction loans	Yes – up to 24 months	No – not applicable
Interest rate discounts	Yes - may be available for eligible home or residential investment lending. Visit anz.com/homeloans for details.	Yes - may be available for eligible home or residential investment lending. Visit anz.com/homeloans for details.

ANZ Simplicity PLUS
Keep it simple with basic features



Up to 30 years

ANZ Simplicity PLUS Loans are based on variable Simplicity PLUS index rates which may move up or down with market conditions.

Different rates may apply based on whether you are purchasing a home to live in or a residential investment property, and the repayment type you choose (principal and interest or interest only).

For current interest rates please visit anz.com

Yes

Yes

Yes - up to 10 years, available on ANZ Simplicity PLUS Residential Investment Loans only.

No

Yes

Yes

Yes – up to 24 months

Special Offer interest rate discounts and fee waivers may be available. Contact your lender to ask.

Please see anz.com/simplicityplus for details and conditions.



DECISIONS, DECISIONS

VARIABLE, FIXED OR SPLIT?

Consider a variable rate if you:

- Want to make extra or early repayments on your loan
- Might need to redraw any additional repayments you have made⁷
- Don't mind interest rates changing

You can change how you make repayments, depending on your circumstances. If you've got money in a banking account, you could also link an offset account to your loan (for \$10 per month) to help you save on interest.¹²

Variable rates go up and down, so there's less certainty about your repayment amounts. Your minimum repayment amount will be lower when rates go down, but it will also go up if rates increase, which can make budgeting more challenging.

Consider a fixed rate if you:

- Prefer certainty in your repayments
- Want to fix your interest rate for a set amount of time
- Need to set a budget and stick to it

Your interest rate is fixed for an agreed period of time. This helps you set and forget, giving you peace of mind. But you won't benefit if interest rates go down in that time.

Fixed rate loans aren't for everyone. Fixed rate home loans provide more certainty because your interest rate and repayments are locked in for the duration of the fixed term. However, there can be less flexibility, and Early Repayment Costs may apply if you make early or additional repayments, pay off the loan early and/or refinance your loan before the fixed term is up.

After the end of your fixed rate period, a variable interest rate will then apply to your home loan and your repayment amount will change, or you could apply to refix up to a total of 10 years.

Split the difference

And if you want the best of both worlds, you can choose to split your home loan between variable and fixed: 50-50, 60-40 or some other ratio, it's up to you.

DECISIONS, DECISIONS

SHOULD I GET AN OFFSET ACCOUNT?

If you have money in an everyday banking account, it may make sense to move it into ANZ One, our offset account. You could link it to your ANZ Standard Variable or one-year ANZ Fixed Home or Residential Investment Loan¹¹ to help you save on interest charges. The money you have in ANZ One will offset the amount you owe on your home loan, and you'll only be charged interest on the difference.

Your home loan balance	\$350,000
In your offset account 	\$25,000
<hr/>	
You'll only have to pay interest on	\$325,000

An illustration of how you can save

\$75,000

estimated interest saved

 Estimate of how much earlier you could repay your loan
3 years and 3 months

PRINCIPAL AND INTEREST, OR INTEREST ONLY?

Let's put it this way: if you choose interest only, your payments may be lower but you will have to fund repayment of the principal down the track so the total interest you pay will be more. You can choose up to a 5 year interest only period for Owner Occupied loans and up to 10 year interest only period for Residential Investment Loans.

But if it's a loan for the home you're living in, repaying principal and interest means that you're actually paying off the loan amount over the period of the loan, not just the interest charges. You can find more details on differences between the two repayment options on anz.com.

Remember, different interest rates may apply depending on the repayment type you choose. We also recommend seeking financial advice if you are unsure about how to go ahead.

Visit anz.com for current interest rates.

Based on a 30-year home loan at a constant interest rate of 5.00%. p.a. with a constant daily balance of \$25,000 in your offset account and minimum repayments being made throughout

WHAT IF I HAVE AN EXISTING LOAN WITH ANZ, BUT I NEED MORE MONEY?

Simply talk to one of our Home Loan Specialists. There may be different options available, including:¹

- **Top up:** you might be able to increase your home loan amount, saving you the hassle of applying for a new loan.
- **Supplementary loan:** you could apply for another loan and may be able to access the equity in your property.
- **Redraw:** if you've been making extra repayments and are ahead of schedule, providing that you're not in a fixed rate period, you could take that money out again if you need to⁷. Refer to anz.com for more details.



SOME OTHER QUESTIONS ANSWERED

HOW WOULD FORTNIGHTLY REPAYMENTS HELP ME SAVE?

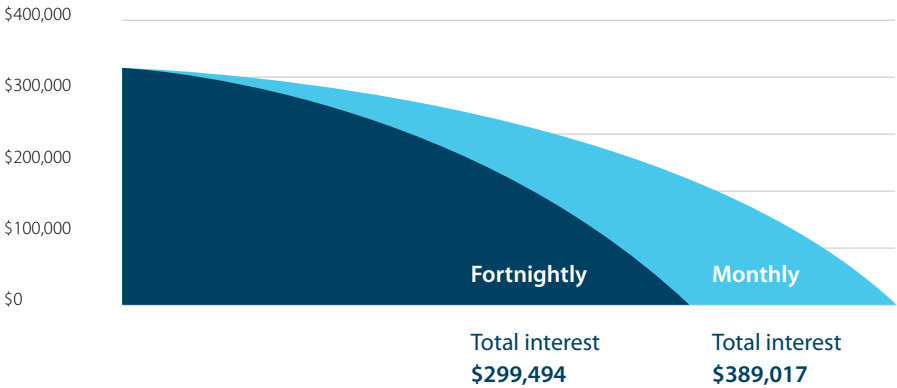
Since interest is calculated daily on your unpaid loan balance, the more frequently you make repayments, the more you could save in interest charges over the life of your loan.

If you make 26 fortnightly repayments per year that are half your monthly repayment, you will pay more principal over a 12 month period than if you just made 12 monthly repayments per year, which means you'll be reducing your total interest charges over the life of your loan.¹⁰

For example, instead of \$1,972 a month, repay \$985 a fortnight.

Instead of
(\$1,972 × 12) \$23,664 a year

You'll be repaying
(\$985 × 26) \$25,610 a year



Estimate of years/months saved
5 years 11 months

Estimated amount saved

\$89,523

in interest charges based
on fortnightly repayments

This is an example only, based on a home loan size of \$320,000 and principal and interest repayments for a 30-year loan term at the reference rate of 6.25% p.a. This rate is not necessarily available from ANZ. Please remember that interest rates may change and check anz.com for current interest rates.

HOW IS INTEREST CALCULATED?

Interest rates are calculated daily and charged monthly. For example, if you had a loan balance of \$150,000 for the month and your interest rate was 4% p.a., your interest charges would be:

$$\$150,000 \times 4\% \div 365$$

\$16.44 per day

(or \$493.15 charged for a 30-day month)





THOUGHT ABOUT INSURANCE?

Thinking about buying a new house, starting a family, or taking on new debts? Whatever your plans may be, it's important your assets are protected.

We know that life can throw a spanner in the works at times: storms, house fires, theft and injury or illness are all things to consider and plan for.

While insurance won't protect you from these things happening, getting the right insurance can help you to protect your financial wellbeing and your family if something does go wrong.

Speak to us today about protecting your most important assets for the future.

IT'S AN EXCITING JOURNEY. LET US BE YOUR GUIDE



THINGS TO CONSIDER

01 Get ANZ Buy Ready™

Start by doing the maths, using our online calculators. Estimate how much you could afford, then talk to us about getting Buy Ready.

- Apply for Approval in Principle¹
- Get your free ANZ Property Profile Reports²
anz.com/propertyreport ✖
- Make sure you've got the funds for your deposit
- Investigate the government and legal fees you need to pay
- Apply for your First Home Owner Grant, if you are eligible, check at www.firsthome.gov.au

02 Purchase the property

Once you've found the home you want, negotiated terms and received your contract, it's time to make sure your loan happens.

- If you haven't already, find a conveyancer or solicitor and have them go through the contract
- Provide ANZ with your signed contract so we can finalise assessment of your application
- Consider home insurance - you can contact ANZ for a quote³

03 Sort out your paperwork

This is when all the legal stuff happens, especially the contract of sale and mortgage documents.

- Your conveyancer or solicitor will also provide any other documents you need
- Read, sign and return your home loan letter of offer
- Sign and return your mortgage documents



04 Get ready for settlement

Your conveyancer or solicitor will organise a settlement date and time. Meanwhile:

- Arrange a pre-settlement inspection

05 Settlement

Your conveyancer or solicitor should let you know once settlement has happened.

- Arrange to pick up your keys
- Your conveyancer or solicitor will send you all the settlement details
- We'll send you a loan drawdown confirmation letter with your account and repayment details
- Consider whether you require insurance for your contents to ensure that your belongings are covered while moving house as well as when you've moved in


06 Manage your loan

Your new home comes with a new home loan. It's time to organise your repayments.

- Add your new home loan to your Internet banking profile
- Ensure your loan repayments are set up
- Consider an offset account¹¹

07 Your portfolio

Whether you've just bought your first or fifth property, we can help you throughout the entire journey.

- Talk to your Home Loan Specialist if you have any questions
or call 1800 035 500 
- Consider speaking to a qualified Financial Planner to discuss your broader insurance needs

MY APPOINTMENT CHECKLIST

MEETING ONE OF OUR HOME LOAN SPECIALISTS? FANTASTIC. HERE'S WHAT WE'D LIKE YOU TO BRING.

Identification

If you're new to ANZ, please bring at least one photo ID (like a passport or driver's licence) and another ID like a bank statement or Medicare card.

What you earn

Your most recent payslip with three months' year to date (YTD) income OR a bank statement with three months' salary credits.

What you own

Please bring details of any assets you might have, like savings, shares, car, property and superannuation.

What you owe

Please let us know what liabilities you've got, including details of your home loans, personal loans and credit cards.

Insurance

Please bring details of all your insurance information, like home and contents, landlord, life, and income protection.

If you're self-employed

If you're a sole trader, partnership or company, please provide individual and business tax returns (along with ATO assessment notices, Profit & Loss statement and Balance Sheet).

OR

If you earn regular income from your company, please provide an ATO income statement showing at least six months' income and one recent payslip.

If you're buying a property

We'd like to see a full Contract of Sale. You'll only have this once you've signed a contract with a real estate agent.

If you're building

We'll need council approved plans or a building permit and a fixed price Builder's Contract (or if you are an owner builder, requirements will be provided on application).

If you're a Temporary/Provisional Visa holder

Please bring your passport with your visa information.

**HAVE YOU GOT ANY QUESTIONS FOR OUR HOME LOAN SPECIALIST?
LIST THEM HERE.**

<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____

WE VALUE YOUR FEEDBACK.

Throughout the home loan process we may ask you for feedback about your experience, via email or SMS. We welcome your opinion as it will help us to deliver the home loan experience that's right for you.

Note: we will not ask you for any personal details in this feedback.

IMPORTANT THINGS YOU NEED TO KNOW

This booklet provides general information current as at the time of production. The information in this booklet is intended as a guide only. It has been prepared without taking into account your personal objectives, financial situation or needs and you should consider whether it is appropriate for you. It is not intended to be a substitute for professional advice.

ANZ recommends that you obtain independent and specific advice from appropriate professionals relating to tax, legal and financial obligations. ANZ recommends that you read any relevant product disclosure statements and/or terms and conditions which are available at any branch, online at anz.com or by calling 13 13 14 before deciding to acquire or hold a particular ANZ product.

1. All applications for credit are subject to ANZ's normal credit approval criteria and the specific product terms and conditions (including any fees) will apply and are available on application. Approval in Principle is available to eligible customers who complete an application. Approval in Principle is subject to conditions, such as security being adequate to ANZ.
2. Property price information in an ANZ Property Profile Report is an estimate (not a valuation), may not be available for all properties, is for personal domestic use only and may change daily. Actual sale prices may differ. The report is not personal advice and ANZ takes no responsibility for any error or omission.
3. Lenders Mortgage Insurance (LMI) is paid by the borrower and protects ANZ in the event that the borrower defaults and a shortfall arises following the sale of the security property. ANZ usually requires LMI where the Loan to Value Ratio (LVR) is above 80% (depending on the type of property).
4. Bridging finance is only available if you intend to sell your current property within 12 months of settling your new property. Repayments of your bridging finance will be by interest only payments followed by a final repayment of principal and payment of interest. Particular credit assessment criteria, other terms and conditions, fees and charges, and maximum loan term apply (up to 12 months).
5. Choose from 1-5, 7 and 10 year interest only terms. At the end of the interest only term, the rate will switch to the relevant variable interest rate.
6. For new policies commencing from 3 July 2023 (inclusive) or policies migrated from QBE Insurance (Australia) Limited from 7 August 2023 (inclusive):
 - ANZ Home Insurance is issued by Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) trading as CGU Insurance and distributed by ANZ under its own license.
 - ANZ Landlord Insurance is issued by Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) trading as CGU Insurance and distributed by ANZ under its own license.
 - ANZ Car Insurance is issued by Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) trading as CGU Insurance and distributed by ANZ under its own license.

ANZ receives a commission for distributing car, home and landlord insurance products underwritten by Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) trading as CGU Insurance (CGU). ANZ receives up to 12% of premiums paid to CGU for ANZ Car Insurance and up to 25% of premiums paid to CGU for ANZ Home and Landlord Insurance. Commission is for both new and renewed insurance. ANZ will also receive other benefits from CGU in respect of the sale of these products. These benefits include an annual marketing allowance, and ongoing payments in respect of product development.

7. Eligibility criteria, terms and conditions apply to ANZ Redraw. Redraw is not available on loans in a company name. Refer to anz.com for more details.
8. ANZ Mobile Lending representatives operate as ANZ Mortgage Solutions, independently operated franchises of ANZ.
9. ANZ recommends that guarantors get independent legal and financial advice before signing a guarantee.

It is a requirement under the Banking Code of Practice that ANZ generally provide guarantors with at least three days to review the guarantee documents, to consider their obligations as a guarantor and to obtain independent legal and financial advice before deciding whether to give the guarantee.
10. Fixed Rate loans aren't for everyone. When you make certain changes to an ANZ Fixed Home or Residential Investment Loan, or make additional repayments above a certain amount, you may incur an Early Repayment Cost. Early Repayment Costs can be very large. You should talk to ANZ before making an early or additional repayment when your interest rate is fixed.
11. ANZ One offset not available on Interest in Advance loans.
12. Terms and Conditions, fees and charges apply. Refer to ANZ Personal Account Fees and Charges booklet.
13. The interest rate for a fixed rate loan is set at the time the loan is drawn down, and interest rates can change between the time of applying for the loan and drawing it down. You can lock in a rate for 90 days prior to draw down by putting in place a Lock Rate facility. A Lock Rate Facility is available for fixed rate loans with fixed rate periods of 1 to 5 years. A Lock Rate fee of \$750 for each \$1 million of lending (or part thereof) to secure the interest rate for 90 days from when the fee is paid applies. Terms and Conditions available on application.

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