

ANZ Personal Loan Application



Please complete this application and return it together with the information requested to your nearest ANZ branch. Completion of this form does not ensure the approval of your personal loan application. You should complete all sections of the application to provide the information we require in order to assess your loan application.

Loan Details

How much do you wish to borrow? \$ How are funds required? Separate/new loan Add to existing loan

Term of loan: yrs Loan purpose:

Applicant Details

Customer 1

I am already an ANZ customer – my account number is:

I am a new customer

Title: Mr Mrs Miss Ms Other

Family name:

First name(s):

Current residential address:

Time there: Yrs Mths

Phone: Home Mobile:

Phone: Business

E-mail:

Date of birth: Gender: M F

Permanent resident of New Zealand? Yes No

If no, do you have a work permit? Yes No Expiry Date:

Previous address: (if above is less than 2 years)

Time there: Yrs Mths

Current occupation:

Employer:

Employer address:

Employment status: Full-time Part-time Unemployed

Employment type: Permanent Self-employed Contract

Temporary Casual

Period Employed: Yrs Mths

Previous Employer/address: (if above is less than 2 years)

Period Employed: Yrs Mths

Marital status: Single Married Separated

Divorced Defacto Widowed

Number of dependants: (living with you) Age(s):

Do you: Own (freehold) Rent Live with Parents/Family

Own (mortgage) Board Other

Applicant Details

Customer 2 (for joint loans)

I am already an ANZ customer – my account number is:

I am a new customer

Title: Mr Mrs Miss Ms Other

Family name:

First name(s):

Current residential address:

Time there: Yrs Mths

Phone: Home Mobile:

Phone: Business

E-mail:

Date of birth: Gender: M F

Permanent resident of New Zealand? Yes No

If no, do you have a work permit? Yes No Expiry Date:

Previous address: (if above is less than 2 years)

Time there: Yrs Mths

Current occupation:

Employer:

Employer address:

Employment status: Full-time Part-time Unemployed

Employment type: Permanent Self-employed Contract

Temporary Casual

Period Employed: Yrs Mths

Previous Employer/address: (if above is less than 2 years)

Period Employed: Yrs Mths

Marital status: Single Married Separated

Divorced Defacto Widowed

Number of dependants: (living with you) Age(s):

Do you: Own (freehold) Rent Live with Parents/Family

Own (mortgage) Board Other

Statement of Position (combined if two people are applying)

Assets (what you own)

| | |
|--|--------------------------------|
| | Current value |
| ANZ Account(s) Total: | \$ <input type="text"/> |
| Other Financial Institutions Account(s) Total: | \$ <input type="text"/> |
| Other Cash Assets (Shares/Bonds): | \$ <input type="text"/> |
| <input type="text"/> | |
| Total Property Assets: | \$ <input type="text"/> |
| Total Number of Motor Vehicles: <input type="text"/> | \$ <input type="text"/> |
| Total Other Assets (e.g. boat etc.): | \$ <input type="text"/> |
| (excluding personal and household effects) | \$ <input type="text"/> |
| Total Assets: | \$ <input type="text"/> |
| Less Total Liabilities: | \$ <input type="text"/> |
| Surplus: | \$ <input type="text"/> |

Liabilities (what you owe)

| | | |
|-------------------------------------|--------------------------------|-------------------------|
| | Combined limit | Outstanding |
| ANZ Mortgages: | \$ <input type="text"/> | \$ <input type="text"/> |
| Other ANZ Loans: | \$ <input type="text"/> | \$ <input type="text"/> |
| ANZ Overdrafts: | \$ <input type="text"/> | \$ <input type="text"/> |
| Credit Cards: (incl store cards) | \$ <input type="text"/> | \$ <input type="text"/> |
| Other Institutional Loans: | \$ <input type="text"/> | \$ <input type="text"/> |
| Other Institutional Overdrafts: | \$ <input type="text"/> | \$ <input type="text"/> |
| Hire Purchase: | \$ <input type="text"/> | \$ <input type="text"/> |
| Other Liabilities: (please specify) | \$ <input type="text"/> | \$ <input type="text"/> |
| <input type="text"/> | | |
| Total Liabilities: | \$ <input type="text"/> | |

Proposed Monthly Budget (as it will be if loan is approved, combined if two people applying)

Note: Self employed persons need to enclose a copy of their last 2 years Balance Sheets/Annual Accounts and Profit and Loss Accounts, (if not already held by ANZ).

Monthly Income

Please remember to convert income to a monthly amount, ie:

- > divide annual/yearly income by 12
- > multiply weekly income by 52 then divide by 12
- > multiply fortnightly income by 26 then divide by 12

| | | |
|---|--------------------------------|-------------------------|
| | Customer 1 | Customer 2 |
| Gross Salary/Wages: (before tax, complete in all cases) | \$ <input type="text"/> | \$ <input type="text"/> |
| Net Salary/Wages: (after tax, complete in all cases) | \$ <input type="text"/> | \$ <input type="text"/> |
| Gross Rental Income: (100%) | \$ <input type="text"/> | \$ <input type="text"/> |
| Net Benefit/Pension: | \$ <input type="text"/> | \$ <input type="text"/> |
| Other regular net income: (please specify) | \$ <input type="text"/> | \$ <input type="text"/> |
| <input type="text"/> | | |
| Total Net Monthly Income: | \$ <input type="text"/> | |
| Less Total Monthly Expenses: | \$ <input type="text"/> | |
| Uncommitted Monthly Income: | \$ <input type="text"/> | |

Monthly Expenses

| | | |
|---|--------------------------------|--------------------------------|
| | Customer use | Bank use Only |
| Proposed payments of this Loan: | \$ <input type="text"/> | \$ <input type="text"/> |
| Other Loans – ANZ: Limit | \$ <input type="text"/> | \$ <input type="text"/> |
| Loans at other Institutions: Limit | \$ <input type="text"/> | \$ <input type="text"/> |
| Credit Cards: (Include store cards) Limit | \$ <input type="text"/> | \$ <input type="text"/> |
| Hire Purchase/Lease Payments: | \$ <input type="text"/> | \$ <input type="text"/> |
| Other expenses: (family loan, student loan, tax- please specify): | \$ <input type="text"/> | \$ <input type="text"/> |
| <input type="text"/> | | |
| Rent/Board: | \$ <input type="text"/> | \$ <input type="text"/> |
| Living expenses: (incl utilities, car expenses, rates, insurance, food, entertainment, child maintenance, superannuation/retirement savings, etc) | \$ <input type="text"/> | \$ <input type="text"/> |
| Total Net Monthly Expenses: | \$ <input type="text"/> | \$ <input type="text"/> |

Guarantor Details

Are you acting as a guarantor for a loan taken out by someone else? Yes No

Name of Debtor and Bank or Institution where debt is held: Amount: \$

ANZCover Loan Protection Insurance

If you would like to apply for ANZCover Loan Protection Insurance please read and accept the customer authority/declaration below, and then fill out this section with the assistance of an ANZ sales representative.

Option 1 Disability, Redundancy and Life Cover Premium \$ Total mthly loan repayment: (including insurance) \$

or

Option 2 Disability and Life Cover Premium \$ Total mthly loan repayment: (including insurance) \$

List parties covered

Personal Information & Declaration

The information received from you will be securely held by ANZ National Bank Limited ("ANZ"), and if you have applied for ANZCover Loan Protection Insurance ("ANZ Loan Insurance"), by ANZ and ING Insurance Services (NZ) Limited ("ING Insurance Services"). You may request access to information regarding your loan by enquiring at any ANZ branch and you may also request that it is corrected. A fee may be payable. You may request access to information regarding your ANZ Loan Insurance by contacting ING Insurance Services and you may also request that it is corrected by writing to ING Insurance Services, PO Box 787, Wellington. A fee may be payable.

The information will be used to consider your application for financial facilities and (if applicable) for ANZ Loan Insurance, and to administer the same and any banking facilities. It may also be used to provide you with information from time to time on opportunities for further products and services offered by ANZ and/or ING Insurance Services.

Please indicate if you do not wish to receive this information.

The Bank may also disclose information about me to credit reference agencies, for the above purposes of obtaining a credit report on me. These credit agencies may retain that information and provide it to their customers who use their credit reporting services. If I default in any obligations to the Bank then information about me may be disclosed to credit reference or debt recovery agencies and retained by them. Those agencies may provide that information to their customers who use their credit reporting services. The Bank may obtain information and make such enquiries about me as the Bank considers warranted from any source including its related companies (as defined by the Companies Act 1993) and credit reference agencies for the above purposes.

I/We declare that:

- The information above shall be the basis of the agreement between me/us and ANZ and, if I/we have applied for ANZ Loan Insurance, ING Insurance Services. On deciding to purchase this insurance I/we have not relied upon any advice given by or on behalf of ANZ.

- The particulars and answers given above are in every aspect correct and there is no further information likely to affect the acceptance of this personal loan application or, if I/we have applied for ANZ Loan Insurance, this insurance application. I/We accept that if I/we fail to comply with my/our duty of disclosure then I/we may be refused payment of any benefit under the insurance contract.
- If I/we applied for ANZ Loan Insurance, a copy of the ANZ Loan Insurance Policy Document has been handed to me/us prior to me/us making this application, and I/we have read, understood and accepted its terms and conditions.
- I/We authorise ANZ to add the insurance premium (specified above) to the total amount borrowed under my/our personal loan for the purposes of calculating monthly loan repayments and to debit them from the appropriate funding account.
- I/We acknowledge that ANZ Loan Insurance is underwritten by ING Insurance Services and that no member of the ING Group or the ANZ National Bank Group guarantees ING Insurance Services or any of the products issued by it.
- ING Insurance Services is entitled to elect and has elected not to have a current rating under the Insurance Companies (Ratings and Inspections) Act 1994. A copy of ING Insurance Services' most recent financial statements is available from ING (NZ) Ltd, Level 27, ASB Bank Centre, 135 Albert Street, Auckland.
- I/We understand that my/our application for ANZ Loan Insurance will provide me/us with cover commencing from the date on which my/our personal loan is first drawn down.
- I/We are aware that ANZ will receive commission from ING Insurance Services in relation to the insurance policy.
- I/We certify that I/we have reached 18 years of age, am/are not (an) undischarged bankrupt(s) and am/are not liable under any proceedings under the Insolvency Act 1976 (as amended).
- I/We are aware and agree that no claim shall be payable that results (either directly or indirectly) from any illness (including mental illness) bodily injury or condition, whether existing, diagnosed or in remission for which I/we could reasonably have been expected by ANZ and/or ING Insurance Services to have sought or received, medical examination, advice, treatment or hospitalisation before the commencement of the insurance policy.

Signature of Customer 1:

Date:

Signature of Customer 2:

Date: