

# ANZ Business Product Solutions Matrix

ANZ COMMERCIAL BROKER | 07.10

**A comprehensive suite of  
flexible products to help  
customers' achieve their goals.**

## Commercial Lending

Features	ANZ Business Loan	ANZ Business Mortgage Loan	ANZ Business Overdraft	ANZ Commercial Bill	ANZ Fully Drawn Advance
Target Market	Any business entity including sole traders, professionals, partnerships, companies, trusts or other business entities	Any business entity including sole traders, professionals, partnerships, companies, trusts or other business entities	Any business entity including sole traders, professionals, partnerships, companies, trusts or other business entities	Any business entity including sole traders, professionals, partnerships, companies, trusts or other business entities	Any business entity including sole traders, professionals, partnerships, companies, trusts or other business entities
Customer Benefits	<ul style="list-style-type: none"> <li>Capital boost with flexible repayment and interest options</li> <li>Can be secured or unsecured</li> <li>Repayments structured to meet business cash flows</li> <li>Variable or fixed interest rate</li> </ul>	<ul style="list-style-type: none"> <li>A low cost term loan facility</li> <li>Choice of repayment terms</li> <li>Variable or fixed interest rate</li> <li>Variable loans can be linked to a 100% offset facility</li> </ul>	<ul style="list-style-type: none"> <li>Reduced risk during periods of high interest rates</li> <li>Assists with planning, budgeting and can solve short to medium term cash flow requirements</li> </ul>	<ul style="list-style-type: none"> <li>Reduced risk during periods of high interest rates</li> <li>Assists with planning, budgeting and can solve short to medium term cash flow requirements</li> </ul>	<ul style="list-style-type: none"> <li>Flexible repayment and interest options</li> <li>Can be secured or unsecured</li> <li>Repayments structured to meet business cash flows</li> <li>Variable or fixed interest rate</li> </ul>
Interest Type	Variable or fixed	Variable or fixed	Variable	Variable, fixed or capped	Variable, fixed or capped
Purpose	Any approved business purpose (other than loans to individuals for the purpose of purchasing, renovating or making improvements to residential property)	Any approved business purpose (other than loans to individuals for the purpose of purchasing, renovating or making improvements to residential property)	Business working capital	Any approved business purpose (other than loans to individuals for the purpose of purchasing, renovating or making improvements to residential property)	Any approved business purpose (other than loans to individuals for the purpose of purchasing, renovating or making improvements to residential property)
Minimum Amount	\$50,000	\$50,000	\$50,000	\$100,000	Variable and fixed – \$50,000 'Capped' rate – \$100,000
Minimum Term	Variable – 3 months Fixed – 1 year	Variable – 3 months Fixed – 1 year	No minimum	1 month	1 month
Maximum Term	15 years	30 years	Subject to periodic review	5 years. (Longer terms may be considered)	5 years. (Longer terms may be considered)
Fixed Terms Available	1 – 10 years	1 – 10 years	No	Yes	Yes
Interest Only Terms	Yes	Yes	Yes	Yes	Yes
Interest in Advance	Yes	Yes	No	No	Yes – fixed rate facility only
Interest Charging Frequency	Monthly, quarterly, half yearly, yearly	Monthly, quarterly, half yearly, yearly	Monthly	Commercial Bill Limit Fee applies Handling Fee per roll applies Priced on application	Monthly, quarterly, half yearly, yearly
Payment Frequency	Weekly, fortnightly, monthly, quarterly, half yearly, yearly, seasonal	Weekly, fortnightly, monthly, quarterly, half yearly, yearly, seasonal	No minimum repayments required	The face value of each outstanding Bank Bill must be paid on maturity of each Bill	Weekly, fortnightly, monthly, quarterly, half yearly, yearly
Loan Approval Fee	0.75% (minimum \$600) of the new facility amount or the facility increase amount	0.75% (minimum \$600) of the new facility amount or the facility increase amount	0.75% (minimum \$600) of the new facility amount or the facility increase amount	0.75% (minimum \$600) of the new facility amount or the facility increase amount	Priced on application
Ongoing Fee	Loan Administration Charge for loans over \$50,000 is \$187.50 per quarter payable in arrears	Loan Administration Charge of \$30 per month payable in arrears	Credit Facility Fee is 1.7% of limit (payable quarterly in arrears) for facilities \$50,000 and over	Renegotiation fee of \$600 for renewal of fixed rate term (no change to security). Handling fee from \$125 per rollover	Loan Administration Charge – priced on application
Security	All types as accepted by ANZ	Residential property only	All types as accepted by ANZ	All types as accepted by ANZ	All types as accepted by ANZ
Lenders Mortgage Insurance	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Redraw	Yes – variable only	Yes – variable only	Fully redrawable	Yes	No
Offset	No	Yes	No	No	No
Commission	Upfront and trail	Upfront and trail	Upfront only	Upfront and trail	Upfront and trail

All applications are subject to ANZ's normal credit approval criteria. This brochure contains general information. It does not form part of the Terms and Conditions, which are available on application. Credit facilities are available to applicants who meet our credit assessment criteria. Fees and charges apply. The information is correct as at 1 July 2010 and is subject to change without notice.

## Asset Finance

Features	Chattel Mortgage	Offer to Hire	Finance Lease	Consumer Car Loans (secured)	Novated Lease
<b>Purpose/Target Market</b>	Any business entity including sole traders, professionals, partnerships, companies, trusts or other business entities who need motor vehicles, trucks, earthmoving, agricultural, industrial plant or professional equipment that will be used predominantly (50% or more) for business purposes	Any business entity including sole traders, professionals, partnerships, companies, trusts or other business entities who need motor vehicles, trucks, earthmoving, agricultural, industrial plant or professional equipment that will be used predominantly (50% or more) for business purposes	Any business entity including sole traders, professionals, partnerships, companies, trusts or other business entities who need motor vehicles, trucks, earthmoving, agricultural, industrial plant or professional equipment that will be used predominantly (50% or more) for business purposes	Any individual, joint individuals, strata corporation and individual trustees who need motor vehicles, caravans, motorcycles and boats that will be used predominantly (50% or more) for personal or domestic use	Any individual who would like to include a vehicle as part of their salary package. Any business that want a cost effective and convenient way of providing vehicles for employees
<b>Customer Benefits</b>	<ul style="list-style-type: none"> <li>The customer owns the asset</li> <li>100% finance available to approved customers</li> <li>Payment terms can be matched to cashflow</li> <li>Item being purchased is normally sufficient security for the finance</li> <li>Potential tax efficient method to finance the asset. Customers should discuss this with their Tax Agent/Advisor</li> </ul>	<ul style="list-style-type: none"> <li>100% finance available to approved customers</li> <li>Payment terms can be matched to the customer's income</li> <li>Item being purchased is normally sufficient security for the finance</li> <li>Potential tax efficient method to finance the asset. Customers should discuss this with their Tax Agent/Advisor</li> </ul>	<ul style="list-style-type: none"> <li>100% finance is available to approved customers</li> <li>Payment terms can be matched to the customer's income</li> <li>Potential tax efficient method to finance the asset. Customers should discuss this with their Tax Agent/Advisor</li> </ul>	<ul style="list-style-type: none"> <li>The customer owns the asset</li> <li>100% finance is available to approved customers</li> <li>Fees, Government charges, Insurance, registration and on-road costs can also be financed</li> <li>Competitive fixed rates</li> </ul>	<p><b>For employees:</b></p> <ul style="list-style-type: none"> <li>The employer assumes responsibility for payments</li> <li>Unlimited private use of the vehicle</li> <li>Complete flexibility in choice of vehicle and dealer</li> <li>Can retain the vehicle when changing jobs provided they continue the repayments</li> <li>Potential to include a vehicle in their salary package (Fringe Benefits Tax will likely apply)</li> </ul> <p><b>For employers:</b></p> <ul style="list-style-type: none"> <li>No risk of unwanted vehicles when an employee leaves (employees take the vehicle and repayments with them)</li> <li>Potential taxation benefits, customers should discuss this with their Tax Agent/Advisor</li> </ul>
<b>Minimum Amount Financed</b>	\$10,000	\$10,000	\$10,000	\$7,500	\$7,500
<b>Age of Asset</b>	Motor vehicles <ul style="list-style-type: none"> <li>maximum age of 12 years at the end of loan term (17 years for Tasmania)</li> </ul> Other equipment <ul style="list-style-type: none"> <li>age limit based on type of goods and intended use</li> </ul>	Motor vehicles <ul style="list-style-type: none"> <li>maximum age of 12 years at the end of loan term (17 years for Tasmania)</li> </ul> Other equipment <ul style="list-style-type: none"> <li>age limit based on type of goods and intended use</li> </ul>	Motor vehicles <ul style="list-style-type: none"> <li>maximum age of 12 years at the end of loan term (17 years for Tasmania)</li> </ul> Other equipment <ul style="list-style-type: none"> <li>age limit based on type of goods and intended use</li> </ul>	Motor vehicles <ul style="list-style-type: none"> <li>maximum age of 12 years at the end of loan term (17 years for Tasmania)</li> </ul> Other equipment <ul style="list-style-type: none"> <li>age limit based on type of goods and intended use</li> </ul>	Motor vehicles <ul style="list-style-type: none"> <li>maximum age of 12 years at the end of the loan term (17 years for Tasmania)</li> </ul>
<b>Terms</b>	Minimum 12 months to a maximum 5 years*	Minimum 12 months to a maximum 5 years*	Minimum 12 months to a maximum 5 years	Minimum 12 months to a maximum 5 years*	Minimum 12 months to a maximum 5 years
<b>Interest Type</b>	Fixed	Fixed	Fixed	Fixed	Fixed
<b>Fixed Terms Available</b>	Fixed for the life of the contract	Fixed for the life of the contract	Fixed for the life of the contract	Fixed for the life of the contract	Fixed for the life of the contract
<b>Interest Terms Available</b>	Advance or arrears	Advance or arrears	Advance or arrears	Arrears only	Advance or arrears
<b>Payment and Interest Charging Frequency</b>	Monthly, quarterly, semi-annually, annually, seasonally or irregularly	Monthly, quarterly, semi-annually, annually, seasonally or irregularly	Monthly, quarterly, semi-annually, annually, seasonally or irregularly	Fortnightly or monthly	Monthly
<b>Payment Methods</b>	The preferred method is direct debit. Other options include periodical payment from a nominated account and BPAY*	The preferred method is direct debit. Other options include periodical payment from a nominated account and BPAY*	The preferred method is direct debit. Other options include periodical payment from a nominated account and BPAY*	The preferred method is direct debit. Other options include periodical payment from a nominated account and BPAY*	The preferred method is direct debit. Other options include periodical payment from a nominated account and BPAY*
<b>Loan Approval Fee</b>	\$350	\$350	\$350 plus GST	\$250	\$350 plus GST
<b>Ongoing Fee</b>	Not applicable	Not applicable	Not applicable	\$5 per month	Not applicable
<b>Deposit</b>	Customers can make a deposit or a deposit may be an approval condition	Customers can make a deposit or a deposit may be an approval condition	Not available	Customers can make a deposit or a deposit may be an approval condition	Not available
<b>Commission</b>	Upfront	Upfront	Upfront	Upfront	Upfront
<b>Can insurance, fees and charges be financed?</b>	Yes	Yes	No. All fees and charges must be paid upfront by the customer	Yes	No. All fees and charges must be paid upfront by the customer
<b>Balloon/Residual value</b>	Balloon payments are optional	Balloon payments are optional	A residual value is compulsory. The minimum residual is set in accordance with the ATO guidelines	Balloon payments are optional	A residual value is compulsory. The minimum residual is set in accordance with the ATO guidelines
<b>Taxation Implications</b>	<ul style="list-style-type: none"> <li>Interest and depreciation may be deductible depending on the customer's circumstances</li> <li>Customers should discuss this with their Tax Agent/Advisor</li> </ul>	<ul style="list-style-type: none"> <li>Interest and depreciation may be deductible depending on the customer's circumstances</li> <li>Customers should discuss this with their Tax Agent/Advisor</li> </ul>	<ul style="list-style-type: none"> <li>Rental payments may be deductible (including upfront deductions) depending on the customer's circumstances</li> <li>Customers should discuss this with their Tax Agent/Advisor</li> </ul>	Customers should discuss this with their Tax Agent/Advisor	Special tax implications arise when luxury cars are leased and customers should discuss this with their Tax Agent/Advisor
<b>GST</b>	<ul style="list-style-type: none"> <li>Customers should discuss this with their Tax Agent/Advisor</li> <li>GST is payable on the initial asset purchase and can be included in the amount financed</li> <li>No GST is payable on the repayments, balloon payment or term charges</li> <li>If the customer holds an ABN they may be able to claim GST as an Input Tax Credit (ITC) upfront</li> </ul>	<ul style="list-style-type: none"> <li>Customers should discuss this with their Tax Agent/Advisor</li> <li>GST is payable on the initial asset purchase and can be included in the amount financed</li> <li>No GST is payable on the repayments, balloon payment or term charges</li> <li>Depending on the customer's GST accounting basis, they may be able to claim GST as an Input Tax Credit (ITC) upfront</li> </ul>	<ul style="list-style-type: none"> <li>Customers should discuss this with their Tax Agent/Advisor</li> <li>The amount financed is exclusive of any GST payable on the asset purchase</li> <li>GST is payable on all payments over the life of the contract</li> <li>If the customer holds an ABN they may be able to claim the GST as an Input Tax Credit (ITC) each month or quarter</li> </ul>	<ul style="list-style-type: none"> <li>Customers should discuss this with their Tax Agent/Advisor</li> <li>No GST is payable on the repayments, balloon payment or term charges</li> </ul>	<ul style="list-style-type: none"> <li>Customers should discuss this with their Tax Agent/Advisor</li> <li>A Finance lease is considered a taxable supply under GST legislation</li> <li>The financier owns the asset and is able to claim the Input Tax (ITC) on the asset purchase upfront</li> <li>GST is payable on all rental payments over the life of the contract including the residual value</li> <li>GST is also payable on all fees and charges</li> <li>If the employer holds an ABN they may be able to claim any GST as an ITC each month or quarter</li> </ul>

\* Seven year loan terms are available for deals assessed under Esanda Edge. All applications are subject to ANZ's normal credit approval criteria. This brochure contains general information. It does not form part of the Terms and Conditions, which are available on application. Credit facilities are available to applicants who meet our credit assessment criteria. Fees and charges apply. The information is correct as at 1 July 2010 and is subject to change without notice.

