

5 ANZ MORTGAGE BROKER DISTRIBUTION - LOAN APPLICATION

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 original documents (whether in paper or electronic form) before submitting them to ANZ. Original documents in electronic form comprise documents received by the customer in that form.

Please ensure all Tax File numbers are effectively removed or blacked out from all documents before submitting to ANZ.

Note: Under NCCP, the supporting loan documents are only valid up to a maximum of 120 days. (Dependent on the loan purpose)
Please refer to the ANZ Originator Web Site: www.anz-originator.com.au for more information.

LOAN APPLICATION

- All relevant pages of the ANZ Mortgage Broker Distribution Application Kit

VALUATION FORMS

- Valuation Report, where required

PAYG INCOME (please supply any one of the following options):

- One payslip confirming at least 3 months YTD figures (no more than 60 days 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 OFI (Other Financial Institution) bank statements with at least one being a copy of an original statement with Internet statements being acceptable for the 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).

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 3 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

- Business Entity Application Form
- Guarantor's Checklist

GUARANTOR

- Copy of Guarantor's Checklist

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 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* OR Builders Permit
- 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 OR Builders Permit
- 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 60 days; transaction listings not acceptable. Internet statements are acceptable.