



1. LOAN DETAILS

Amount Sought \$, .00 Loan Purpose Loan Term (Max 7yrs) Years

Repayment Method

- I would like a Direct Debit from my ANZ Account
 I will arrange a Direct Debit from my non-ANZ Account

BSB

Account No.

2. PERSONAL DETAILS

Title Surname

Given Names

Date of Birth / /

Residential Address (post office box not acceptable)

Suburb/Town State Postcode

Time at Current Address Years Months

Telephone – Home

Telephone – Mobile

Fax No.

Email Address

Mailing Address – (leave blank if same as above)

Suburb/Town State Postcode

Previous Residential Address – (if at current address less than 3 years)

Suburb/Town State Postcode

Time at Previous Address Years Months

Driver's Licence No. State

Permanent Australian Resident – Please Tick (✓)

- Yes No

Current Housing Situation

- Live with parents Renting College/Halls of Residence Own Home

Banking Details

Are you an existing ANZ customer?

- Yes No

Branch

Account No.

Is this an application to refinance?

- Yes No

Bank

Preferred ANZ Branch



Employment Details (Commencing after graduation only)

If this section is complete, attach copy of Guarantee of Employment.

Occupation

Name Of Employer/Business

Employment Type

Full Time Part Time

Employer/Business Address

Suburb/Town State Postcode

Business Phone No.

Fax No.

Gross Annual Income
\$, .00

Start Date
 / /

Study Details

Course

Institution

Year Commenced

Has course been completed?

Yes

Date Completed
 / /

- PLEASE NOTE THAT THIS APPLICATION FORM MUST BE SUBMITTED WITHIN 6 MONTHS OF THE COURSE COMPLETION DATE
- PLEASE PROVIDE A COPY OF GRADUATION CERTIFICATE OR FINAL TRANSCRIPTS



STATEMENT OF FINANCIAL POSITION – APPLICANT

ASSETS		LIABILITIES	
Cash Assets	Present Value	Loans	Amounts Owning
<i>With ANZ</i>		<i>With ANZ</i>	
Cheque Account	\$ <input type="text"/> , <input type="text"/> .00	Overdrafts Limit(s) \$ <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
Access/Savings Account	\$ <input type="text"/> , <input type="text"/> .00	Mortgages	\$ <input type="text"/> , <input type="text"/> .00
Other (Term Deposit Etc.)	\$ <input type="text"/> , <input type="text"/> .00	Investment Loans	\$ <input type="text"/> , <input type="text"/> .00
<i>With Other Financial Institutions</i>		Other Loans (Including Esanda)	\$ <input type="text"/> , <input type="text"/> .00
Cheque Account	\$ <input type="text"/> , <input type="text"/> .00	Credit Cards Limit(s) \$ <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
Access/Savings Account	\$ <input type="text"/> , <input type="text"/> .00	<i>With Other Financial Institutions</i>	
Other (Term Deposit Etc.)	\$ <input type="text"/> , <input type="text"/> .00	Overdrafts Limit(s) \$ <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
Property Assets		Mortgages	\$ <input type="text"/> , <input type="text"/> .00
House Property	\$ <input type="text"/> , <input type="text"/> .00	Investment Loans	\$ <input type="text"/> , <input type="text"/> .00
Other Property	\$ <input type="text"/> , <input type="text"/> .00	Other Loans	\$ <input type="text"/> , <input type="text"/> .00
Deposit Property Paid	\$ <input type="text"/> , <input type="text"/> .00	Credit/Store Cards Limit(s) \$ <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00
Other Assets		Hire Purchase	\$ <input type="text"/> , <input type="text"/> .00
Motor Vehicles <input type="checkbox"/> Small <input type="checkbox"/> Medium <input type="checkbox"/> Large		Other Liabilities	
Make/Model <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00	Taxation (Including Provisional)	\$ <input type="text"/> , <input type="text"/> .00
Make/Model <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00	Other (Please Specify)	<input type="text"/> \$ <input type="text"/> , <input type="text"/> .00
Caravan/Boat	\$ <input type="text"/> , <input type="text"/> .00		
Furniture, Household Effects (Insured Value)	\$ <input type="text"/> , <input type="text"/> .00	Total Liabilities	\$ <input type="text"/> , <input type="text"/> .00
Life Policies (Surrender Value)	\$ <input type="text"/> , <input type="text"/> .00		
Shares/Bonds/Investment Trusts Etc.	\$ <input type="text"/> , <input type="text"/> .00	EXPENDITURE	
Superannuation	\$ <input type="text"/> , <input type="text"/> .00	Credit Commitments	Average Monthly
Other Assets (Please List) <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00	Repayment For This Facility	\$ <input type="text"/> , <input type="text"/> .00
Total Assets	\$ <input type="text"/> , <input type="text"/> .00	Repayment For Other ANZ Loans	\$ <input type="text"/> , <input type="text"/> .00
		Repayment For Loans At Other Financial Institutions	\$ <input type="text"/> , <input type="text"/> .00
		Credit/Store Cards (3% Of Limits)	\$ <input type="text"/> , <input type="text"/> .00
		Hire Purchase/Lease Payments	\$ <input type="text"/> , <input type="text"/> .00
		Other Commitments	
INCOME	Average Monthly	Rent/Board (Only If Rental Is To Continue After Loan Drawn)	\$ <input type="text"/> , <input type="text"/> .00
Primary Income	\$ <input type="text"/> , <input type="text"/> .00	Rates (Council And Water)	\$ <input type="text"/> , <input type="text"/> .00
Regular Over Time Etc.	\$ <input type="text"/> , <input type="text"/> .00	Fuel (Gas, Power Etc.)	\$ <input type="text"/> , <input type="text"/> .00
Interest/Dividends	\$ <input type="text"/> , <input type="text"/> .00	Car (Registration, Insurance And Running Expenses)	\$ <input type="text"/> , <input type="text"/> .00
Other Income (Please Specify) <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00	Education Expenses	\$ <input type="text"/> , <input type="text"/> .00
Total Net Monthly Income (1)	\$ <input type="text"/> , <input type="text"/> .00	Living Expenses (Food, Clothing And Medical)	\$ <input type="text"/> , <input type="text"/> .00
Less Total Monthly Expenditure (2)	\$ <input type="text"/> , <input type="text"/> .00	Insurance (Life, Disability Etc.)	\$ <input type="text"/> , <input type="text"/> .00
Uncommitted Monthly Income (1-2)	\$ <input type="text"/> , <input type="text"/> .00	Other (Please Specify)	<input type="text"/> \$ <input type="text"/> , <input type="text"/> .00
		Total Monthly Expenditure (2)	\$ <input type="text"/> , <input type="text"/> .00

4. DECLARATION AND PRIVACY CONSENTS

In the following declaration ANZ is Australia and New Zealand Banking Group Limited ABN 11 005 357 522.

Collection of your information

ANZ is collecting your personal information to enable ANZ to assess your application and for the purposes described in the product terms and conditions. Without this information ANZ may not be able to consider or approve your application.

ANZ may also collect your personal information from a credit reporting body for the purposes of assessing your application.

Disclosure of your information

You agree that ANZ may disclose your personal information (which may include information about your credit history obtained from a credit reporting body) to:

- any person who introduces you to ANZ;
- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities;
- an organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- another credit provider to assess a credit application made by you (to ANZ or the other credit provider); or to investigate suspected fraud on your account (held with ANZ or the other credit provider);
- any related entity of ANZ; and
- your joint borrower(s) or account holder(s);

ANZ may disclose information to recipients (including service providers and related entities) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at www.anz.com/privacy.

Credit Reporting

ANZ may also disclose your information, including information about your other credit liabilities, repayments and defaults, to credit reporting bodies. Information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at www.anz.com/privacy. For a hard copy of this information, please call 13 13 14 or visit any ANZ branch for a copy of ANZ's Privacy Policy.

Privacy Policy

ANZ's Privacy Policy (www.anz.com/privacy) also contains information about:

- any laws that require or authorise ANZ to collect certain information from you;
- the circumstances in which we may collect your information from other sources (including from a third party);
- how to access your information and seek correction of your information; and
- how you can raise concerns that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters

Promotion of other products or services

ANZ may use your information to help ANZ promote its products or services or those of its related entities or organisations that are in a product or marketing alliance with ANZ (alliance partners). ANZ may also disclose your information to its related entities or alliance partners to enable them or ANZ to tell you about a product or service.

Where you do not want ANZ to tell you about its products and services or those of its related entities or alliance partners, you may call 13 13 14 at any time to withdraw your consent.

Further information

Your product terms and conditions booklet and our ANZ Privacy Policy contain further information about our handling of the information we collect during the course of your relationship with ANZ.

If you have provided information about someone else, please show them a copy of this clause so that they may understand how ANZ may use and disclose their information.

Applicant's Name

Applicant's Signature

Date (DD/MM/YYYY)

6. DOCUMENT CHECKLIST

If you **HAVE COMPLETED YOUR COURSE** please provide:

1. Your Graduation Certificate or Final Transcripts that confirm you have completed your course within the 6 months prior to the date of this application
2. Evidence of an employment offer

7. LODGING THIS FORM

Once you have completed the application form please send it, along with the required documentation (see section 6), to:



Fax to: 1800 659 928, or



Mail to: ANZ Personal Loans
Reply Paid 80724
Locked Bag 7
Collins Street West Vic 8007