



Why choose ANZ?

ANZ home loans can help you get to a good place. Enjoy personalised support from dedicated ANZ Home Loan Specialists to help you explore your ANZ home loan options.

November 2024

There are many reasons to choose ANZ for your home loan



Exclusive offers

- \$3,000 First Home Buyer Bonus Offer available to eligible applicants applying for an ANZ Home Loan of \$250,000 or more.¹ Drawdown within 180 days of applying, bonus paid after settlement. Eligibility criteria and T&Cs apply.
- \$2,000 when you refinance an eligible home loan of \$250,000 or more and 80% or less loan-to-value ratio (LVR) to ANZ.² Eligibility criteria and T&Cs apply.
- Offset account available on 1-year fixed rate home loans. \$10 monthly fee applies.



Discounted home loan interest rates, simpler processes, and no ANZ set up fees

- Discounted interest rates available on selected loans based on your LVR, loan amount and product type.⁶
- No home loan package, ANZ set up or ongoing ANZ fees on our Home Loans.⁷
- Streamlined application process available when you apply for an eligible ANZ home loan and new ANZ Credit Card together.⁸



Free ANZ Property Profile Reports

ANZ Property Profile reports can provide insights on property sales and rental history including price, type of sale and the selling agent (where available) plus details on similar recently sold properties in the area. Get your free report now, visit the Property Profile page propertyprofilereport.anz.com.au to find out more.



ANZ Circle. Access pre-sale tickets & enjoy \$12⁹ HOYTS general admission movie tickets every day.

- ANZ Circle is our way of saying thanks to our valued ANZ Visa cardholders. By being an eligible ANZ Plus Visa Debit card or ANZ Visa Credit or Debit cardholder,^{10,11} you'll automatically gain access to ANZ Circle – no extra steps required.
- Access pre-sales and other offers on movies, music and more, all by being an ANZ Visa cardholder.¹²
- Visit anz.com.au/promo/anz-circle/ to learn more.



Lenders Mortgage Insurance (LMI) premium waivers could help you save on your home loan upfront costs

- ANZ may waive ANZ LMI for:
 - Eligible medical, accounting and legal professionals. Visit <https://www.anz.com.au/content/dam/anzcomau/documents/pdf/imi-waiver-fact-sheet.pdf> to find out more.
 - Eligible borrowers, as assessed by ANZ, for selected ANZ home loans secured by property located in particular post codes. Talk to one of our home loan specialists to find out more.



Simplified refinancing process

- A streamlined application process is available to eligible applicants refinancing their existing eligible home loan to ANZ.
- Income verification documents are not required for eligible applications under this process.
- You could use the equity in your property to take cash out of up to \$50,000 at the same time as refinancing.



Self-employed applicants could benefit from streamlined income verification and less paperwork

ANZ is recognised for its home loan policies designed for business owners and its Home Loan Specialists who know business and can assist self-employed customers when looking for a home loan

Depending on your business structure, we generally require:³

- A minimum of one financial year's Individual Tax Return and corresponding Australian Tax Office (ATO) Notice of Assessment. Your tax statements need to be your most recently lodged records, which can include your statements from the prior financial year;⁴
- Minimum one year's Business Tax Return and, where applicable, Profile & Loss Statement and Balance Sheet. Tax statements must be the most recently lodged records;⁵
- If you are a self-employed director and shareholder of your company and have paid yourself a regular company wage for at least 6 months, we need:
 - Your valid ABN/ACN, which needs to have been registered for a minimum of 18 months;
 - One payslip dated within 60 days; and
 - Your most recent ATO income statement showing your year-to-date salary. If this shows less than 6 months of salary you will also need to provide the previous year's income statement.



Multiple dwellings

- Two dwellings on a single title may be acceptable as security for eligible applicants for an eligible home loan, with a LVR of up to 95% with LMI (up to 97% including the LMI premium) (conditions apply).
- Construction of 3-4 properties on a single title may be allowed with a maximum LVR of 70%.



Helping first home buyers and families buy sooner

Enter the market sooner with family guarantor support or policies that consider government payments as a form of income

Family security guarantee (also referred to as 'home loan guarantor support')

- Family security guarantee may be available to help eligible applicants purchase or refinance without the need for LMI by using equity in an eligible family member's property as a security guarantee for the loan.

Family tax benefit as acceptable income

- Family Tax Benefit A & B may be an acceptable income source when assessing your home loan application, regardless of the age of the child.
- The child must be listed as a dependant on the application.



ANZ Security

With evolving fraud detection technology, biometrics monitoring in our banking apps and Internet Banking, plus a team of specialists to help you 24/7, we offer security you can bank on. Visit <https://www.anz.com.au/security/>

Now that's simpler, smarter, better. Choosing a home loan? Choose ANZ.

Speak to your ANZ Home Loan Specialist, ANZ Mobile Lender¹³ or ANZ accredited Broker today.

- Applying for a new home loan
- Refinancing a home loan
- Managing your existing loan
- Helping you understand your ANZ Home Loan options so you can make your next move with more confidence.

Get support in a number of ways. We can help you at a time that suits you, whether it's within business hours, after hours or on weekends. Connect with our Home Loan Specialists virtually, over the phone or in person. You can also chat to an ANZ accredited broker.

Important information

The information in this flyer does not apply to ANZ Plus products.

Any advice does not take into account your personal needs, financial circumstances or objectives. Please consider if it is appropriate for you and read the relevant product terms and conditions, Product Disclosure Statement and Financial Services Guide, which are all available at anz.com, before acquiring any product.

Applications for credit subject to approval. [Terms and conditions](#) apply and are available on application. Fees and charges apply. Australian credit licence number 234527.

LVR stands for 'Loan to Value Ratio' and is the amount you're looking to borrow, calculated as a percentage of the value of the property you want to buy. Property value is ANZ's valuation of the security property and may be different to the price you pay for a property.

- 1 Offer can be withdrawn at any time. Maximum one bonus per eligible loan, individual may only claim once. Available for eligible First Home Buyers who purchase or construct their first property and take out an Eligible ANZ Home Loan of \$250,000 or more. To be eligible to receive the bonus First Home Buyers must hold an ANZ Access Advantage, ANZ Plus or ANZ One offset account at loan drawdown. Drawdown on the Eligible ANZ Home Loan(s) must take place within 180 days from applying. See the full [Terms and Conditions \(PDF\)](#) for this Offer. Fees, charges and eligibility criteria apply.
- 2 Offer can be withdrawn at any time. Limit of one cashback within any 12 month period. Offer is \$2,000 cashback with 80.00% LVR or less, loans with LVR above 80% are not eligible for cashback. Paid within 60 days to an eligible ANZ account. You must drawdown the Eligible ANZ Home Loan(s) within 120 days from applying. Excludes all internal refinances and switches within ANZ Group which includes Suncorp Bank and ANZ Plus. See the full [Terms and Conditions \(PDF\)](#) for this offer. Fees, charges, eligibility criteria apply.
- 3 In some situations, further documentation may be required. If this is the case, your home loan specialist will let you know.
- 4 While your tax statements need to be your most recently lodged records, they can be up to 22.5 months old from the date of your application with a cut-off date each year of 15 May. For example, up until 15 May 2023, if you don't have your 2021/22 tax statements available, you can use your lodged tax documents from the 2020/21 financial year.
- 5 Tax statements may be up to 22.5 months old from the date of application with a cut-off date each year of 15 May. For example, up until 15 May 2023, if you don't have the 2021/22 tax statements available, you can use the lodged tax documents from the 2020/21 financial year.
- 6 Any interest rate discounts can be withdrawn or changed by ANZ at any time.
- 7 Other home loan fees including Late Payment Fee, Lock Rate Fee, Early Repayment Cost (Fixed Rate Loans) and ANZ Equity Manager facility fee still apply. Loan security fees including Lodgement Fee, Production Fee, Settlement Fee and Search Fee still apply however will not be charged on establishment of a loan. Government fees and charges (including government search fees and stamp duty) may still apply.
- 8 ANZ Business Credit Cards are not eligible. Applications for credit are subject to ANZ's credit approval criteria. T&Cs, exclusions, fees and charges apply.
- 9 Online booking fee per cinema ticket applies. T&Cs apply.
- 10 Eligibility criteria apply to the issue of ANZ Visa Debit card and the ANZ Plus Visa Debit card. Please refer to the ANZ Personal Banking Account Fees and Charges (PDF), ANZ Saving & Transaction Products Terms and Conditions (PDF) and the ANZ Plus and ANZ Save Accounts T&Cs as relevant for details.
- 11 Applications for credit are subject to ANZ's credit approval criteria. Terms and conditions, and fees and charges apply.
- 12 Offers on ANZ Circle are Offered by our Offer Partners and are not ANZ Offers. Offers are subject to availability and can be withdrawn or changed at any time without notice. Eligibility criteria may apply. Refer to the relevant Offer Partner site for full terms and conditions.
- 13 ANZ Mobile Lenders operate as an independently operated ANZ Mortgage Solutions franchise of Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527.