

## FACT SHEET

# ANZ Equity Manager

***Releasing the equity you've built up in your home can be one of the best ways to invest in your future.***

Have you ever wished you could save interest on your loan? Do you want to reduce the interest you pay without sacrificing access to any extra repayments you make? Are you tired of having to manage several bank accounts? Do you wish you didn't have to complete a new application every time you wanted to redraw or borrow funds?

The new ANZ Equity Manager simplifies your banking PLUS saves on your loan. It does this by combining your savings, transaction and credit facilities in the one account. Giving you night and day access to your funds by ATM, EFTPOS, cheque, ANZ Phone Banking or ANZ Internet Banking plus making every last dollar work to reduce interest expense.

Take care of all your banking needs with Equity Manager - What could be simpler?

### How does ANZ Equity Manager work?

ANZ Equity Manager is a personal transaction account with a credit facility secured by a first registered mortgage. This facility is available for any personal purpose - you can refinance existing loans, undertake home improvements, renovations, even buy a home or finance personal investments.

Although the account provides a credit facility, it operates as your everyday transaction account, giving you continual access to funds up to your agreed limit. You take control of your finances, providing considerable flexibility, while potentially saving thousands of dollars.

However, the real secret to ANZ Equity Manager is cash flow efficiency generated by combining the credit facility with a transaction account. By having your salary, dividends and other income paid directly into ANZ Equity Manager, your funds will work daily to reduce both the principal and interest owed on your facility. This can potentially save you thousands of dollars in interest.

### ANZ Rapid Refinance. Why wait?

Has an ANZ loan caught your eye? ANZ Rapid Refinance<sup>#</sup> allows you to quickly switch your current loan to ANZ in only a matter of weeks. So, you will benefit from your refinance plans far quicker than usual.

### Further information

This Fact Sheet contains general information about ANZ Equity Manager facility. It does not form part of the terms and conditions, which are available on application.

<sup>#</sup>All applications are subject to ANZ's normal credit approval criteria. Terms and conditions available on application. Fees and charges are payable.

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For the latest Interest Rates, visit [www.anz.com](http://www.anz.com), call 1800 035 500 8am-11pm (EST) seven days a week, or visit any ANZ branch. Fees and charges are payable.

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