

FACT SHEET

ANZ Home Equity Loan

Use the equity in your home as a source of funds.

How can a home equity loan work for you?

The ANZ Home Equity Loan is a line of credit, secured by a registered first mortgage over your property. The Home Equity Loan allows you the flexibility to turn the equity in your property into a ready source of funds up to an approved limit.

How a line of credit works

A line of credit is a continuous loan facility. It operates in a similar fashion to a credit card, in that you know your arranged limit and you can use these funds up to the approved limit any time you choose. Any principal repaid is available to be redrawn from the account.

How much can I apply for?

The minimum line of credit available for an ANZ Home Equity Loan is \$20,000. The maximum line of credit available is 80% of the valuation of your property (provided you have sufficient equity in the property) and the ability to service the debt.

Once your repayment capacity is established, the value of your property is assessed by ANZ or a sworn independent valuer.

You may also apply for an increase in your credit limit at any time.

Security for your loan

You can secure your ANZ Home Equity Loan with a residential property, a holiday home, or an investment property.

More than one property can be used as security.

You can seek to take advantage of an ANZ Home Equity Loan in addition to your Home Loan, or an ANZ Home Equity Loan may refinance your existing Home Loan or Residential Investment Property Loan.

Operating your ANZ Home Equity Loan Account

To access your funds, you can make a withdrawal by writing a cheque or by transferring funds into a nominated ANZ deposit account by telephone, ANZ Internet Banking or in person.

You may withdraw funds as often as you like, provided the balance of your account does not exceed the approved line of credit.

ANZ Rapid Refinance. Why wait?

Has an ANZ loan caught your eye? ANZ Rapid Refinance[#] 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.

Visit our internet site at www.anz.com



Australia and New Zealand Banking Group Limited. ABN 11 005 357 522
2005 Personal Investor Home Lender of the Year



Bonus Reward Points*

If you have an ANZ Telstra Visa Card or Qantas ANZ Visa Card you are entitled to 7,500 Bonus Reward Points when you take out an ANZ Home Equity Loan, and meet the eligibility criteria.

ANZ Home Equity Loan	
Interest Rate	For the latest Interest Rates, visit www.anz.com , call 1800 035 500 between 8am-11pm (EST) seven days a week, or visit any ANZ branch.
Term	No set term
Minimum amount	\$20,000
Maximum amount	80% of property bank valuation
Repayment frequency	Monthly repayment options: Interest Only (plus Bank fees and Government duties) or \$10 per month, whichever is greater. Additional repayments can be made at any time.
Repayment source	Repayment can be made by Direct Loan Payment (DLP), salary deduction, or cash deposit at any ANZ branch

Further information

This Fact Sheet contains general information about the ANZ Home Equity Loan. It does not form part of the terms and conditions, which are available on application. Fees and charges are payable.

#All applicants are subject to ANZ's normal credit approval criteria. Terms and conditions available on application. Fees and charges payable.

Australia and New Zealand Banking Group Limited. This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ recommends you read the Product Disclosure Statement, *which is available by calling 13 13 14 or visiting www.anz.com, before deciding to acquire or hold the product.*

*Conditions apply for Telstra/Qantas Bonus Reward Points.

Visit our internet site at www.anz.com



Australia and New Zealand Banking Group Limited. ABN 11 005 357 522
2005 *Personal Investor* Home Lender of the Year

