

Your details

SAMPLE CUSTOMER

Date of this loan summary:

DATE

Our details

ANZ Bank New Zealand Limited

Our registered office is:

Ground Floor
ANZ Centre
23-29 Albert Street
Auckland 1010.

More information about us, including the branch nearest you, is on our website anz.co.nz, or call 0800 269 296.

About this document

This loan summary outlines the new Personal Loan you've taken out with ANZ. We've included key information about the money you're borrowing, the interest rate, repayments you'll make, the fees we'll charge, and more.

This loan summary and the Personal Loan Terms and Conditions attached (ref: REFERENCE) form your loan agreement with us for this loan. In this document, the 'loan terms and conditions' means the Personal Loan Terms and Conditions.

When you sign at the end of this loan summary you're agreeing to borrow money from us and comply with your loan agreement.

Please make sure you read and understand this loan summary and the loan terms and conditions. The loan terms and conditions explain the terms and conditions applying to the loan you've taken out with ANZ, including how your repayments will work, how we'll charge interest, and what happens if you break your loan agreement.

We've also included explanations of some of the key terms we use in the glossary at the start of the loan terms and conditions.

Contact us if you need to discuss anything about your loan agreement or if you want to know anything about other products and services we offer.

Your new loan at a glance

Loan amount	Loan term	Interest rate type	Interest rate
\$AMOUNT	Until DATE	Fixed interest rate	Currently RATE% p.a. – rate can change before draw-down date

Your Loan Summary

Loan details – your new ANZ Personal Loan

<p>Your loan amount</p>	<p>In this section, we'll set out how much you're borrowing and what you'll need to repay. The total interest and total amount you'll pay will be indicative only, as these could change over your loan term.</p> <p>Amount we're lending you: \$AMOUNT Total interest you'll pay: \$AMOUNT Total amount you'll pay: \$AMOUNT Your outstanding balance: \$AMOUNT</p> <p>See the section 'How we'll provide your loan' for information about what amounts we'll give you access to on the draw-down date.</p>
<p>Your draw-down date</p>	<p>DATE</p>
<p>Your loan term</p>	<p>From your draw-down date until DATE.</p>
<p>Your interest rate</p>	<p>ANZ Personal Loans have a fixed interest rate that will remain the same over the term of the loan.</p> <p>Interest rate: The ANZ Personal Loan interest rate available on the draw-down date Current rate: RATE% p.a.</p> <p>The interest rate can change before the draw-down date.</p>
<p>Your default interest rate</p>	<p>If you don't pay amounts when they're due, we can charge you default interest on those amounts. The default interest is your interest rate plus 5.00% p.a.</p>
<p>Your repayments start DATE</p>	<p>In this section, we'll set out what repayments you'll need to make. Your repayments depend on your final loan amount, interest rates, and the draw-down date of your loan. We'll confirm details in your loan agreement.</p> <p>We calculate your repayments by taking the total amount of interest you'll need to pay over the loan term and adding it to the loan amount. And then, depending on what frequency payments you'd like, we divide the amount into equal repayments over the term of the loan. You can choose to make weekly, fortnightly, or monthly payments. Your repayments depend on your final loan amount, interest rates, and the draw-down date of your loan. We'll confirm details in your loan agreement.</p> <p>Repayments of: \$AMOUNT Repayments include: Loan amount, interest, and any other amounts you have to pay, like fees. Repayments start: DATE Frequency: WEEKLY, FORTNIGHTLY, or MONTHLY Number of repayments: NUMBER</p> <p>Your repayments may change if interest rates change.</p>

Your Loan Summary

How we'll provide this loan

On the draw down-date, we'll transfer your loan amounts as follows:

- \$AMOUNT — we'll deposit this amount into your account.

Fees and other amounts you have to pay on the draw-down date

Application fee	\$115.00	We're charging this fee for assessing and documenting this loan.
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We'll take these fees from the ANZ account you will be using to pay this loan on the draw-down date.

We can charge you fees if particular events happen during your loan term. We've included the fees that we can charge under this loan in the loan terms and conditions. We also set out fees in our Fees and Charges document and on our website, anz.co.nz. Contact us to discuss what fees could apply to particular transactions.

Security for this new loan

We don't need any security for this loan now — this loan will be unsecured.

If you've already given us any security for other loans you have with us, we confirm that security will not secure this loan.

However, we can ask you to give us security for this loan if we need it. We've explained in the Terms and Conditions why we will do this.

How and when we'll provide you loan statements

We'll send you statements every 6 months, by mail.

Your acknowledgment when you sign this loan

Please make sure you read the loan terms and conditions (ref: REFERENCE). The loan terms and conditions, and this loan summary, form your loan agreement with us. When you sign this loan summary below as borrower, you agree that:

- the information in this loan summary is current as at DATE, but may change, including before your draw-down date
- you've received, and have read and understood, a copy of this loan summary and the loan terms and conditions (ref: REFERENCE)
- you accept the loan, and will comply with your loan agreement
- you're bound by and will comply with any security agreement that you've signed or that was created or registered for you
- you've made your own decision about whether to take out this loan with us and enter this loan agreement and any security agreements.

SAMPLE CUSTOMER
as borrower

Date you signed this agreement