

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 facility summary outlines the new Flexible Home Loan Facility you've taken out with ANZ. We've included key information about the money you're borrowing, the interest rate, the fees we'll charge, and more.

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

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

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

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

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

Your new facility at a glance

Facility number	Facility amount	Facility term	Interest rate
NUMBER	\$AMOUNT	Until further notice	Currently RATE% p.a. – rate can change before draw-down

Facility Summary

Facility details – your new ANZ Flexible Home Loan

Your credit limit	You can access up to: \$AMOUNT Outstanding balance: \$AMOUNT
Your draw-down date	DATE
Your interest rate	Interest rate: ANZ Flexible Home Loan interest rate Current rate: RATE % p.a. The interest rate can change, including before the draw down date. We'll charge you interest on the facility amount you use.
Your excess interest rate	The excess interest rate is the ANZ Flexible Home Loan interest rate plus 15.00% p.a. We can charge this interest rate on any amounts over your credit limit for this facility.
Your default interest rate	The default interest rate is your interest rate plus 5.00% p.a.. We can charge this interest rate on any amounts you don't pay on this facility when they are due.
Your repayments	You don't have scheduled repayments. But, you must pay any interest we charge on the facility amount you access or other amounts we charge or you owe us, like fees, to keep within the credit limit.
We can ask you to repay this facility immediately	Because this facility is a flexible facility, we can ask you in writing to repay some or all the facility immediately – more information is in the facility terms and conditions.

How we'll provide this facility

In this section, we'll set out how we'll provide you access to this facility. For example, if you're buying a home, we may set out below that we'll transfer your facility to your lawyer for you.

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

- \$AMOUNT – we'll provide access to this amount from account number NUMBER.

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

Application fee	\$500.00	We're charging this fee for assessing and documenting this new facility.
Monthly Account fee	\$12.50	We charge this fee monthly for administering this facility.

We'll take these fees from the ANZ account you will be using to access this facility on the draw-down date or while you have this facility.

As well as the fees set out above, we can also charge you fees if particular events happen during your facility term. We've included the fees that we can charge under this facility in the facility terms and conditions attached. 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.

Facility Summary

Security for this new facility

Existing security we hold

In this section, we'll list any existing security we already hold that will secure your ANZ Flexible Home Loan.

New security needed

We've listed below the new security we need for this facility. The security below will secure the current and future money you owe us and other obligations with us.

You must arrange to give us this security by the draw-down date. You, or anyone providing the security, must also sign any security agreements or other documents or give any authority needed to register or perfect that security.

- We'll list any new security we need for your ANZ Flexible Home Loan. For example, 'a mortgage from SAMPLE CUSTOMER over ADDRESS. The mortgage must be registered as a first charge ahead of any other interests in the property'.

The description of any security above is a summary only. We'll have a separate security agreement for any security we take for this facility. The security agreement includes the terms and conditions applying to the security. The security agreement also includes what you or the person giving us the security agrees to do or not do, and the rights we have.

How and when we'll provide you statements

You agree you will access information about your facility on ANZ Internet Banking. You can get up to 2 years of information about this facility, including any repayments, interest charges, and fees, as well as any changes to this facility, on ANZ Internet Banking. If you need to, you can ask us to send you statements every month, by mail, instead.

Your acknowledgment when you sign this facility summary

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

- the information in this facility 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 facility summary and the facility terms and conditions (ref: REFERENCE)
- you accept the facility, and will comply with your facility 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 facility with us and enter this facility agreement and any security agreements.

SAMPLE CUSTOMER
as borrower

Date you signed this agreement