

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 Home 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 Home 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 Home 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	The type of interest rate will be shown here. For example: 'FLOATING INTEREST RATE' or 'FIXED INTEREST RATE UNTIL DATE'	Currently RATE% p.a. – rate can change before draw-down date

Loan details – your new ANZ Home 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, for example if interest rates change.</p> <p>Amount we're lending you: \$AMOUNT</p> <p>Total interest you'll pay: \$AMOUNT</p> <p>Total amount you'll pay: \$AMOUNT</p> <p>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 – YEARS years from the draw-down date.</p>
<p>Your interest rate</p>	<p>Interest rate: We'll say here what interest rate will apply to your loan. For example 'The ANZ Home Loan Floating interest rate available on the draw-down date'</p> <p>Current rate: RATE% p.a.</p> <p>If you have a floating interest rate, the interest rate can move up or down over the loan term.</p> <p>If you have a fixed interest rate, your interest rate won't change over your fixed-rate period. At the end of your fixed-rate period your interest rate changes to a floating interest rate.</p> <p>If you have a fixed interest rate and you repay a loan early, you will have to pay us an Early Repayment Recovery Administration fee, and you may have to pay us an Early Repayment Recovery. An Early Repayment Recovery is an amount you pay us to compensate us for the loss we incur when you repay some or all of the loan early during a fixed-rate period. Talk to us before you decide to repay early, as any Early Repayment Recovery could be large.</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</p> <p>Repayments include: Loan amount, interest, and any other amounts you have to pay, like fees.</p> <p>Repayments start: DATE</p> <p>Frequency: WEEKLY, FORTNIGHTLY or MONTHLY</p> <p>Number of repayments: NUMBER</p> <p>Your repayments may change if interest rates change.</p>

Your Loan Summary

How we'll provide this loan

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

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

- \$AMOUNT – we'll deposit this amount into your solicitor's trust account.

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

Application fee	\$500.00	We're charging this fee for assessing and documenting this new loan.
Low Equity Premium	\$AMOUNT	We're charging this fee because you're borrowing more than 80% of the value of the property that's available as security for any loans you have with us. We charge a percentage of your loan amount on a graduated scale – the more you're borrowing against the value of the property, the higher the fee could be. The scale we'll use is set out on our website or in our 'Fees and Charges' document.

We'll take these fees from your ANZ account on the draw-down date or while you have this loan.

As well as the fees set out above, we can also 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

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 loan. 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 loan. 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.

Your Loan Summary

How and when we'll provide you loan statements

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

Your acknowledgment when you sign this loan summary

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