

ANZ Mortgage Group
 Locked Bag 9
 Collins St West Post Office Vic 8007



08 June 2018

Confidential

Dear Customer

Account name

Confidential

Your ANZ Overdraft Facility, account number

Confidential

We are pleased to offer you an ANZ Overdraft Facility. To be able to use this product you need to:

- read this letter and the accompanying ANZ Assured & Personal Overdraft Terms and Conditions booklet, which sets out the terms of the credit facility;
- contact ANZ by calling 1800 801 485 or going into your local ANZ branch to advise that you agree with and accept the product terms and you wish to use the facility.

Key details

Your Credit Limit ("the maximum amount of credit")	\$18,000.00
Annual Percentage Rate ("Your Interest Rate")	Currently 12.7% per annum, being the ANZ Retail Index Rate which is currently 8.7% per annum plus a margin of 4.0% per annum.
Credit Fees and Charges	
Loan Approval fee	\$100.00, payable on the date you accept this offer.
Information Services fee	\$15.00 for each quarter hour (or part) taken to provide customer information ANZ is not otherwise required to supply by the National Credit Code, payable when the information is provided.
Credit facility fee	This fee is payable quarterly and is unascertainable. It is calculated by dividing the annual Credit Facility Fee of \$200.00 by 366, then multiplying that figure by the number of days the facility is in effect for that quarter. The fee is payable in arrears based on the date your

	account was opened or such other date as nominated by ANZ. The first payment will be charged pro rata on the first charging date after your facility commences.
Repayments	<p>Payments must be made so the daily closing unpaid balance after processing of all transactions, interest and fees does not exceed your credit limit.</p> <p>The full balance owing including all interest and fees must be repaid on or before the end of the facility.</p>
<p>ANZ can vary any of the following:</p> <ul style="list-style-type: none"> • The dates on and frequency with which interest will be charged or debited, and the method of calculating interest; • The way or manner in which interest is to be paid or charged; • The name of any variable reference rate; • The amount, method of calculation, frequency, manner of payment and number of the repayments, together with the dates on which they are to be paid; and • The minimum amount that may be withdrawn from a continuing credit facility. <p>For lending for personal use affected by the National Credit Code, ANZ will give not less than 30 days written notice of any such variation. For lending for business purposes or investment purposes (other than investment in a residential property), ANZ will give not less than 30 days written notice for the changes above relating to interest.</p> <p>For all other changes listed above, ANZ will give notice in writing or by press advertisement, no later than the day of the change.</p>	
Date of Disclosure	08 June 2018
Name of Credit Provider	Australia and New Zealand Banking Group Limited ABN 11 005 357 522, Australian Credit Licence Number 234527 or its successors and assigns (referred to in this letter as "ANZ")

You must accept this Letter of Offer within 30 days of the date of disclosure set out above.

Government charges

The following Government charges are payable on the commencement of the term unless otherwise stated:

Stamp Duty and Contract Duty is payable to the relevant state revenue authority in the State or Territory where the property to be mortgaged is located.

Registration and Government Search fees are payable to the relevant land titles authority in the State or Territory where the property to be mortgaged is located. For PPSA security interests, these fees are payable to the Registrar of the Personal Property Securities Register.

Any government duties, taxes and other charges incurred in respect of receipts and withdrawals (including cheques) to or from your facility (including any other tax or charge on transactions) will be debited to your account.

Total Credit Fees and Charges

The total amount of Credit Fees and Charges (for the purposes of the National Credit Code) which are ascertainable at the date of this offer are \$100.00.

To the extent that the credit facility fee is ascertainable it has been included in the above figures. Other fees that are not presently ascertainable will also be payable.

When interest is due

Interest will be debited each month during the term of your facility.

Statements

Statements will be provided for your facility every quarter.

Security for this facility

No security is required by ANZ for this facility.

National Credit Code

Please note that this facility is regulated by the National Credit Code.

This letter does not contain all of the pre-contractual information required to be given to you. More information can be found in the accompanying Terms and Conditions booklet.

We look forward to being of service to you and hope you enjoy the benefits your new facility provides.

Yours faithfully

Lisa Ericsson
Senior Manager Customer Support