

Mortgage Matters

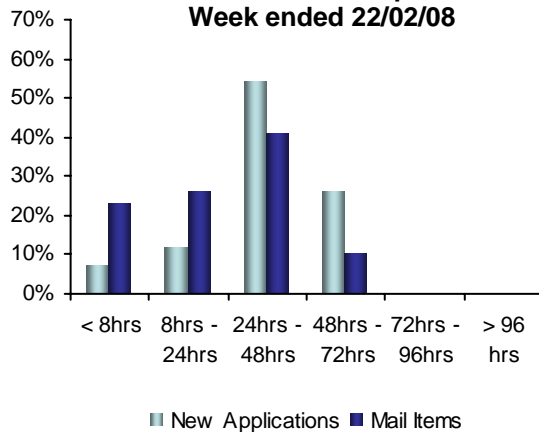
3rd March 2008

Product updates

- Remember the special offer for Equity Manager of 0.70% under Breakfree is available until **30th April 2008** (excludes Lo Doc 80).
- Due to the ongoing simplification of our product range, remember that **ANZ Easy Start** and **ANZ Home Equity** were removed from sale on Monday, 11th February.

Service update

**Broker Service Update
Week ended 22/02/08**



- We are continuing to approve the majority of new applications and mail items within 48 hours as illustrated by the chart on the left.
- Please remember to include **all information** the first time for the assessment of an application to ensure the ongoing improvement in our turnaround times.

Policy update

LMI has new lending limits

- ANZ Lender's Mortgage Insurance's maximum lending limits have increased on Standard loans and Country Vacant Land.

Security	LVR	Max Lending Limit		
		Metro	Regional	Country
Standard	80.01% to 90.00%	Old Limit: \$1,000,000 New Limit: \$1,250,000	Old Limit: \$750,000 New Limit: \$1,000,000	Old Limit: \$500,000 New Limit: \$600,000
	90.01% to 95.00%	Old Limit: \$750,000 New Limit: \$1,000,000	Old Limit: \$500,000 New Limit: \$750,000	Old Limit: \$250,000 New Limit: \$400,000
Vacant Land	80.01% to 90.00%	Unchanged \$600,000	Unchanged \$500,000	
	80.01% to 85.00%			Old Limit: \$250,000 New Limit: \$300,000
	90.01% to 95.00%	Unchanged \$500,000		

- Contact your BDM if you have any queries regarding the above changes or classifications.



ANZ Home Lender of the Year. Choose blue.

Money magazine's Home Loan Lender of the Year 2007, 2006 and 2005.
Personal Investor magazine's Home Lender of the Year 1999-2002, 2004 and 2005.

