

ANZ COMMERCIAL BROKER SUB ORIGINATOR ACCREDITATION APPLICATION



SUBMITTING YOUR APPLICATION

Complete and return the application and assessment Form to your Commercial Broker Manager by email or fax. If you have any queries regarding this application, please contact your Broker Manager or the ANZ Commercial Broker Sales Support Team on 1300 385 269.

TO BE COMPLETED BY COMPANY/INDIVIDUAL APPLYING FOR ACCREDITATION AS A COMMERCIAL BROKER SUB ORIGINATOR/BROKER

Both Commercial & Asset Finance Commercial Finance ONLY Asset Finance ONLY

I am applying for accreditation as a Company/Partnership Individual

ORIGINATOR DETAILS

Name of Originator that the applicant will be operating under TPMI (Commercial only)

APPLICANT DETAILS

COMPANY/PARTNERSHIP

Business Name

Trading Name

ABN

ACN

People to receive correspondence

Name Position Email

Director/s name & DOB

Title	Legal Name	Date of Birth
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INDIVIDUAL

Title Surname First Name

Date of Birth Middle Name/s Preferred Name (if applicable)

Company Position

ABN

ACN

CONTACT DETAILS

Street Address

City/Suburb State Postcode

Postal Address

City/Suburb State Postcode

Phone Mobile

Fax Website

Email

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Existing ANZ Accreditation Details

Do you/your company hold a current Mortgages Accreditation with ANZ? Yes No

If Yes, TPML number

Broker Manager Name

Australian Credit Licence

Please select if you will operate under the Originator's ACL or your own:

Originator ACL Applicant ACL (please provide copy)

ACL Number

ACR Number

Professional Indemnity Insurance

Please provide details of current PI insurance

Insurer Name

PI Expiry Date

Amount insured for

Industry Body Membership

Please provide details of Industry Body membership and provide copy of certificate

Industry Body Name

Member Number

Previous Employers (Last 10 years)

REFEREE DETAILS

Please provide minimum of two referees

External Referees

1. Name of External Referee

Company

Position

Phone

Email

2. Name of External Referee

Company

Position

Phone

Email

ANZ Referees

1. Name of ANZ Referee

Company

Position

Phone

Email

2. Name of ANZ Referee

Company

Position

Phone

Email

TO BE COMPLETED BY ALL APPLICANTS

1. Have any of the Director/Individual named in this application ever been employed by ANZ Banking Group or a related company/subsidiary?

If yes, please list name, area/department, year of employment termination and reason for leaving.

Yes No

2. Have you ever been refused accreditation by a lender? If yes, please explain:

Yes No

3. Have you been dismissed from an Originator company? If yes, please explain:

Yes No

4. Have you ever been declared a bankrupt or subject to a Part 10 arrangement? If yes, please explain:

Yes No

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5. Have you ever been charged or convicted of an offence of dishonesty, fraud or similar? If yes, please explain: Yes No

6. Have you ever been a Director or Office holder of an insolvent Company? If yes, please explain: Yes No

COMMERCIAL BROKER ACCREDITATION ASSESSMENT

Please complete the below assessment if you are applying for Commercial Finance accreditation. Not applicable for Asset Finance only applicants.

Note: Please answer ALL questions by selecting the most appropriate answer. Pass rate is 80%, this means 12 or more questions must be answered correctly

1. Accredited Commercial Finance brokers approve loans on ANZ's behalf.
 True False
2. When conducting business as an Accredited Commercial Finance brokers, you are acting as an agent of the Bank.
 True False
3. Which tasks are performed by an Accredited Commercial Finance brokers in the Business Loan Application Process?
 a) conduct the interview
 b) complete the application form
 c) complete the diary note/commentary
 d) collate all supporting documentation (ie balance sheet, profit & loss)
 e) all of the above
4. An ANZ Approved Commercial Finance broker is automatically accredited as an ANZ Approved Mortgage Broker and therefore eligible to be paid commission on any home loan referred to the Bank.
 True False
5. Which of the following statements is true of the interest rate on an ANZ Business Loan?
 a) it can be fixed for up to 10 years
 b) it is calculated daily and charged monthly in arrears
 c) charging frequencies can be monthly, quarterly, half yearly or yearly
 d) all of the above
6. Business Credit Facility is available to assist with:
 a) working capital
 b) business investment purpose
 c) purchase residential property
7. What is the Bank's standard Loan to Valuation Ratio (LVR) on Commercial property for investment purposes?
 a) 60% d) 75%
 b) 65% e) 80%
 c) 70%
8. Karen runs a business manufacturing car parts, and is seeking finance to purchase an investment commercial property costing \$600,000. With fees and other costs, she is seeking \$625,000 to finance the property. In addition she has found that her business has seasonal working capital requirements of \$20,000. As security, she will have the new commercial property valued at \$600,000 and her current office valued at \$500,000. She wants a set and forget medium to longer-term loan. Karen also requires a variable rate facility as she believes interest rates will fall, and wants to be able to make extra repayments at anytime.
Which ANZ Business Products would you recommend to Karen?
 a) ANZ Business Mortgage Loan & ANZ Business Credit Facility
 b) ANZ Business Loan & ANZ Business Overdraft
 c) ANZ Commercial Bill & ANZ Business Overdraft
 d) ANZ Business Overdraft only

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9. Alex runs a restaurant in the city. He wants to expand his business by opening another restaurant in a nearby suburb. He requires \$150,000 to refurbish the new premises. As security, he will use his residential home valued at \$600,000 which is currently unencumbered. He requires a variable rate facility and an offset account. Which ANZ Business Product would you recommend to Alex?
- a) ANZ Business Mortgage Loan
- b) ANZ Business Loan
- c) ANZ Commercial Bill
- d) ANZ Business Overdraft
10. All of the following forms or supporting documentation are required for Business Loan applications:
- Approved Business Originator Cover Sheet (including checklist)
 - Business Acknowledgement Form
 - Business Credit Application Form
 - Diary Note
 - Personal Statement of Position for each Director/Partner/Guarantor
 - Credit Information Authority and Declaration – Applicant(s) & Guarantor(s) if applicable
 - Previous 2 years Business Balance Sheets and Profit & Loss Statements
 - Previous 2 years Personal Tax Returns for each Director/Partner/Guarantor
 - Previous 12 months Bank Statements
- True False
11. The ANZ Manager is responsible for engaging the services of a valuer to perform valuations of property security.
- True False
12. Commercial lending must always be secured by residential or commercial property mortgages.
- True False
13. When undertaking financial analysis, commentary is required for any significant variation in Profit & Loss items (sales, profit, expenditure) and balance sheet (assets, liabilities, retained earnings). Why is this necessary?
- a) To ensure sustainability and certainty of the customer's financial situation
- b) To assist your ANZ Relationship Manager in making an informed decision
- c) both A & B
14. The Bank usually require 2 years financial statements to determine operating trends.
- True False
15. Why does the Bank usually require the past 12 months Bank Statements for a refinance?
- a) To determine the average account balance
- b) To determine account conduct
- c) To determine who the customers' suppliers are

FOR ASSET FINANCE APPLICANTS ONLY (NOT APPLICABLE FOR COMMERCIAL FINANCE ONLY APPLICANTS)

1. Do you agree to carry out the customer identification required by ANZ to meet Anti-Money Laundering and Counter Terrorism Financing Requirements? Yes No
2. Do you require Authorised Business Writer to be accredited? Yes No
If yes, please complete the ANZ Portal Form.
3. Do you agree to advise ANZ immediately of any additions to or exits of staff who utilise this accreditation? Yes No
4. Where I/We are submitting consumer transactions, I/We hereby agree that I/We will comply with the National Consumer Credit Protection (NCCP) Act. Yes No
5. Do you agree that any staff using this accreditation will comply with applicable requirements of mandatory ANZ Broker Hub training? Yes No
6. For Consumer Asset Finance will the applicant adopt ANZ's Customer Interview Guide?
If No, unless previously approved by ANZ please submit a copy of CIG for review. Yes No
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SUPPORT DOCUMENTS

Please ensure the below documents are submitted with your application. If you have any questions please contact your Broker Manager

- Police Check for all persons named on the application to be conducted within 90 days of signing and copy supplied
- Industry Body Membership certificate
- Trust Deed (if applicable)
- Commission Payment Authority (Asset Finance Only)
- Legible copy of current photo ID/passport

TO BE COMPLETED BY SUB ORIGINATOR/BROKER ACCREDITATION APPLICANT

I hereby certify the following:

- The information provided by me is true and correct.
- If I have been previously employed by Australia and New Zealand Banking Group Limited and/or its related companies (including subsidiaries), I acknowledge that my employee records will be accessed for the purposes of assessing this application.
- I/We acknowledge that I/We agree to the terms of the Commercial Broker Agreement between my Originator and ANZ.

Name

Signature

Date (DD/MM/YYYY)

ORIGINATOR APPROVAL: TO BE COMPLETED BY AN AUTHORISED REPRESENTATIVE OF ORIGINATOR COMPANY.

Originator Company Name

Authorised Company Representative Name

Originator TPMI Number (Commercial Only)

Phone Number

Have you satisfactorily confirmed the identity of the above applicant?

Yes No

Are you satisfied that the applicant has sufficient commercial expertise & will refer regular business to ANZ?

Yes No

Have you completed a reference check on the above applicant? Did it prove satisfactory?

Yes No

Have you completed a National Police check on all parties named on application?

Yes No

(Please attach copy of Police Check performed within 90 Days of accreditation application)

As the authorised company representative I do hereby agree that the information provided on the application is true and correct.

Yes No

I confirm that either the PI Insurance cover of the approved Originator company named above will cover the nominee, or that the approved Originator company named above has confirmed that the Sub-Originator applicant has adequate and ongoing PI insurance cover.

Yes No

For settled Asset Finance transactions, pursuant to clause 7.3 of the Commercial Broker Agreement I direct ANZ to pay contract commissions on deals introduced by the Sub-Originator to the Originator unless directed otherwise and specified on a Commission Payment Authority.

Yes No

Name

Position

Signature

Date (DD/MM/YYYY)

PLEASE FAX OR EMAIL SIGNED COPY OF THIS DOCUMENT TO YOUR BROKER MANGER TO COMMENCE ACCREDITATION APPLICATION

ANZ COMMERCIAL BROKER SUB ORIGINATOR ACCREDITATION APPLICATION

ANZ INTERNAL USE ONLY

Type of Accreditation being requested by applicant:

- Commercial Finance Sub-Originator/Broker
 Asset Finance Online Only
 Asset Finance Offline Only

AF Offline Only applicants must have commercial accreditation:

- EXISTING Commercial Accreditation TPMI-SAO Full Broker Referrer
 NEW - please accredit applicant as a Commercial Referrer with an Originator using this application

Commercial Finance only – Is assessment satisfactory? Yes No

Broker Manager Name

Signature

Date (DD/MM/YYYY)

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