

Home Loan Introducer Program (HLIP) Instructions

How does the program work?

An ANZ Home Loan Introducer is a business or not for profit organisation that enters into an agreement with ANZ to refer prospective customers or members for ANZ home loans. Introducers are paid a 'one off' upfront commission for customer or members they introduce who take out and draw down a qualifying ANZ Loan. The more people you refer through the program who become ANZ home loan customers, the higher the rewards for your group or business.

Referral Process:

The process to refer to ANZ is simple:

- Give the referral form which is provided in this pack to your customer/member and explain the relationship and that a commission may be paid.
- Read the disclaimer in the form to your customer / member being referred.
- The customer presents the form to the lender (whose details are on the form) or any other ANZ branch or lender.
- Loan application and process completed by the ANZ staff member.
- When the loan is drawn down a commission payment will be made.

Complying with the NCCP licensing:

When making the referral as a Licensee under the ACL you are responsible for complying with all of the requirements.

Commissions:

What happens if someone I refer doesn't apply for their loan through correct channels or forgets to mention my name?

If you believe a referral has been missed, you can ask ANZ to review drawn loans and make manual a commission payment after the loan has been drawn down. ANZ will only pay commission where ANZ have received the approved referral form from the customer at the time of the loan application.

Can I nominate where the commission is to be paid?

The commission payment must be deposited into your business account.

When are commissions paid?

Commission payments are made in arrears on or about the 15th day of each month or the next available business working day.

Is GST payable on the commission?

This will depend on whether you are registered for GST or not.

What if there is a dispute over a commission?

Commission rates and the payment system are agreed upon and documented in your ANZ Home Loan Introducer Agreement. Any dispute will be investigated and action taken in accordance with the ANZ Customer Complaint Guidelines.

Introducer Must Do	Introducer Must Not Do
<ul style="list-style-type: none"> • Must advise your customers or members about the relationship with ANZ, 	<ul style="list-style-type: none"> • Must not engage in any advertising, promotion or marketing of the HLIP or ANZ products to their customers or members without approval from ANZ
<ul style="list-style-type: none"> • Must advise your customers/members that a commission may be paid by ANZ to the Introducer 	<ul style="list-style-type: none"> • Must not participate in the home loan interview with the customer. Introducers are also not allowed to act as interpreters in the loan interview or other discussions about the loan application with ANZ
<ul style="list-style-type: none"> • Must only introduce your customers/members seeking a qualifying home loan and provide them with a referral form to be presented to the lender at ANZ. Commissions will not be paid on loans where there is no signed and dated referral form held on file 	<ul style="list-style-type: none"> • Must not provide any loan or income documents on the customer's behalf or be involved in such transactions. Introducers cannot take part in the preparation or execution of loan agreements (including supplying or preparing material to support a loan application), security documents or other related documents
<ul style="list-style-type: none"> • Must only engage in home loan referrals to ANZ as a matter incidental to your usual business/operations 	<ul style="list-style-type: none"> • Must not have referrals for home loans to ANZ as the main activity of their business
	<ul style="list-style-type: none"> • Must not charge a fee to the customer/member for the referral
	<ul style="list-style-type: none"> • Must not engage in false or misleading conduct as per the Introducer agreement
	<ul style="list-style-type: none"> • Must not make any representations regarding ANZ loans or products
	<ul style="list-style-type: none"> • Must not refer to, recommend or discuss any particular loan type, features or lending structures or make any offer to provide credit
	<ul style="list-style-type: none"> • Must not quote fees, interest rates or other amounts