

ANZ Ref

To assist us in processing your request in a timely manner, please complete appropriate sections in full (as missing details may result in delays).

- This request must be signed by all parties to your loan (including Guarantors), not only property owner(s).
- Any fields that are not applicable should be marked N/A.
- For business loans please contact your Relationship/Business Manager to arrange for release of property.
- For all enquiries please call 1800 603 361 8:00am to 6:00pm AEST & 5:00pm AWST
- ANZ requires minimum 7 business days to process a release request
- ANZ requires an additional 5 business days for processing where a reassessment is required
- Where a release file is booked for settlement and changes are made to the Discharge and Variation Authority form which require reassessment, settlement must be cancelled and an additional 5 business days processing time will be required

Please use BLOCK CAPITALS to complete this form.

TO DETERMINE THE TYPE OF RELEASE AND SECTIONS TO BE COMPLETED, PLEASE REFER BELOW:		
Sale	The property has been sold.	Complete all sections, except H
Partial Release/ Discharge	Multiple properties are held over one or more loans and you wish to release a property. Loans are required to be paid in full or reduced to a value conditional on ANZ approval.	Complete all sections, except H
Security Swap	A property held under a loan with ANZ is being sold or released and another security is to be taken as substitution. This could also include security over a Term Deposit*. A property valuation may be required and ANZ will arrange this. To substitute your releasing property with a new purchased property, both properties must settle on the same date.	Complete all sections, except H
Section 27 (Victoria Properties Only)	If you have sold your property and a Contract of Sale has been signed by all parties, the purchaser may agree to release the deposit paid to you prior to settlement. Certain conditions need to be met and agreed between your solicitor and the purchaser. A Section 27 certificate will be provided to your nominated representative indicated in section B	Complete all sections, except H
Loan Repaid (Nil Debt)	Loan(s) over the property has been paid in full.	Complete sections A,B,C,D,G,H,I
Refinance	Arrangements have been made with another Financial Institution to repay loan(s) with ANZ.	Complete all sections, except H
Internal ANZ Refinance	Refinancing or restructuring loans with ANZ. This may involve a change in ownership of properties or change in security for your loans. E.g. New loan application in progress may clear existing loan(s) held with ANZ. Please indicate this in Section E.	Complete all sections
Deceased Estates/ Legal representative	ANZ will require a copy of the Death Certificate or probate along with this completed Discharge Authority or documentation supporting your status as legal representative.	N/A

*Subject to Approval

Email your request to: releasesdava@anz.com

Fax pages 2, 3 and 4 to the Releases & Security Variations Team: 1300 764 916

Or alternatively, you can mail your request to:

Releases & Security Variations,
Locked Bag 38002
Docklands Vic 8012

Please allow up to 1 business day for your request to be received and file created. Notification will be sent confirming receipt.

FEES AND CHARGES

ANZ fees relating to the settlement, lodgement and preparation of a discharge are contained in your Letter of Offer and the ANZ Personal Banking - General Fees and Charges booklet available at any ANZ Branch or visit www.anz.com

ANZ Settlement Fee \$160

ANZ Discharge/Production Fee \$160

Government registration fees may also apply.



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SECTION A – CUSTOMER DETAILS

FULL NAME OF ALL REGISTERED SECURITY HOLDERS AND BORROWERS INCLUDING PREVIOUS NAMES:

	First Name	Last Name		
1	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	Home <input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	Work <input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	Fax <input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	Mobile <input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	Email <input type="text"/>

SECTION B - REPRESENTATIVE DETAILS (REQUIRED FOR CORRESPONDENCE PURPOSES)

Phone and fax numbers are mandatory. Acknowledgement of receipt will be sent within 24 hours to the fax number / email provided. If a request is for return of title, items will be sent via registered post and require the title owner(s) or representative named below to sign confirmation of receipt at collection.

Borrower Representative Solicitor Conveyancer Other Financial Institution ANZ Branch Myself Other

Contact Name Company/Branch Name

Mailing Address Suburb State Postcode

Phone Number Mobile Number Fax Number*

Email

*For Settlement matters fax number is mandatory

Preferred ANZ Branch address for signing of documents if required / ANZ Staff Contact:

SECTION C - DISCHARGE TYPE

Date of Settlement (Important to provide, if known)

Reason for discharge of security: See page 1 for definitions and ensure sections are complete.

- Sale
 - Is Section 27 required? (Victoria only) Yes No
- External Refinance (Other Financial Institutions)
- Internal Refinance (ANZ)
- Security Swap (substitution)
 - Please tick item to be substituted.
 - New property purchase (enter property details in section E as ADD)
(Please submit copy of Purchase Contract and Transfer of Land with this request). If stamp duty concession is applicable provide all supporting documentation.
 - Owned property (enter property details in section E as ADD)
 - Term Deposit* (amount and term to be determined) *subject to ANZ approval
Security Swap documents specifying changes and details of lending will be prepared by ANZ and sent to your preferred branch to be signed by all parties to the loan.
- Request for Certificate of Title (Ensure section G & H are completed)
 - Loan Closed (Nil Debt) please ensure all loans associated with the property are/will be paid off.
 - Loan Remaining (with additional equity held in alternate security property)



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SECTION D – CHANGE OF SECURITY DETAILS

ALL properties linked to loan(s) must be detailed to prevent delays

	Address of properties/securities to be discharged/retained/added	Certificate of Title Reference (if known)	Discharged/Retain/Add	Sale Price (Mandatory if property sold)
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
5	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
6	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

SECTION E – LOAN ACCOUNT REPAYMENT DETAILS

All facilities, both consumer and business secured by the above listed properties MUST be listed below to prevent delays.

Loan Account Number(s)	To be paid out in full and limit cancelled? <input type="checkbox"/> Yes <input type="checkbox"/> No If no,	To be reduced to \$ <input type="text"/>	To be repaid from new ANZ loan <input type="checkbox"/> Yes <input type="checkbox"/> No	Application Number (if known)
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no,	\$ <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="text"/>

ANZ approval may be required when all loans connected to the property being released are not being paid out in full. This may result in additional documentation being required. We will advise you if this is the case.

SECTION F – SURPLUS FUNDS

If funds received are beyond what is required to meet settlement:

Deposit surplus funds to my/our account (ANZ accounts only)

Excluding ANZ Online Saver Account:

BSB Account Number

***If no account number is provided and no ANZ accounts held we will issue a cheque and post to representative nominated in section B**



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SECTION G - REQUEST FOR CERTIFICATE OF TITLE

Please choose one option only.

I/We would like ANZ to:

Send the Certificate(s) of Title and **unregistered** Discharge of Mortgage(s) via Registered Post to my representative noted in **Section B** or to the address below. Both documents will need to be presented at the Land Registry, by you or your representative, to enable registration. An ANZ Production fee of \$160 will apply.

or

Register the Discharge of Mortgage and forward clear title via Registered Post to my representative noted in **Section B** or to the address below. ANZ Production and ANZ Lodgment fees of \$320, plus Government Registration fees, will apply. Please allow up to 4 weeks for registration to be completed

Name

Mailing Address Suburb State Postcode

SECTION H – PAYMENT OPTIONS (REQUEST FOR TITLE AND INTERNAL ANZ REFINANCES ONLY*)

*For all other settlement types, fees will be collected at settlement.

I/We would like ANZ to:

Please debit my/our account listed below (ANZ Accounts only) for the fees. Account holders must be listed in **section A**.

BSB Account Number

Please debit my/our credit card listed below for the fees Visa MasterCard

Card Number Card Expiry Date

Cardholder's Name Contact Phone Number

Signature

Date (DD/MM/YYYY)

SECTION I – CUSTOMER AUTHORITY TO BE SIGNED BY ALL PARTIES TO THE LOAN(S) INCLUDING GUARANTORS

I/We Authorize ANZ to provide my/our solicitors or appointed representatives or other financial institutions detailed in Section B with:

- the amount(s) required to payout the loan(s) and to provide a discharge for the properties held by ANZ.
- Information required about my/our loan accounts and security held.

I/We agree:

- that ANZ will cancel all facilities linked to the loan account(s) [offset facilities, limits] including placing a hold over such loan account(s) if applicable.
- to pay all monies due to the Bank and fees applicable in accordance with the terms and conditions of the loan. We remain liable for any outstanding amount if any error is made in calculation of the amount repayable at settlement.
- that if more than one property secures my/our loan(s), the total loan amount may be reduced to a level acceptable by the Bank and acknowledge that if there are Guarantors over my/our loans that I/We will notify them and ask them to make separate requests to ANZ for the release of their obligations and security(s) held and ask them to agree to the discharge and/or variation I/We are now seeking. Guarantors will need to separately approach ANZ for the variation or release of their obligations and security(s) held.
- not to make any drawings (including loan redraws) against the account(s) being paid out 3 days prior to settlement. If facilities are continuing credit facilities, e.g. Equity Manager Account or Account(s) with limits, I/We will not draw on all remaining credit funds in the account(s) after settlement as these funds will be present to cover interest accruals to be charged at account interest charge cycle date. These accounts will not be closed unless a formal request is made via a branch.
- if it is deemed necessary to accept surplus funds to effect settlement, ANZ will not be responsible for depositing these funds to an appropriate account in my/our names being sole or in joint names if an account number has not been provided in Section G.

Signed by:

Customer/Guarantor/POA* 1 Full Name

(*supporting documents must be supplied for POA)

Signature

Date (DD/MM/YYYY)

Customer/Guarantor/POA 3 Full Name

Signature

Date (DD/MM/YYYY)

Customer/Guarantor/POA 2 Full Name

Signature

Date (DD/MM/YYYY)

Customer/Guarantor/POA 4 Full Name

Signature

Date (DD/MM/YYYY)

BRANCH USE ONLY

If customer(s) approach branch, please complete sections as outlined on the front page and fax pages 2-4.

I confirm customer(s) above have been identified in accordance to IM1123.

Full name of staff member

Signature

Branch Stamp

If valuation has been ordered on related securities, enter details below

Valuation order number

Date ordered

In the event Mortgage Servicing requires further information or clarification.

Please tick ()

Mortgage Servicing to contact customer 1 /2 /3 /4 (please circle) directly on phone number recorded in contact details in Section A.

Branch staff to be contacted, details provided below. Note: fax number is vital in order to receipt your request.

ANZ Staff Email Address

Branch/Business Centre

BSB

Controlling Post

Contact Phone Number

Fax No