

## Credit Worthiness

- Demonstrate good repayment behaviour (O, P & R is acceptable) on credit obligations
- No missed payments or adverse information on their credit bureau records
- Active history of stable consumer credit accounts
- Avoid repetitive and frequent Credit Enquiries (this can impact a customers rating)
- Acceptable conduct on ANZ accounts

## Risk Profile

- High levels of income that can comfortably service the debt (the higher the UMI the better)
- Debt to Income ratio within policy (e.g. New to bank below <6 DTI)
- Strong net asset position



## Eligibility Checklist

- Property is Standard Residential
- Income that can comfortably service the debt with positive UMI.
- Meets existing policies such as DTI requirements
- Strong net asset position

## Access Seeker

- Access Seeker shows good repayment history, no missed payments and a strong credit score

**Important**