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The Creative Commons License: Unlocking Freedom and Creativity The interest rates offered by ANZ Personal Banking Account vary as of the current date and are subject to change. For detailed information on applicable fees & charges, please refer to the provided PDFs and your letter of offer. A comparison rate is calculated based on a loan amount of \$150,000 over 25 years with monthly payments, including any interest rate discounts. For secured loans only, these rates apply, but it's essential to note that this Comparison Rate might not include all fees and charges. Different terms, fees, or loan amounts may result in a different comparison rate. For interest-only variable loans, the comparison rates are based on an initial 5-year interest-only term, while for fixed-rate interest-only loans, they're based on an equal initial period to the fixed term. The property value is ANZ's valuation and might differ from the price you pay for the property. The fixed rate set at loan drawdown; however, if you want to lock in a rate before drawdown, you can inquire about options with ANZ. A fee of \$750 per \$1 million of lending applies to eligible loans, which are available for fixed-rate loans with terms between 1-5 years. For interest-only loans, consider your strategy as they're not suitable for everyone. Applications are subject to credit assessment and ANZ's criteria. Always refer to the Terms and Conditions, fees, and charges listed on the ANZ Consumer Lending website. T&Cs, exclusions, and fees and charges apply. We will not undertake an additional credit report check just because you have applied for our eligible ANZ Home Loan and ANZ Credit Card together. Depending on the circumstances of your application, we may need to do another credit report check to get information about your credit history from a credit reporting body to help us understand your application better. Our other home loan fees including Late Payment Fee, Lock Rate Fee, Early Repayment Cost (Fixed Rate Loans) and ANZ Equity Manager facility fee still apply. Loan security fees including Lodgement Fee, Production Fee, Settlement Fee and Search Fee still apply but we will not charge them when you get the loan. Government fees and charges (including government search fees and stamp duty) may still apply. Our ANZ Credit Card fees and charges apply. We estimate the Loan-to-Value Ratio (LVR) is based on the information you give us and it's just an idea, so don't take it as a real quote or offer for credit. To get our ANZ home loan, you need to fill in an application. All applications for credit are subject to our approval criteria. To open an ANZ Advance Notice Term Deposit or an ANZ Term Deposit, you'll need to make a minimum deposit of \$5,000. However, this calculator is set to a maximum of \$4,999,999, so if you want to invest more than that, it's best to call 1800 008 177 or visit your nearest ANZ Branch to discuss your term and interest rate. Keep in mind that early withdrawal fees apply, which include an administration fee of \$30 and an interest reduction on the amount withdrawn. An ANZ Advance Notice Term Deposit requires a 31-day notice period for early withdrawals or transfers, meaning the funds won't be provided until at least 31 days after the request. The interest rates are subject to change and vary depending on the term deposit product, investment amounts, term lengths, and interest frequencies. Certain rates may not qualify for bonus interest rates or special offers. One key difference between an ANZ Advance Notice Term Deposit and an ANZ Term Deposit is the 31-day notice period required for early withdrawals or transfers from an Advance Notice Term Deposit account. Transaction fees may apply, including a \$10 monthly fee if you link your ANZ Plus Everyday account to your ANZ Plus Home Loan as an offset account. We use the effective daily balance of your ANZ Plus Growth Saver account at 11:59pm (AEST/AEDT) on the last business day of the month to determine if you've met the requirement to grow your balance. Interest rates are variable and subject to change, so it's essential to check the current rates and terms before applying. You can find more information on interest rates at anz.com.au/plus/interest-fees. Pay Anyone payments may require a daily limit of \$1,000 in the ANZ App, with higher limits available for Voice ID users. In Internet Banking, the limit is between \$1,000 to \$10,000. Recipients need an Australian financial institution account. Terms and conditions apply, view them at anz.com/app. Mobile payments are available on compatible devices and eligible cards, but separate terms apply to Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, and Garmin Pay. Deposits are protected up to \$250,000 under the FCS scheme. To avoid fraud losses, notify ANZ promptly. Other ownership structures may be available for certain accounts. The ANZ Online Saver account earns a standard variable rate of interest, subject to change. It's only available to customers with eligible everyday banking accounts and Internet Banking or Phone Banking access. Customers under 18 need proof of age to receive transaction fees waivers. Fees apply, see ANZ Personal Banking Account Fees and Charges for details. Bonus interest is subject to eligibility in the ANZ Progress Saver account. One fee-free ANZ Transaction per month, with additional charges for electronic transactions and staff-assisted transactions. ANZ Transactions are free in Internet Banking. Withdrawals may disqualify you from bonus interest. Different interest rates apply to different investment amounts and terms. Early withdrawal fees will apply, and the account will incur an interest reduction if withdrawn or transferred early. The ANZ Advance Notice Term Deposit has a 31-day notice period. To access your account, you will need to wait until the 31st day after you make the request, or until the next business day if that falls on a non-business day. A \$30 administration fee will be charged, and your interest rate will decrease as per ANZ Savings & Transaction Product Terms and Conditions (PDF). If you anticipate needing to withdraw funds soon, other deposit products might suit you better. If you need to withdraw before the term's maturity date, there is a \$30 fee, and your interest will reduce accordingly in line with ANZ Saving and Transaction Terms and Conditions (PDF). Early withdrawals are subject to charges; an administration fee of \$30 is charged, and your account incurs an interest reduction as per the rules. For more information, refer to ANZ Savings & Transaction Products Terms and Conditions (PDF). The structure of corporate governance, where multiple levels of management are responsible for decision-making and day-to-day operations, has two primary arms: executive management and supervisory control. In countries with a dual-shareholder system, where the board of directors (appointed by shareholders) controls supervisory decisions, CEOs oversee executive boards. This division ensures distinct lines of authority between management and governance teams. The objective is to minimize conflicts of interest and prevent excessive power concentration in one individual. A distinction also exists between elected board members serving as equivalent supervisory boards versus executive committees that manage various departments. In the United States, the role of CEO has evolved into a high-ranking executive officer. Executive directors serve on boards of directors, which are chosen by shareholders. In business settings, this dual structure enables separate governance and management processes. CEOs typically report to multiple senior executives who oversee specific functions within an organization, such as COO, CFO, CMO, and CSO. The CEO also has the authority to delegate roles like Chief Reputation Officer, but sometimes these duties may overlap or be seen as augmenting the existing responsibilities of the modern-day CEO. Key differences between corporate titles exist in the US non-profit sector, where executive directors serve distinct roles compared to CEOs, mainly governed by separate laws and regulations. Guthey et al. suggests that prominent business leaders are not entirely self-made, but rather, their success is often a result of widespread media exposure which shapes their actions and personalities to reflect broader societal dynamics. The press tends to focus on CEOs, overlooking the intricate corporate structures that drive actual business decisions. As a result, top executives can become overly confident in their abilities, prioritizing decisions that garner media attention over more complex issues. Research has shown that firms led by award-winning CEOs tend to underperform compared to those with less prominent leaders. The controversy surrounding executive compensation is also noteworthy, with CEO pay rising dramatically relative to average worker wages. The disparity varies across countries, but many critics argue that the rise in pay is driven by competition for top talent rather than a lack of control by compensation committees. In recent years, investors have pushed for greater oversight over executive pay. A related issue is the lack of diversity among chief executives, with women holding only a small percentage of top positions. However, some countries have implemented boardroom gender quotas to address this issue. The Rockefeller Foundation has also launched initiatives to support more women in becoming CEOs. There are also concerns about the psychological traits of some CEOs, with some research suggesting that certain individuals may exhibit psychopathic tendencies. While these claims are not universally accepted, they do highlight the potential risks associated with certain leadership styles.The title Chief Executive Officer (CEO) has a long and complex history, with various definitions and interpretations over time. The term is often associated with a top-level executive responsible for making key decisions within an organization. However, the concept of a CEO-like position can be found in different forms and cultures throughout history. **###ARTICLE**Gender differences in corporate finance: A critical review of research findings and implications for management practices Researchers have consistently shown that male executives tend to exhibit overconfidence compared to female executives in corporate finance. This phenomenon has significant implications for management practices, including risk-taking behavior, decision-making, and leadership style. The ANZ Home Loan offers competitive rates and flexible repayment terms, but it's essential to understand the terms and conditions before applying. The interest rates may change, so existing customers' rates may vary. If you miss a payment, you'll be charged interest at the default rate, which is your original rate plus 5% per annum. For ANZ Flexible Home Loans, interest is charged monthly in arrears on the last business day of each month. The Good Energy Home Loan Top Up is available only as an addition to an existing ANZ Home Loan and for eligible ANZ Good Energy upgrades. The maximum lending limit is \$80,000 per customer. This offer is limited-time only, and after three years, the standard interest rate applies. Some home loan products are no longer offered by ANZ, including Select and Select Plus. If you go over your credit limit, you'll be charged interest at an excess rate, which is the Flexible Home Loan interest rate plus 7% per annum. A low equity premium may apply. You must pay a minimum extra or early repayment amount of \$100 or the remaining loan balance if lower. Early Repayment Recovery fees may also apply when repaying some or all of your loan during a fixed-rate period. You can repay your loan in full at any time by calling 0800 269 4663 or visiting an ANZ branch. The information provided is current as of October 29, 2024, and subject to change. It's recommended that you seek financial advice before getting a home loan. The ANZ Good Energy Home Loan Top Up offers a competitive fixed-rate interest rate with conditions. To be eligible, you must have a minimum 20% equity in your property and an ANZ transaction account with salary direct credited. This offer is not available for customers with package discounts. The standard rate will apply if the special rate is not chosen. For borrowers who meet the eligibility criteria, there are some restrictions to be aware of. The maximum loan amount available per customer is \$80,000, and this offer is only available as a top-up to an existing ANZ Home Loan. Additionally, if you're due for a review of your interest rate, it may not apply to older loan products that no longer exist. If you default on payments, interest will be charged at a higher rate. For customers who have overdrawn their credit limit, the excess interest rate will apply, which is 7% p.a. above the ANZ Flexible Home Loan interest rate. When repaying your loan, you must pay a minimum amount of \$100 or the remaining balance, whichever is lower. If you repay more than this, any extra amount will be put towards the principal. It's essential to note that loans are subject to approval, and terms and conditions apply. Interest rates are subject to change, so it's crucial to review these before making an application.Interest Only Loans: Consider Your Strategy Before Signing Only period, minimum repayment amounts may increase to cover principal and interest. You should consider if this is the right strategy for you. Where a custom fixed or interest only rate has been selected, once the fixed or interest only period expires, the loan reverts to a standard variable rate loan with principal and interest repayments. Interest rates are current as at and are subject to change. ANZ Home Loans are available for periods between of at least 1 year and up to 30 years in duration. For new Standard Variable and new Fixed Rate loans, the minimum amount you can borrow is \$20,000, while for Simplicity PLUS home loans, it's \$50,000. This calculator has been set to a maximum of \$9,900,000 but you can apply for a higher amount. Applications for credit are subject to ANZ credit approval criteria. Terms and conditions, and fees and charges apply. Australian credit licence number 234527. The interest rate shown includes any applicable interest rate discount from the index rate. For ANZ Standard Variable, the interest rate discount is for loans with a Loan to Value Ratio of greater than 80% and for loans with a LVR of less than or equal to 80%. This offer has a cashback of \$2,000 for loans with an LVR of 80% or less. You must drawdown the Eligible ANZ Home Loan(s) within 120 days from applying. For loans with a LVR of greater than 80%, there is no interest rate discount for applications submitted from 28 October 2024 for ANZ Fixed. The discount applies to loans with an LVR of 80% or less. Return Rates are shown during the fixed period, and your rate will switch to variable after this period. After the fixed term, your principal and interest loan rate will change. Return Interest rates are current as at and may be subject to change. For fees & charges please see ANZ Personal Banking Account Fees and Charges (PDF). ANZ Personal Banking General Fees and Charges (PDF) and your letter of offer. These rates are for secured loans only. WARNING: This rate is true for the examples given but may not include all fees and charges. Different terms, fees or loan amounts might result in a different rate. Eligibility criteria applies. Applicants must receive PAYG income, earn income via wages paid from their own company, and be refinancing their loan from another financial institution only. The minimum repayment must be greater than the minimum principal and interest for the new loan's residual term. Maximum cash out is \$50,000. There must be 12 months repayment history evident on CCR(Comprehensive Credit Reporting) for the loan being refinanced and no evidence of delinquency/hardship in the past 24 months. New credit card or personal loan products opened by the customer in the last 12 months are limited to three. A \$10 servicing fee applies per month per ANZ One offset account. Please refer to ANZ Personal Banking Account Fees and Charges (PDF) for fees that apply. Comparison rates shown on this page are current as at and may be subject to change. The rate is the Simplicity PLUS index less the applicable special offer discount for loans with a Loan to Value Ratio of 60% or less. Different terms, fees or loan amounts might result in a different comparison rate. Fixed home loans aren't suitable for everyone. Early repayment costs may apply if you repay your loan or switch before the end of your fixed term or make early repayments. Once the fixed rate period ends, the loan reverts to variable and repayment amounts will change. Choose from 1-5 year interest only terms for owner occupied on ANZ Standard Variable (Land Loan up to three years) and ANZ Fixed (Land Loan up to three years). For residential investments, choose from 1-5, 7, or 10 year interest only terms on ANZ Standard Variable (Land Loan up to one year), ANZ Fixed (Land Loan up to one year), and ANZ Simplicity PLUS. Fixed Period and Interest Only Period Will Be Same for All ANZ LVR Calculator Estimate: Apply Now to Discover Your Home Loan Power Looking forward to seeing everyone at the meeting tomorrow and discuss our strategies, ANZ has created a LVR calculator to help you determine how much you can borrow. LVR is the amount you're looking to borrow, calculated as a percentage of the value of the property you want to buy. Property value is ANZ's valuation of the security property and may be different to the price you pay for a property. To apply for an ANZ Home Loan, must complete an application, but all applications for credit are subject to ANZ credit approval criteria. Terms and conditions, and fees and charges apply, including Australian credit licence number 234527. The estimate is based on the accuracy of the information provided and a loan term of 30 years, payment type principal and interest, and either an ANZ Simplicity PLUS rate for home loans or an ANZ Simplicity PLUS rate for residential investment property loan depending on the type of property you have selected. Rates include any special offer discount available on eligible loans, but discounts and eligibility criteria subject to change. Eligibility criteria apply to special offer discounts for ANZ Simplicity PLUS home loans, including \$50,000 or more in new or additional lending. Offer can be withdrawn or changed anytime, and the estimate might be different if payment type is interest only or if a different interest rate discount applies. It does not constitute an offer of credit. To get your estimated maximum home loan borrowing power, simply apply online or visit anz.com for more information. For interest only variable loans, the comparison rates are based on an initial 5 year interest only term. For fixed rate interest only loans, the comparison rates are based on an initial interest only period equal in term to the fixed period. The index rate (or reference rate) does not include any interest rate discounts that may apply. **###ARTICLE**We can offer pre-approval, or a approval in principle, to customers who meet the requirements. This means if you apply for a home loan with us and fill out an application form, we might give you the green light to borrow money, as long as everything checks out. We need to be happy with how secure your property is before we do this.

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