

Fixed Loan



St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

Complete this form to fix your interest rate and pay your interest in advance. If you have any questions, please contact your Adviser or our Account Management Team on 1300 304 065, 8am - 6pm (AEST) Monday to Friday.

Section 1 Client Details

Client Reference Number

Name of Borrower(s)

Section 2 Client Instructions

| | Please complete | Notes |
|--|--|--|
| Fixed Loan Amount | \$ | Minimum \$20,000 |
| Fixed Loan Start Date | | Must be a business day |
| Maturity Date OR Loan Term | / / OR <input type="text"/> Years or <input type="text"/> Months | Maturity date must be a business day Loan Term (3, 6, 9 months or 1, 2, 3, 4 or 5 years) |
| Interest Rate P.A. | | Refer to our current interest rates at stgeorgemarginlending.com.au |
| Interest Amount Due (paid yearly in advance) | | If you require assistance to determine the interest amount due on your loan, please contact the Account Management Team on 1300 304 065 |
| Paid In Advance for | <input type="checkbox"/> Term of the loan <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly | Payment for the term of the loan is only applicable for loans up to one year. An additional 0.10% will be charged for interest paid monthly. If no selection is made, we will charge the interest yearly in advance. |

Section 3 Payment

Please indicate your preferred method of interest payment

If no preferred selection is made, or your preferred selection does not have funds available, your interest will be capitalised to your variable loan.

- Please find my cheque attached (*made payable to St. George Margin Lending, not available for monthly in advance*)
- Transfer the funds from my linked Cash Management Account (CMA) (*providing there are sufficient available funds*)
- Direct debit my bank account (*Direct debit request forms available at stgeorgemarginlending.com.au*)
- Capitalise interest to my variable rate loan
- Compound the interest to my fixed loan for the term of the loan at initial drawdown (*not available for subsequent interest payment periods if the term of the loan is greater than 12 months*). Please choose compounding interest option below. If no option is selected the default is option 1.
 - 1. I would like the compounded interest to be added to the fixed loan amount (by choosing this option, at the initial drawdown of your fixed loan, the balance will be increased by the compounded interest amount); or
 - 2. I would like the compounded interest to be included in the total fixed loan amount.

Important note: interest paid is non-refundable and break costs will apply.

Section 4 Client Signatures(s)

Borrower/Trustee/Director 1 Full Name

Borrower/Trustee/Director 2 Full Name

Signature

Signature

X

Date

/ /

X

Date

/ /

Company Seal (If applicable)

Office use only

Actioned by:

Reviewed by:

Date:

Date:

Please send the completed form to:

St. George Margin Lending, Reply Paid 1467, Royal Exchange NSW 1224 or fax to 1300 179 540 (International 61 2 9995 8292)