

To: Bank of Heritage Isle, 25 Pelican Street, Surry Hills, NSW 2010

Home Loan Details

Member Number

Contract No. / Loan Type

Fixed Interest Option Request

I/We request The Bank to fix the interest rate on my/our current home loan for a period of: 5 years 3 years 2 years

WARNING

The current advertised fixed interest rate is the rate that is applicable for loans that are fixed today. The rate that will apply to your home loan upon the fixing of your interest rate will be ***the rate applicable on the day we agree to fix your interest rate***. Please note that the rate applicable today may differ from the rate that will apply when your interest rate is fixed.

An Early Repayment Fee may apply if during any fixed rate period applicable to your loan you repay more than \$5,000 above contractual repayments (partial early repayment) or the whole of the unpaid balance (full early repayment). For details, please see our Schedule of Fees and Charges or clause 20 of your loan contract.

Important: Offset facility not available during Fixed Rate Period.

All borrowers and guarantors to complete and sign below

First Borrower

Title

Surname

First Name

Middle Name

Residential Address

Unit/Floor/Street No.

Street

Suburb/Town

State

Postcode

Signature

Date

Joint Borrower

Title

Surname

First Name

Middle Name

Residential Address

Unit/Floor/Street No.

Street

Suburb/Town

State

Postcode

Signature

Date

Guarantor

Title

Surname

Signature

First Name

Date

For any additional borrowers or guarantors, please add extra pages with name, address and signatures as applicable.

Return this form by:

Fax:

(03) 6334 9511

Email:

info@heritageisle.com.au

Post:

Att: Loan Services, 25 Pelican Street, Surry Hills, NSW 2010