

Please Tick (✓)

WARNING: The Internet and Phone Banking redraw facility may not be suitable for all borrowers or all loan accounts. Please read the Borrower's Acknowledgment below carefully before signing this form.

New **Complete A, C and D**

Cancellation **Complete B, C and D**

A New Registration

I/We request that my/our loan account be registered for the Phone Banking and Internet Banking redraw facility, as detailed below.

B Cancellation of Registration

I/We request that my/our existing registration for Phone Banking and Internet Banking redraw facility is cancelled, as detailed below.

C Loan Account Details

Account Number

Borrower's Acknowledgement

I/We acknowledge that:

- **Registration for the Internet and Phone Banking redraw facility means that:**
 - **any one borrower on the loan account has the ability – without the involvement of other borrowers – to request one or more redraws via Internet and Phone Banking and then use the redrawn amounts in the manner determined by that borrower; and**
 - **any other person who has signatory access to the loan account under an authority I/we have given also has the ability – without my/our involvement – to request one or more redraws via Internet and Phone Banking and then use the redrawn amounts in the manner determined by that person.**
- **I am/We are responsible for any redraws made via the Internet and Phone Banking redraw facility, even those made without my/our involvement by another borrower on the loan account or a person who has signatory access to the loan account.**
- Redraw is not available for Superfund Home Loans, Senior Access Home Loans, Senior Access Plus Home Loans and Money for Livings Loans.
- For variable rate loans, amounts which I/we have prepaid under my/our agreement less than a month before a monthly repayment date cannot be redrawn until after that monthly repayment date has passed.
- For fixed rate loan, redraw is only available for loans fixed on or after 30 November 2009 and only for excess funds paid into the loan during the current fixed rate period up to the value of the prepayment threshold.
- All redraw requests (including those made via Internet and Phone Banking) are subject to the Bank's consent.
- When the Bank accepts a redraw request made via Internet and Phone Banking, the redrawn amount once more becomes part of the balance owing on the loan account and the terms of the loan agreement applying to the loan account apply to the redrawn amount.

Borrower's Acknowledgement (continued)

- Each time a redraw request is made via Internet and Phone Banking, I/we declare I/we:
 - have not dealt with any security connected with the loan account without the Bank's consent; and
 - am/are not relying on any statement or representation by the Bank (including its employees) or its agents relating to the taxation effects of making a redraw.
- A fee is charged for each approved redraw, and that fee will be debited to the loan account.

Our privacy policy is available at banksa.com.au or by calling 13 13 76 and covers how we handle your personal information.

New Account Number confirmed as

S													
---	--	--	--	--	--	--	--	--	--	--	--	--	--

Borrower 1 Signature _____ Date | / /

Borrower 2 Signature _____ Date | / /

Borrower 3 Signature _____ Date | / /

Borrower 4 Signature _____ Date | / /

Branch/Dept Use Only

NB: Only to be used for variable rate residential loans starting with 'S' and variable rate personal loans starting 'S-02', 'S-03', 'S-04' and 'S-07'

Staff member's name _____

Contact No. _____

Branch/Department _____

Signatures Verified _____

Please fax to: **Residential Loans (02) 9995 8305**

Personal Loans (02) 9995 8108

Or post to:

Loan Administration

Locked Bag 1,

Kogarah NSW 1485