

Note to borrowers:

1. Redraw is **not** available for **Super Fund Home Loans, Senior Access Home Loans, Senior Access Plus Home Loans** and **Money For Livings Loans**.
2. For variable rate loans, amounts which you have prepaid under your agreement less than a month before a monthly repayment date cannot be redrawn until after that monthly repayment date has passed and the amount redrawn does not result in the balance owing on your loan account exceeding the amount which would be owing if you had paid all scheduled repayments on time.
3. For fixed rate loans, redraw is only available for loans fixed on and 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.

4. Please:
 - Complete all questions
 - Use a black pen
 - Use CAPITAL LETTERS
5. All Borrowers on your loan account must sign.
6. The Bank does not promise it will relend you the redraw amount. This request is subject to its consent.
7. You should obtain your own tax advice in relation to the redraw.
8. The Bank only accepts this request by lending the redraw amount. The Bank is not treated as accepting the request in any other circumstances.
9. Redraw requests up to \$30,000 made in a branch can be processed immediately. The processing of other redraw requests using this form will take approximately five working days.

Date

Loan account number

Redraw amount:* \$ (No minimum redraw amount. See notes above about maximum redraw amounts.) Our privacy policy is available at banksa.au or by calling 13 13 76 and covers how we handle your personal information.

How redraw amount is to be paid

Transfer to BankSA accounts only: (tick one)

Transaction A/c

Name of Account

Credit Card A/c

Name of Account

Request from Borrower

I/We request a redraw of the amount specified above in accordance with the following terms:

1. The redraw amount represents all or part of the amount by which my/our payments to the loan account have exceeded the scheduled repayments.
2. If the Bank accepts this request, the redrawn amount once more becomes part of the balance owing on my/our loan account and the terms of the loan agreement applying to the loan account apply to the redrawn amount.

3. We declare to the Bank that:
 - (a) I/we have not dealt with any security connected with the loan account without the Bank's consent;
 - (b) I/we are not relying on any statement or representation by the Bank (including its employees) or its agents relating to the taxation effects of making the redraw.
4. I/We acknowledge that there is a fee charged for this service and that fee will be debited to my loan account.

Name of Borrower	Signature	Date
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 80%;" type="text"/>
Name of Borrower	Signature	Date
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 80%;" type="text"/>
Name of Borrower	Signature	Date
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 80%;" type="text"/>
Name of Company Borrower	<input style="width: 95%;" type="text"/>	
Signature of Authorised Person	Home phone no.	Work phone no.
<input style="width: 95%;" type="text"/>	<input style="width: 100px;" type="text"/>	<input style="width: 100px;" type="text"/>
Signature of Authorised Person	Date	
<input style="width: 95%;" type="text"/>	<input style="width: 80%;" type="text"/>	

Bank use only

Branch name Employee Number

Please fax to: 02 9995 8305
or post to: Loans Administration, Locked Bag 1, Kogarah NSW 1485
Or send via internal mail to: Loans Admin Kogarah