

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 305 172, 8am – 6pm (EST) Monday to Friday.

**1. Client Details**

Client Reference Number

Name of Borrower(s)

**2. Client Instructions**

	Please complete	Notes
Fixed loan amount		Minimum \$20,000
Fixed Loan Start Date		The date you would like your fixed rate loan to commence. Must be a business day.
Maturity Date or Loan Term	<input type="checkbox"/> / / or <input type="checkbox"/> Years or <input type="checkbox"/> Months	The date your fixed rate loan will mature. Must be a business day. 3, 6 or 9 months or 1, 2, 3, 4 or 5 years.
Interest Rate p.a.		Refer to our current interest rates at <a href="http://banksamarginlending.com.au">banksamarginlending.com.au</a>
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 305 172 8am – 6pm (Sydney Time) Monday to Friday.
Paid In Advance For	<input type="checkbox"/> Term of the Loan (up to one year) <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly	If no selection is made we will charge the interest yearly in advance. Additional interest of 0.10% will be charged for interest paid monthly.

**3. Payment**
**Options for Fixed Loan interest payment**

- Direct debit my bank account (*Please complete and attach a Direct Debit request form*)
- Transfer the funds from my linked Cash Management Account (CMA) (*Sufficient fund must be available*)
- Capitalise interest to my variable rate loan
- Please find my cheque attached made payable to BankSA Margin Lending. (*Not available for monthly in advance*)
- Compound the interest to my fixed rate loan for the term of the loan at initial drawdown (*Only applicable where the term of the loan is one year or less*) Choose an option below. If no option is selected then the default is option 1.
1. Add the compounded interest to the fixed rate loan amount (by choosing this option, at the initial drawdown of your fixed rate loan, the balance will be increased by the compounded interest amount) or;
2. Include the compounded interest in the total fixed loan amount.

**Options for Variable loan interest payment**

- Direct debit my bank account (*Please complete and attach a Direct Debit request form*)
- Capitalise interest to my variable rate loan

**4. Client Signature(s)**

Interest paid is non-refundable. A \$500 administration fee is payable if you break all or part of your fixed rate loan early, and further break costs will apply. Break costs are an amount equal to our reasonable estimate of our loss arising as a result of you terminating your fixed rate loan prior to maturity. Whether we suffer a loss depends largely on movements in the wholesale market interest rates. Break costs can be quite high. We suggest you ask us for an estimate of the break costs and seek independent financial advice before you repay early under the fixed interest rate option.

Borrower / Trustee / Director 1 Full Name

Borrower / Trustee / Director 2 Full Name

Signature 1

Signature 2

Date

 /  / 

Date

 /  / 

Company Seal (If applicable)

Office use only

Actioned by: \_\_\_\_\_ Date / /

Reviewed by: \_\_\_\_\_ Date / /

**Please send the completed form to: BankSA Margin Lending, Reply Paid 1467, Royal Exchange NSW 1224 or fax to 1300 179 540 (International 61 2 9995 8292)**