

FIXED RATE LOCK REQUEST FORM



BCU Bank is a division of Police & Nurses Limited ABN 69 087 651 876 AFSL 240701 Australian Credit Licence 240701
PO Box 1563, Coffs Harbour, NSW 2450 | T 1300 228 228 | W bcu.com.au

PERSONAL DETAILS

BORROWER 1

Surname _____

Given name/s _____

Application number _____

BORROWER 3

Surname _____

Given name/s _____

Application number _____

BORROWER 2

Surname _____

Given name/s _____

Application number _____

BORROWER 4

Surname _____

Given name/s _____

Application number _____

TERMS & CONDITIONS FIXED RATE LOCK-IN

If the "Fixed Rate Lock-In" applies to a home loan offered to you, your home loan contract will contain specific terms and conditions which apply to the "Fixed Rate Lock-In" that must be complied with.

- The "Fixed Rate Lock-In" will not apply if you do not return this form within 5 working days from the start of the Lock-In Period.
- The Fixed Rate will be locked-in for a period of 3 months that commences on and from the quoted date _____ / _____ / _____ and which ends on _____ / _____ / _____ ("Lock-In Period").
- Where a fixed rate is "locked in" and the loan is advanced, a fee of \$650 ("Lock-In Fee") will be payable for each applicable loan at the time the loan is advanced. The Lock-In Fee will be a fee under the loan and will be incorporated into the total loan amount.
- The Lock-In Fee will be refunded if the Lock-In Period expires prior to the loan being advanced.
- This form does not in any way constitute a loan approval.

REQUEST DETAILS

☐ I/we will lock in my Fixed Home Loan interest rate (if selecting this option please fill out the table/s below):

LOAN NUMBER 1

Fixed rate product (place a cross (x) in the box for the requested option)	Loan amount	Rate lock Yes/No	Fixed Rate period (yrs)					Current published interest rate
			1	2	3	4	5	
☐ Owner Occupied Principal & Interest	\$	☐ Yes ☐ No	☐	☐	☐	☐	☐	% p.a
☐ Owner Occupied Interest Only	\$	☐ Yes ☐ No	☐	☐	☐	☐	☐	% p.a
☐ Investment Principal & Interest	\$	☐ Yes ☐ No	☐	☐	☐	☐	☐	% p.a
☐ Investment Interest Only	\$	☐ Yes ☐ No	☐	☐	☐	☐	☐	% p.a

LOAN NUMBER 2

Fixed rate product (place a cross (x) in the box for the requested option)	Loan amount	Rate lock Yes/No	Fixed Rate period (yrs)					Current published interest rate
			1	2	3	4	5	
☐ Owner Occupied Principal & Interest	\$	☐ Yes ☐ No	☐	☐	☐	☐	☐	% p.a
☐ Owner Occupied Interest Only	\$	☐ Yes ☐ No	☐	☐	☐	☐	☐	% p.a
☐ Investment Principal & Interest	\$	☐ Yes ☐ No	☐	☐	☐	☐	☐	% p.a
☐ Investment Interest Only	\$	☐ Yes ☐ No	☐	☐	☐	☐	☐	% p.a

☐ I do not want to lock in my Fixed Home Loan interest rate

I/We do not accept the offer of the Fixed Rate Lock-In option on the Terms & Conditions set out above.

I/We acknowledge that by not taking up this option, the interest rate for the fixed rate period on any home loan offered to me will be determined at funding based solely on the prevailing rate, which may be greater than the Locked-In Rate.

AUTHORITY

I/we confirm that the information in this request form is true and correct. Executed by:

BORROWER 1

X

Signature

Name _____

Date _____

BORROWER 3

X

Signature

Name _____

Date _____

BORROWER 2

X

Signature

Name _____

Date _____

BORROWER 4

X

Signature

Name _____

Date _____