



Rate Lock Request Form.

THIS COMPLETED FORM MUST BE RECEIVED BY THE BANK PRIOR TO SETTLEMENT.

Please sign and return a copy of this form to the Bank by or Rate Lock will be removed from your application.

This form is to be completed in conjunction with an authorised officer of Bank of Melbourne.

Names of Borrowers requesting Rate Lock.

Name (Borrower 1)

Name (Borrower 2)

Name (Borrower 3)

Name (Borrower 4)

Rate Lock Request Date

Rate Lock Expiry Date*

Loan Category

Repayment Type

*The expiry date is 90 days from the Rate Lock Request Date shown above.

Rate Lock Request Details.

Fixed Rate Product (Place a cross (x) in the box for the requested option).		Fixed Rate period (yrs)				
		1	2	3	4	5
<input type="checkbox"/>	Standard Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Negotiated Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Current published interest rate % p.a

Any margins that will apply to the above rate will be detailed in any Offer the Bank may make.

Borrower's Signatures.

By signing this form, I understand and agree that:

- I am requesting the Rate Lock feature for the fixed rate period and type nominated above. Margins may be applicable.
- Acceptance of this request by Bank of Melbourne does not constitute approval of my loan application or an offer to provide credit.
- If the bank agrees to this request, the Bank makes the Rate Lock Rate available for 90 days from the Rate Lock Request Date shown above. If the Bank accepts this request and issues an Offer to lend, the number of days remaining will be shown in the Loan Offer. Once this period expires, any fixed rate to be made available will be the last published fixed rate for the fixed rate period and type selected.
- A Fixed Rate – Lock-In fee is payable. The Fixed Rate – Lock-In fee is calculated as 0.15% of the loan amount (to be at a fixed rate) at approval or \$500 whichever is the higher. For loan amounts up to \$2M, the fee is capped at \$1,000. For loans >\$2M the 0.15% of the loan balance applies. The actual Fixed Rate – Lock-In fee will be disclosed in any Loan Offer the Bank agree to make to you if your application for credit is approved.
- This form replaces all previous versions, which may have been issued to me. Further authorise Westpac Life to contact the following institutions and agencies and any other sources it considers necessary.

Signature (Borrower 1)

X

Date

/ /

Signature (Borrower 2)

X

Date

/ /

Signature (Borrower 3)

X

Date

/ /

Signature (Borrower 4)

X

Date

/ /