



Note to borrower(s):

- (1) Redraw is not available for Superfund Home Loans, Senior Access Home Loans, Senior Access Plus Home Loans and Money For Livings Loans; and
- (2) For loans with a variable rate option, amounts which you have prepaid under your agreement up to 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 May 2011 and only up to the value of the prepayment threshold; and
- (4) Please (a) complete all questions (b) use a black pen (c) use CAPITAL LETTERS.
- (5) All Borrowers and Guarantors 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.

Privacy laws protect your privacy. For more information, read our "Protecting Your Privacy" brochure. Phone 13 22 66 or ask at a branch to receive a copy.

Date

____ / ____ / ____

Loan account number

Borrower(s) details

Name (1)

Phone (H)

() _____

Phone (W)

() _____

Name (2)

Phone (H)

() _____

Phone (W)

() _____

Name (3)

Phone (H)

() _____

Phone (W)

() _____

Guarantor(s) (if any)

Name (1)

Name (2)

Redraw amount*

\$ _____

Reason (optional)

*no minimum on Residential Loans.

How redraw amount is to be paid

Transfer to Bank of Melbourne accounts only (tick one)

(Note: approx. 5 working days to process)

Bank of Melbourne Transaction A/c

Name of Account

Bank of Melbourne Credit Card A/c

Name of Account

Bank of Melbourne Branch Suspense A/c

Name of Branch



Request from Borrower

I request to redraw the amount specified above in accordance with the following terms:

1. The redraw amount represents all or part of the amount by which my payments to the loan account have exceeded the scheduled repayments.
2. If the Bank accepts this request, the redraw amount once more becomes part of the balance owing on my loan account and the terms of the loan agreement applying to the loan account apply to the redraw amount.
3. I declare to the Bank that:
 - (a) I have not dealt with any security connected with the loan account without the Bank's consent;
 - (b) I am 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 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
	X	/ /

Name of Borrower	Signature	Date
	X	/ /

Name of Borrower	Signature	Date
	X	/ /

Name of Borrower	Signature	Date
	X	/ /

Name of Company Borrower

Signature of authorised person	Signature of authorised person	Date
X	X	/ /

Acceptance by Guarantor

Notice to Guarantor: If the Bank accepts this request, the balance owing on the Borrower's loan account will increase by the redraw amount.

I, the Guarantor, accept that my guarantee extends to all amounts payable by the Borrower as a result of the Bank accepting this redraw request.

Name of Guarantor	Signature of Guarantor	Date
	X	/ /

Name of Guarantor	Signature of Guarantor	Date
	X	/ /

Bank use only

Branch name	Employee No.

Please fax to: (03) 9982 4188 or post to: Loans Administration, Locked Bag 20037, Melbourne VIC 3001