



(This option is not available for Portfolio Loan or other line of credit facilities)

Please Tick (✓)

New Complete A, 1 & 2

Cancellation Complete B & 1

**A
New
Registration**

I/We request that my/our loan account be registered for Phone Banking and Internet Banking Redraw access, as detailed below.

**B
Cancellation of
Registration**

I/We request that my/our existing registration for Phone Banking and Internet Banking Redraw access be cancelled, as detailed below.

**1
Loan Account
Details**

Account Number
S

Borrower Details

Name (1)	Phone (H)	Phone (W)
Name (2)	Phone (H)	Phone (W)
Name (3)	Phone (H)	Phone (W)

Borrower's Acknowledgment

I acknowledge that:

- Redraw is not available for Superfund Home Loans, Senior Access Home Loans, Senior Access Plus Home Loans and Money for Living Loans.
- 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.
- For fixed rate loan, redraw is only available for loans fixed on or after 30 May 2011 and I can only redraw up to the value of the prepayment threshold; and
- all Redraw requests made via Internet and Phone Banking are subject to the Bank's consent; and
- that registration for accessing the Redraw request facility through Internet and Phone Banking allows any one borrower to solely activate a Redraw request on the above loan account ("the loan account") and that the access for the Redraw facility via Internet and Phone Banking can be withdrawn at anytime by request from any one borrower; and
- any person ("a signatory"), whom has signatory access to the loan account under an authority I give or have given to the Bank, is also authorised to solely activate a Redraw request on the loan account through Internet and Phone Banking.
- I am responsible for Redraws made at a signatory's request on the loan account as if I made the Redraw request.
- If approved, each Redraw amount represents all or part of the amount by which my payments to the loan account have exceeded the scheduled repayments; and
- when the Bank accepts each Redraw request made via Internet and Phone Banking, the Redraw amount once more becomes part of the balance owing on the loan account and the terms of the loan agreement applying to the loan account apply to the Redraw amount; and
- for each Redraw request made via Internet and Phone Banking, I:
 - (a) have not dealt with any security connected with the loan account without the Bank's consent; and
 - (b) am not relying on any statement or representation by the Bank (including its employees) or its agents relating to the taxation effects of making a Redraw; and
- a fee is charged for each approved Redraw, and that fee will be debited to the loan account.

Account number confirmed as

Borrower 1 Signature	Date
.....	_____
Borrower 2 Signature	Date
.....	_____
Borrower 3 Signature	Date
.....	_____

**2
Guarantor's
details and
Acknowledgment**

I, the Guarantor, acknowledge and accept that:

- for each Redraw request made via Internet and Phone Banking under this authority, and which is accepted by the Bank, the balance owing on the borrower's loan account will increase by the Redraw amount; and
- my guarantee extends to all loan amounts payable by the borrowers as a result of any Redraw request made under this authority and accepted by the Bank.

Guarantor 1 Name and Signature	Date
.....	_____
Guarantor 2 Name and Signature	Date
.....	_____
Guarantor 3 Name and Signature	Date
.....	_____

**Branch/Dept
Use Only**

NB: Only to be used for residential loans starting with 'S' and variable rate personal loans starting with 'S-02', 'S-03', 'S-04' and 'S-07'

Staff member's name	Contact No.
_____	_____
Branch/Department	

Signatures Verified	

New 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.

Please fax to: **(03) 9982 4188** for Residential loans and **(03) 9982 4162** for Personal loans.
or post to: Loans Administration, Locked Bag 20037, Melbourne VIC 3001