



# Bank of Melbourne

## What happens next?

### Security Variation (Substitution) Requests

#### What we need from you:

- Signed & fully completed Discharge Authority Form or written instructions from you &/or your solicitor/conveyancer
- Copy of signed & dated Contract of Sale (for property sales) within the last 3 months
- Copy of original Title or Title search [available from your solicitor/conveyancer]
- Transfer of Ownership (for property purchases) [available from your Real Estate Agent or solicitor/conveyancer]

#### Bank of Melbourne will:

- Contact you if additional information is required to process your request
- Order Valuations on remaining securities if required. Fees may apply.
- Contact you if limits need to be reduced prior to settlement
- Send you documentation to be signed & returned to the Bank
- Contact you &/or your solicitor/conveyancer confirming receipt of signed documentation
- Write to you &/or your solicitor/conveyancer & advise settlement is ready to be booked
- Assist you &/or your solicitor/conveyancer booking settlement & confirming Payout Figure(s).

### Full Discharge Requests (all securities being sold/refinanced)

#### What we need from you:

- Signed & fully completed Discharge Authority Form or written instructions from you &/or your solicitor/conveyancer

#### Bank of Melbourne will:

- Contact you if additional information is required to process your request
- Write to you &/or your solicitor/conveyancer & advise settlement is ready to be booked
- Assist you &/or your solicitor/conveyancer booking settlement & confirming Payout Figure(s).

### Partial Discharge Requests (Other linked securities remaining with Bank)

#### What we need from you:

- Signed & fully completed Discharge Authority Form or written instructions from you &/or your solicitor/conveyancer

#### Bank of Melbourne will:

- Contact you if additional information is required to process your request
- Order Valuations on remaining securities if required. Fees may apply.
- Write to you &/or your solicitor/conveyancer & advise settlement is ready to be booked
- Assist you &/or your solicitor/conveyancer booking settlement & confirming Payout Figure(s).

### Further Questions?

Contact our Customer Contact Centre on **13 22 66**, saying "Existing Mortgage" between 8am-8pm (EST), Monday to Saturday.

This document is provided for general information purposes only, it does not replace the requirements of your loan agreement. Please refer to your loan agreement for full details. Additional information is available in the "Loan Accounts" booklet (<http://webapps.bankofmelbourne.com.au/rates/redirects/loans-fees/>).

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