

Direct Margin Lending Fixed Loan



St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714

Complete this form to fix your interest rate and pay your interest in advance. If you have any questions, please contact your Adviser or our Account Management Team on 1300 300 128, 8am - 6pm (AEST) Monday to Friday.

Section 1 Client Details

Client Reference Number

Name of Borrower(s)

Section 2 Client Instructions

	Please complete	Notes
Fixed Loan Amount	\$	Minimum \$20,000
Fixed Loan Start Date		The date you would like your fixed rate to commence. Must be a business day
Maturity Date	/ /	Must be a business day
Loan Term		1, 2, 3, 4 or 5 years
Interest Rate p.a.		As available on Internet Access Account
Interest Amount Due (paid yearly in advance)		If you require assistance to determine the interest amount due on your loan, please contact the Account Management Team on 1300 300 128

Section 3 Payment

Please indicate your preferred method of interest payment

If no preferred selection is made, or your preferred selection does not have funds available, your interest will be capitalised to your variable loan.

- Please find my cheque attached (*made payable to Direct Margin Lending*)
- Transfer the funds from my linked Cash Management Account (CMA)
- Direct debit my bank account (*Direct debit request forms available at directmarginlending.com.au*)
- Capitalise interest to my variable rate loan
- Compound the interest to my fixed loan for the term of the loan at initial drawdown (*only applicable where the term of the loan is one year or less*).

Please choose compounding interest option below. If no option is selected the default is option 1.

- 1. I would like the compounded interest to be added to the fixed loan amount (by choosing this option, at the initial drawdown of your fixed loan, the balance will be increased by the compounded interest amount); or
- 2. I would like the compounded interest to be included in the total fixed loan amount.

Important note: Interest paid is non-refundable and break costs will apply.

Section 4 Client Signatures(s)

Borrower/Trustee/Director 1 Full Name

Borrower/Trustee/Director 2 Full Name

Signature

Signature

X _____ Date / /

X _____ Date / /

Company Seal (If applicable)

Please send the completed form to:
Direct Margin Lending, Reply Paid 1842, Royal Exchange NSW 1224 or fax to 1300 768 894

Office use only	
Actioned by:	Reviewed by:
Date:	Date: