

# Request to Pay Interest in Advance

Date

Loan Account Number

## BORROWER(S) DETAILS

Name (1)

Name (3)

Name (2)

Name (4)

## REQUEST FROM BORROWER(S)

**New Loans (select one option only)**

I request to pay interest in advance on the above loan account for an initial period of  months  
(please select a period between 3 and 13 months).

I request to pay interest in advance on the above loan account for multiple period(s) of  months  
each following the initial interest-in-advance period (please select a period between 3 and 13 months).

I acknowledge that if the Bank approves my application for finance:

1. the repayment terms and conditions for my loan are detailed in the Loan Agreement the Bank issues; and
2. the initial interest-in-advance amount will be deducted from the loan amount at settlement.

**Existing Loans (select one option only)**

**Single Interest-in-advance period**

I request to pay interest in advance on the above loan account for a single period of  months  
(please select a period between 3 and 13 months), and agree to pay the amount of \$

The commencement date of the interest-in-advance period shall be

**Multiple Interest-in-advance periods**

I request to pay interest in advance on the above loan account for a multiple period(s) of  months  
(please select a period between 3 and 13 months), and agree to pay the amount of \$

The commencement date of the interest-in-advance period shall be

### Things you should know:

I acknowledge that the following terms apply to this request for interest in advance on my new/existing loan:

1. the interest-in-advance amount is made up of the interest payment for first interest-in-advance period. If subsequent periods are selected, the amount is payable for each of the subsequent interest-in-advance periods nominated above.
2. the interest-in-advance period will commence once the Bank agrees to this request and the interest-in-advance payment has been paid.
3. for multiple interest-in-advance periods, the end of the last interest-in-advance period will not go beyond the end of the current fixed rate period.
4. for the duration of each interest-in-advance period no additional loan repayments or lump sum payments of principal can be made to this loan account.
5. there will be no further interest-in-advance due until the expiration of the interest-in-advance period(s).
6. for the duration of each interest-in-advance period, the loan account fee is NOT payable.
7. during the interest-in-advance period, no loan switches are permitted.

## PRIVACY STATEMENT

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [stgeorge.com.au/privacy/privacy-statement](http://stgeorge.com.au/privacy/privacy-statement) or by calling us on 13 33 30. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request.

## SIGNATURE(S) OF BORROWER(S)

Name of Borrower

Signature

Date

Name of Borrower

Signature

Date

Name of Borrower

Signature

Date

Name of Borrower

Signature

Date

## TRANSFER PAYMENT FROM ST.GEORGE ACCOUNT (OPTIONAL)

I authorise that the interest-in-advance amount, for each interest-in-advance period nominated above, be transferred from my St.George Bank transaction account number  to my loan account by St.George Bank.

Name of transaction account

Transaction Account Signature (1)

Transaction Account Signature (2)

(To be signed according to the authority held on the Nominated Transaction Account)

## BANK USE ONLY

Employee Name and Number

Contact No.

**New Loans** - Completed form is to be obtained as part of the application, and included in the loan file, and forwarded to Customer Mortgage Services.

**Existing Loans** - After processing IIA payment on Spider, send completed form to Loans Administration Kogarah together with appropriate approval (refer interest in Advance processes in Consumer Lending Manual).



**Email:**  
LoansAdministration@stgeorge.com.au



**Mail:**  
Loans Administration, Locked Bag 1,  
Kogarah NSW 1485



**Branch:**  
Hand in at any  
St.George Bank branch