

# Rate Lock Request Form

Please sign and return a copy of this form to the Bank by  or Rate Lock will be removed from your application

This form is to be completed in conjunction with an authorised officer of St.George Bank.

Place a cross (x) in the box for the requested option.

Borrower (Name 1)

Borrower (Name 2)

Borrower (Name 3)

Borrower (Name 4)

Rate Lock Request Date

Rate Lock expiry date\*

Loan Category

Repayment Type

\*The expiry date is 90 days from the Rate Lock Request Date shown above

		Fixed Rate period (yrs)				
		1	2	3	4	5
<input type="checkbox"/>	Standard Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Negotiated Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Low Doc Loan	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
<input type="checkbox"/>	Portfolio (Standard) Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Portfolio Negotiated Fixed Rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Super Fund Home Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Current published interest rate

 % 

Any negotiated margin that will apply to this rate will be detailed in any Offer the Bank may make.

By signing this form, I understand and agree that:

- I am requesting the Rate Lock feature for the fixed rate period and type nominated above.
- Acceptance of this request by St. George Bank does not constitute approval of my loan application or an offer to provide credit.
- If the bank agrees to this request, the Bank makes the Rate Lock Rate available for 90 days from the Rate Lock Request Date shown above. If the Bank accepts this request and issues an Offer to lend, the number of days remaining will be shown in the Loan Offer. Once this period expires, any fixed rate to be made available will be the last published fixed rate for the fixed rate period and type selected.
- A Rate Lock fee is payable. The Rate Lock fee is calculated as 0.15% of the loan amount (to be at a fixed rate) at approval or \$500 whichever is the higher. For loan amounts up to \$2M, the fee is capped at \$1,000. For loans >\$2M the 0.15% of the loan balance applies. The actual Rate Lock fee will be disclosed in any Loan Offer the Bank agree to make to you if your application for credit is approved.
- This form replaces all previous versions, which may have been issued to me.

Signature (Borrower 1)

X

Date

/ /

Signature (Borrower 2)

X

Date

/ /

Signature (Borrower 3)

X

Date

/ /

Signature (Borrower 4)

X

Date

/ /