

Fixed Loan

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 304 065, 8am - 6.30pm (Sydney time) 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		Must be a business day
Maturity Date OR Loan Term	/ / OR <input type="text"/> Years or <input type="text"/> Months	Maturity date must be a business day Loan Term (3, 6, 9 months or 1, 2, 3, 4 or 5 years)
Interest Rate P.A.		Refer to our current interest rates at stgeorge.com.au
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 304 065
Paid in Advance for	<input type="checkbox"/> Term of the loan <input type="checkbox"/> Yearly <input type="checkbox"/> Monthly	Payment for the term of the loan is only applicable for loans up to one year. An additional 0.10% will be charged for interest paid monthly. If no selection is made, we will charge the interest yearly in advance.

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 St.George Margin Lending, not available for monthly in advance)
- Transfer the funds from my linked Cash Management Account (CMA) (providing there are sufficient available funds)
- Direct debit my bank account (Direct debit request forms available at stgeorgemarginlending.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 (not available for subsequent interest payment periods if the term of the loan is greater than 12 months). 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 SIGNATURE(S)

Borrower/Trustee/Director 1 Full Name

X

Signature

X

Date

/ /

Borrower/Trustee/Director 2 Full Name

X

Signature

X

Date

/ /

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

Please send the completed form to:
St.George Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224 or
email to: MLTRANSACT@stgeorge.com.au