

Internet and Phone Banking Redraw Facility Registration

(This option is **not** available for Portfolio Loans or other line of credit facilities).

Please Tick (✓)

WARNING: The Internet and Phone Banking redraw facility may not be suitable for all borrowers or all loan accounts. Please read the Borrower's Acknowledgment below carefully before signing this form.

New Complete A, C and D

Cancellation Complete B, C and D

A. NEW REGISTRATION

I/We request that my/our loan account be registered for the Phone Banking and Internet Banking redraw facility, as detailed below.

B. CANCELLATION OF REGISTRATION

I/We request that my/our existing registration for Phone Banking and Internet Banking redraw facility is cancelled, as detailed below.

C. LOAN ACCOUNT DETAILS

Account Number

S

D. BORROWER'S ACKNOWLEDGEMENT

I/We acknowledge that:

- **Registration for the Internet and Phone Banking redraw facility means that:**
 - any one borrower on the loan account has the ability - **without the involvement of other borrowers** - to request one or more redraws via Internet and Phone Banking and then use the redrawn amounts in the manner determined by that borrower; and
 - any other person who has signatory access to the loan account under an authority I/we have given also has the ability - **without my/our involvement** - to request one or more redraws via Internet and Phone Banking and then use the redrawn amounts in the manner determined by that person.
- **I am/We are responsible for any redraws made via the Internet and Phone Banking redraw facility, even those made without my/our involvement by another borrower on the loan account or a person who has signatory access to the loan account.**
- Redraw is not available for Superfund Home Loans, Senior Access Home Loans, Senior Access Plus Home Loans and Money for Livings Loans.
- For variable rate loans, amounts which I/we have prepaid under my/our agreement less than a month before a monthly repayment date cannot be redrawn until after that monthly repayment date has passed.
- For fixed rate loan, redraw is only available for excess funds paid into the loan during the current fixed rate period up to the value of the repayment threshold.
- All redraw requests (including those made via Internet and Phone Banking) are subject to the Bank's consent.
- When the Bank accepts a redraw request made via Internet and Phone Banking, the redrawn amount once more becomes part of the balance owing on the loan account and the terms of the loan agreement applying to the loan account apply to the redrawn amount.

D. BORROWER'S ACKNOWLEDGEMENT (CONTINUED)

- Each time a redraw request is made via Internet and Phone Banking, I/we declare I/we:
 - have not dealt with any security connected with the loan account without the Bank's consent; and
 - am/are not relying on any statement or representation by the Bank (including its employees) or its agents relating to the taxation effects of making a redraw.

Account number confirmed as

S

Name of Borrower 1

Signature

X

Date

/ /

Name of Borrower 2

Signature

X

Date

/ /

Name of Borrower 3

Signature

X

Date

/ /

BRANCH/DEPT USE ONLY

NB: Only to be used for residential loans starting with 'S' and variable rate personal loans starting with 'S-02', 'S-03', 'S-04' and 'S-07'

Staff member's name

Contact No.

Branch/Department

Signatures verified

Our privacy policy is available at stgeorge.com.au or by calling 13 33 30 and covers how we handle your personal information.

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

Or post to: **Loans Administration,
Locked Bag 1
KOGARAH 1485**

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