

Rate lock fee authorisation

Application details – This form must be completed and signed in its entirety, and accompany the loan application otherwise the rate lock will not be honoured.

Applicant name/s:	Application number (if available):
Broker name:	Broker BID:
Fixed term: 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years <input type="checkbox"/> Overall term of loan years	Fixed Interest Rate: %

Loan amount:	Rate lock fee payable (inclusive of GST): \$350.00
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Rate lock terms and conditions

I/We apply to Firstmac for a Rate Lock Fee facility so that the fixed interest rate for the loan term listed above can be locked in.

- I/We confirm that all information on and documentation supplied with the accompanying loan application is true, correct and complete, and I/we understand and agree that: The interest rate will only be locked once Firstmac has received payment of the Rate Lock Fee
- The Rate Lock will apply for 90 days from the date when Firstmac issues an Agreement to Lock Interest Rate letter or a letter containing an agreement to lock interest rate clause to the borrower/broker. The 90 days will begin from the date Firstmac locks the rate.
- The interest rate that is locked may differ from the rate that applies at the time this Rate Lock Authorisation form is completed and signed
- If there are any changes to the terms of the loan Firstmac retains the right to terminate the rate lock or charge an additional rate lock fee
- The Rate Lock is only applicable if the loan amount is drawn down in one amount (no progressive draw downs)
- Once we agree to lock the interest rate the Rate Lock fee is non refundable regardless of whether the loan application is approved or declined
- Firstmac has the absolute discretion whether or not to agree to lock an interest rate
- Rate Lock is only available at the time of application. If this form is not received with the application form, the Rate Lock will NOT be processed

Applicant's name:	Applicant's signature:	Date:
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Rate lock fee - credit card payment authority (cardholder to sign)

I/We authorise Firstmac Limited to debit the Rate Lock Fee from the credit card nominated below.

Notes:

- Payment of Rate Lock Fee by credit card may incur additional charges
- If your credit card transaction is unsuccessful, your application for Rate Lock will not be processed

Credit card type:	<input type="checkbox"/> VISA	<input type="checkbox"/> MasterCard	<input type="checkbox"/> AMEX	<input type="checkbox"/> Diners		
Credit card number					Expiry date: /	Card security code (last 3 digits on back of card):
----- Full cardholder name:				----- Cardholder signature		