

## Fixed rate request form

**Attention: Loan Administration**

Return via fax to: 07 3002 8400

Or via email to: [loans@firstmac.com.au](mailto:loans@firstmac.com.au)Or via post to: Firstmac Limited  
GPO Box 7001  
Brisbane, QLD 4001

Loan account number \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**Arranging a fixed rate period (Redraws are not available whilst the loan is on a fixed rate)**

- Tick rate / term required
- All borrowers and guarantors must sign the fixed rate request form and accept the terms and conditions
- Application must be received by our office within 7 days of dated fixed rate. Note that rates are indicative only, and are subject to rates applicable on the date of the application being received by our office
- Your new repayment, based on the interest rate option selected, will be advised by our office in due course
- A \$260 fixing fee will apply

**Indicative fixed rates and fixed rate terms (please ✓ tick below to accept)**

Fixed rate term	Fixed term interest rate*	✓ Tick box to accept	Fixed rate term	Fixed term interest rate*	✓ Tick box to accept
Fixed 1 year		<input type="checkbox"/>	Fixed 4 years		<input type="checkbox"/>
Fixed 2 years		<input type="checkbox"/>	Fixed 5 years		<input type="checkbox"/>
Fixed 3 years		<input type="checkbox"/>			

\* Fixed interest rate offer valid for 7 days from date of offer letter. At the end of the fixed rate term, the loan will automatically revert to the standard variable rate applicable at that time.

**Fixed rate loan split request (complete only if applicable)**

I / We hereby request to split my / our outstanding loan amount of \$\_\_\_\_\_ and would like a split portion of

\$\_\_\_\_\_ to be fixed (as per this fixed rate request) with the loan balance of

\$\_\_\_\_\_ to remain as a Term loan / Line of Credit (LOC) / Offset redraw facility.

We understand that in order to facilitate the fixed rate offer, the fixed portion is a conversion of our Term loan / Line of Credit (LOC) / Offset redraw facility to an X term loan.

**Acceptance of terms and conditions for fixed rates**

I / We hereby confirm that I / we have read and accept the terms and conditions for fixed rates effective 1 July 2008.

Borrower # 1 name: \_\_\_\_\_ Borrower # 2 name: \_\_\_\_\_

Borrower # 1 signature: \_\_\_\_\_ Borrower # 2 signature: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Borrower # 3 name: \_\_\_\_\_ Borrower # 4 name: \_\_\_\_\_

Borrower # 3 signature: \_\_\_\_\_ Borrower # 4 signature: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## Terms and conditions for fixed rates

### Customer copy – please keep for your reference

It is important that you read the following terms and conditions before making your decision.

Whilst the loan is subject to a fixed rate of interest, you may from time to time make payments in excess of your normal monthly repayment without penalty providing additional payments do not exceed \$10,000 per annum.

However, if you wish to terminate the fixed rate period prior to the expiry date you may incur break costs.

If the loan is provided on a fixed rate basis (the interest rate is not variable) and if the principal sum or any part of it in excess of \$10,000 is repaid prior to the expiry of the fixed rate period for any reason (including demand for repayments after default), you must pay to the Lender any applicable break costs.

Where a fixed rate applies, even if interest rates fall, the interest rate on the loan will not change during the fixed rate period. In deciding to borrow on a fixed rate basis, you should rely on your own view as to the future movement of interest rates.

If interest rates fall during the fixed period and the loan is repaid, break costs could be substantial. The amount of break costs payable by you is the amount determined by the Lender as being its cost and loss as a result of the principal sum or any part of it being repaid early. The Lender's calculation of this amount is final and binding on you. In calculating this amount, reference need not be had to an average cost of money (because different parts of money may be allocated to different purposes).

If you have any questions or do not understand when break costs are payable or how much you may have to pay, please contact us on 13 12 20 or email [loans@firstmac.com.au](mailto:loans@firstmac.com.au) prior to signing and returning the fixed rate request form.

At the end of the fixed rate period your loan will automatically revert to the standard variable rate applicable at the time.