

## FIXED INTEREST REQUEST FORM (INVESTMENT LOAN)

CommSec Adviser Services  
Locked Bag 34  
Australia Square NSW 1214

Phone: 1800 252 351  
Web: [www.CommSecAdviserServices.com.au](http://www.CommSecAdviserServices.com.au)

**Form ID: 2024**

**Where to send this form?**

Please provide your completed and signed form with any relevant supporting documents to your adviser.  
**Adviser use only:** Use this Form ID to securely submit the documents via eSubmit. To use eSubmit, log into the CommSec Adviser Services website and go to: **Administration > eSubmit**

**1 LOAN DETAILS**

LOAN NUMBER

BORROWER NAME(S)



**2 AMOUNT TO BE FIXED<sup>1</sup>**

Please fix the amount of:

\$

**3 FIXED INTEREST OPTIONS, TERMS AND FIXED RATES<sup>2</sup> (please tick one option only)**

**INTEREST PAID YEARLY IN ADVANCE**

- 1 Year 6.49% p.a.
- 2 Years 6.65% p.a.
- 3 Years 6.94% p.a.
- 5 Years 7.24% p.a.

**INTEREST PAID MONTHLY IN ARREARS**

- 1 Year 6.63% p.a.
- 2 Years 6.79% p.a.
- 3 Years 7.08% p.a.
- 5 Years 7.38% p.a.

INTEREST TO BE PAID YEARLY IN ADVANCE:

\$


= Amount to be fixed X Interest rate

**4 INTEREST PAYMENT OPTIONS (please tick one option only)**

**This form must be completed and returned regardless of the payment option you select**

**INTEREST PAID YEARLY IN ADVANCE**

- Capitalise interest to my VARIABLE loan (this is the default option if you do not make a selection)
- Direct Debit from existing linked bank account details as shown on next page<sup>3</sup> (refer to Section 6 for current bank account details)
- Cheque attached (payable to 'CommSec Adviser Services')
- Capitalise interest to my FIXED loan by increasing the fixed loan balance to include interest costs<sup>4</sup>

 **BILLER CODE: 828210** (fixed interest only)  
Ref:

**Telephone & Internet Banking – BPAY<sup>®</sup>**

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

**INTEREST PAID MONTHLY IN ARREARS**

- Capitalise interest to VARIABLE loan
- Direct debit my existing linked bank account details as shown on next page

If you do not select any of the above options the fixed interest payment method will be set to match your current variable interest payment method.

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### 5 ACKNOWLEDGEMENTS AND SIGNATURES

By signing this form you authorise CommSec Adviser Services to effect all the instructions indicated on this form and acknowledge that you have read the important information on the next page. If you have not selected an interest payment option in Section 3 above, you agree to CommSec Adviser Services capitalising interest to your VARIABLE loan, except for interest paid in arrears fixed loans in which case interest payments will be set to match your current variable interest payment method.

**NAME OF BORROWER 1 / NAME OF DIRECTOR 1 / ADVISER NAME**

**NAME OF BORROWER 2 / NAME OF DIRECTOR 2**

**SIGNATURE**

**SIGNATURE**

**DATE**

**DATE**

### IMPORTANT INFORMATION

### PLEASE READ THE FOLLOWING

- Fixed interest rates are indicative only and are subject to change without prior notice.
- If indicative rates change, or your interest payment calculation differs from the loan amount requested to be fixed, any overpayment of interest will be credited to your loan account and any underpayment will be charged to your loan account.
- It is your responsibility to fully draw the fixed loan balance. You will not be refunded interest for any undrawn amount.
- As capitalising interest will increase your loan balance, please ensure your credit limit is sufficient and your loan ratios allow for this. The capitalisation of interest will only be permitted if we are of the opinion that your loan will be sufficiently secured.
- If only a portion of your loan balance is being fixed then the remainder of the loan will continue at the variable interest rate, which is subject to change from time to time.
- If you select the payment option INTEREST PAID YEARLY IN ADVANCE, you will be required to pay an amount equal to 12 months of interest on the date your fixed loan commences. If you select a fixed term greater than 1 year you will also be required to pay an amount equal to 12 months of interest on each anniversary date of the fixed loan. To calculate 12 months of interest, please use the following formula: (Loan balance to be fixed) x (Interest rate).
- If you select the payment option INTEREST PAID MONTHLY IN ARREARS, the interest on the fixed balance will be calculated daily and charged monthly on the same date your regular variable loan payments would normally fall due.
- If you have not selected an interest payment option in Section 3, you agree to CommSec Adviser Services capitalising interest to your VARIABLE loan, except for interest paid in arrears fixed loans in which case interest payments will be set to match your current variable interest payment method.
- If you decide to terminate a fixed rate agreement early, a termination fee/early repayment adjustment may apply – refer to the loan terms and conditions.
- We strongly recommend that you seek independent legal, financial and taxation advice, and review the loan terms and conditions, before making any decisions in regard to this form. This form does not represent advice on any matter.
- When your fixed loan matures, the fixed balance will be transferred to your variable loan.
- On expiry, if you decide to fix your loan for another term, a new fixed interest request will need to be submitted.
- For fixed loans to be paid monthly in arrears, if you have selected the direct debit option for your fixed loan interest payments, your variable interest payments must also be made via direct debit. Similarly, if choosing to capitalise fixed loan payments, your variable loan payments must also be capitalised.
- If your credit limit is breached due to capitalising interest payments, you will need to submit a Credit Limit Increase application or reduce your loan balance to remain within the approved credit limit.

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<sup>1</sup> The fixed loan balance must be fully drawn.

<sup>2</sup> Fixed interest rates are indicative only and are subject to change without notice.

<sup>3</sup> If you are unsure of your Nominated Bank Account or BPAY Reference Number please contact 1800 252 351 from 8:30am to 6:00pm (Sydney time) Monday to Friday.

<sup>4</sup> If you elect to capitalise the interest payment onto your prepaid fixed loan, the additional interest amount will be included as part of your total fixed loan balance. This will in effect **increase** the total amount of interest paid on the loan. For example, for a loan of \$100,000 borrowed for 1 year at 6.49%, by electing to capitalise the interest onto the prepaid fixed loan, your effective interest rate will become 6.94%.