

FIXED INTEREST REQUEST FORM (CALIA+ Investment Loans only)

Form ID: 5024

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**

CommSec Adviser Services
Locked Bag 34
Australia Square NSW 1214

Phone: 1800 252 351
Web: www.CommSecAdviserServices.com.au

LOAN DETAILS

1

LOAN NUMBER

BORROWER NAME(S)

FIXED INTEREST INSTRUCTIONS

2

For our latest rates visit commsecadviserservices.com.au and go to Product and Services > CALIA+ > Features & Rates or call us on 1800 252 351 (Option 3).

LOAN AMOUNT TO FIX:

 \$

FIXED INTEREST RATE:

 %

FIXED TERM:

 MONTHS YEARS

INTEREST TO BE PAID YEARLY:

 \$

= Amount to be fixed X Interest Rate

PAYMENT OPTION:

 YEARLY IN ADVANCE MONTHLY IN ARREARS

INTEREST PAYMENT OPTIONS (please tick one option only)

3

INTEREST PAID YEARLY IN ADVANCE

- Direct Debit from existing linked bank account²
- Cheque (attach cheque payable to CommSec Adviser Services)
- Capitalise interest to Variable loan
- Capitalise interest to Fixed loan by increasing the fixed loan to cover interest costs³



Biller Code: 828210
Ref: Please contact CommSec Adviser Services²

BPAY receipt number:

INTEREST PAID MONTHLY IN ARREARS

- Direct Debit from existing linked bank account²
- Capitalise interest to Variable loan

TELEPHONE & INTERNET BANKING - BPAY¹

Contact your bank or financial institution to make this payment from your cheque, debit or transaction account.

Please Note: When using BPAY this form must still be completed and returned to us to process your fixed interest rate request.

ACKNOWLEDGEMENTS AND SIGNATURES

4

By signing this form you authorise CommSec Adviser Services to affect all the instructions indicated on this form and acknowledge reading the important information on the next page.

NAME OF BORROWER 1 / NAME OF DIRECTOR 1

NAME OF BORROWER 2 / NAME OF DIRECTOR 2

SIGNATURE

 x

SIGNATURE

 x

DATE

FIXED INTEREST REQUEST FORM (CALIA+ Investment Loans only)

IMPORTANT INFORMATION

PLEASE READ THE FOLLOWING

- Fixed interest rates are indicative only and are subject to change without prior notice.
 - If indicative rates change, the interest amount stated on your form will be used to prepay only the loan amount it covers. If your calculation is incorrect, any overpayment of interest will be credited to your loan account and any underpayment will be charged to your loan account.
 - 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.
 - No confirmation will be sent – transactions will be shown on your next investment loan statement. If confirmation is required, please contact us on 1800 252 351. Please note if written confirmation is requested an administration cost of \$15.00 will apply.
 - 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 decide to terminate a fixed rate agreement early, then termination fees may apply – refer to the loan terms and conditions.
 - When the fixed loan matures the fixed balance will be repaid in full or transferred to your variable loan.
 - On expiry, if you decide to fix your loan for another term, a new fixed interest request form will need to be completed and a new fixed loan will be established.
- * Registered to BPAY Pty Ltd ABN 60 079 137 518
- ¹ The fixed loan balance must be fully drawn.
 - ² 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.
 - ³ Interest will be capitalised as part of the fixed loan balance and interest will be charged based on the selected fixed rate term and rate. When interest is capitalised to the fixed loan, additional interest will be charged at the fixed rate on the increased amount.