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# Rate lock declaration:

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## Declaration for fixed home loans:

I/We confirm that the option of locking in a Fixed Interest Rate prior to settlement, in respect of a Fixed Rate loan application dated / / was presented to me/us by the Illawarra Credit Union/broker representative, prior to me/us signing the Application. Such presentation included an explanation of the costs associated with electing to take a Rate Lock option with Illawarra Credit Union.

## Please select an option from below:

I/We also confirm that I/we elect to apply for the Rate Lock option. (If yes, complete the following pages).

I/We also confirm that I/we elected not to apply for the Rate Lock option

\_\_\_\_\_  
Name of Lender

\_\_\_\_\_  
Signature of Applicant 1

\_\_\_\_\_  
Date

\_\_\_\_\_  
Full name (BLOCK LETTERS)

\_\_\_\_\_  
Signature of Applicant 2

\_\_\_\_\_  
Date

\_\_\_\_\_  
Full name (BLOCK LETTERS)

# Rate Lock application:



## Application Details:

Applicant name (applicant 1):	<input type="text"/>	Customer number <small>(If applicable)</small>	<input type="text"/>
Applicant name (applicant 2):	<input type="text"/>	Customer number <small>(If applicable)</small>	<input type="text"/>
Request Date (DD/MM/YYYY):	<input type="text"/>	Expiry date*	<input type="text"/>

The Credit Union provides, for a fee, a Rate Lock Service that allows you to lock your Fixed Annual Percentage Rate at the Credit Union's current fixed rates, for a period of 90 days.

\*The rate lock expiry date is 90 days from the Rate Lock Request Date shown above.

## Loan Type:

I/We request that the Annual Percentage Rate in a loan contract we may enter into with the Credit Union be fixed from the date of our rate lock application and for a period of 90 days thereafter. If the Credit Union agrees to the rate lock, we agree to pay the rate lock fee above and to authorise the Credit Union to debit the fee from my nominated account via direct debit if it has not already been paid by cash or cheque. I/We understand that this fee is non-refundable should I not proceed with the loan.

I/We understand that the fee is calculated as the maximum of 0.15% of application amount or \$500.

I/We understand that acceptance of this request by Illawarra Credit Union does not constitute approval of my loan application or an offer to provide credit.

Current published interest rate:	<input type="text"/> % p.a.	Product name:	<input type="text"/>	Fixed term:	<input type="text"/>
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## Rate Lock payment:

Payment details are as follows:

**BSB:** 802 249    **Account Number:** 126 154 517    **Account Name:** Illawarra Credit Union

Total amount:	\$ <input type="text"/>	Customer reference^:	<input type="text"/>
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^ Please ensure the customer reference number is included when making the payment.

## Consent:

\_\_\_\_\_  
Signature of Applicant 1

\_\_\_\_\_  
Signature of Applicant 2

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Full name (BLOCK LETTERS)

\_\_\_\_\_  
Full name (BLOCK LETTERS)