

Fixed rate loan lock-in request



Introducer name: (if applicable)

Introducer number: (if applicable)

Deal number or account number:

Applicant name(s):

By signing below, I/we understand and agree that:

- a fee of \$749 will be payable for each loan application where a Fixed Rate interest rate lock-in is requested;
- the interest rate will only be locked in once ING receives payment of the Rate Lock In fee (i.e. the payment details have been completed below and this request and the Rate Lock In fee have successfully been processed);
- if ING accepts this request, the interest rate will be locked in for 90 days from the receipt of payment of the Rate Lock In fee and can not be extended after this date;
- If I/we request to rate lock after the Letter Of Offer has been issued and before the settlement date, I/we understand that a new Letter Of Offer will be required and a re-documentation fee of \$250 will be payable
- if the settlement date of my/our loan is no later than 90 days from the date on which ING has accepted this Rate Lock In request, the interest rate that will apply to my/our fixed rate loan will be the lower of the locked in rate or the ING fixed rate applicable on the settlement date;
- if the settlement date for the loan does not occur within the 90 day period, the interest rate that will apply to my/our loan will be the ING Fixed Rate on the settlement date;
- if any changes are made to the loan application once the Rate Lock In request has been lodged and processed, for example a change to the fixed interest period or the loan amount varies (greater than \$10,000), any Rate Lock In fee that has already been paid will be forfeited and a further Rate Lock In fee will be payable;
- The Rate Lock In fee is only refundable if my/our loan application is declined;
- acceptance of this request by ING does not constitute approval of my/our loan application or an offer to provide credit; and
- ING reserves the right to not accept this request.

WARNING: If you select a fixed rate loan, break costs may be payable if, at any time before the fixed rate expires, you (1) pay out your loan, make an additional payment of \$10,000 or more, or you make additional payments totaling \$10,000 or more in any one-year period (with the first one-year period starting on the first day of the fixed interest period), or (2) you ask us to make certain changes to your loan including but not limited to your loan type, your repayment type, your loan purpose, your fixed interest period, the security on your property, your approved loan amount, your loan term, the borrowers on your loan or any other change that requires your loan to be re-documented. You should refer to the Home Loan terms and conditions for details and contact us on 133 464 for an estimate of the break costs that may be payable by you in the above circumstances. Any additional payments or advanced funds are not available for redraw during the fixed interest period. There is no offset facility available on a fixed rate loan. The offset facility is only available on the Orange Advantage home loan account when linked to an Orange Everyday account.

Each applicant to sign:

Applicant name

Applicant signature

Date (DD/MM/YY)

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I/we wish to pay the Rate Lock In fee using the following payment method:

Cheque to be made out to "ING" (must be attached to this form)

Credit card (details to be completed below)

Received from Mr Mrs Ms Miss Other

Full name

Please debit my Visa Mastercard for the amount of \$

Card number Expiry date /

Cardholder's signature