



# Fixed Interest Rate Option Request Form

To: The Police Department Employees' Credit Union, Level 27, 1 Market Street, Sydney NSW 2000

## Home Loan Details

Member Number

Contract No. / Loan Type

## Fixed Interest Option Request

I/We request The Credit Union to fix the interest rate on my/our current home loan for a period of 3 years.

I/We request The Credit Union to fix the interest rate on my/our current home loan for a period of 5 years.

## WARNING

The current advertised fixed interest rate is the rate that is applicable for loans that are fixed today. The rate that will apply to your home loan upon the fixing of your interest rate will be **the rate applicable on the day we agree to fix your interest rate**. Please note that the rate applicable today may differ from the rate that will apply when your interest rate is fixed.

An Early Repayment Fee may apply if during any fixed rate period applicable to your loan you repay more than \$5,000 above contractual repayments (partial early repayment) or the whole of the unpaid balance (full early repayment). For details, please see our Brochure of Fees and Charges or clause 20 of your loan contract.

A switching fee of \$300 is payable by you when you request to change your home loan to a fixed interest rate home loan.

Please tick this box if you wish to have the switching fee debited from your home loan.

## All borrowers and guarantors to complete and sign below

### First Borrower

Title

Surname

First Name

Middle Name

### Joint Borrower

Title

Surname

First Name

Middle Name

### Residential Address

Unit/Floor/Street No.

Street

Suburb/Town

State

Postcode

### Residential Address

Unit/Floor/Street No.

Street

Suburb/Town

State

Postcode

Signature

Date

Signature

Date

### Guarantor

Title

Surname

Signature

First Name

Date

For any additional borrowers or guarantors, please add extra pages with name, address and signatures as applicable.

**Return this form by:**

**Fax:**

(02) 9561 2930

**Post:**

Att: Loan Services, Lvl 27 / 1 Market St, Sydney NSW 2000