

Fixed Interest Rate Lock Agreement

This form MUST be completed and returned with all fixed rate loan applications.



Name (borrower 1):

Name (borrower 2):

We have applied to MOVE Bank for a home loan as per the details below:

Loan Amount (\$)

Loan Product

Fixed Interest Rate (%)

Fixed Term (number of years)

Fixed Rate Lock Request Date

We would like to proceed with our application as per our selection below (please check relevant box):

We would like the fixed rate detailed above locked in for a period of 45 days. Under this agreement we:

- Agree to pay MOVE Bank the \$375 Fixed Rate Lock Fee on the day that this form is signed and returned to MOVE Bank (bank details below). We understand the fixed rate lock will not be in force until the fee has been received by MOVE Bank.
- Acknowledge that this fixed rate lock lasts for 45 days from the Fixed Rate Lock Request Date above.
- Acknowledge that if this loan is not unconditionally approved within the 45-day lock period, this rate lock will expire, and my loan will revert to the current fixed rate for my selected product (or the closest available fixed rate product if my product is no longer available).
- Acknowledge that I am not entitled to a refund of this fee if I withdraw this loan application or change my mind.
- Acknowledge that I am not entitled to a refund of this fee if my fix rate doesn't change during the fixed rate lock period.

We have been offered the ability to lock our fixed rate for a period of 45 days and have decided not to lock the fixed rate on our home loan, we:

- Acknowledge that our fixed rate will fluctuate with MOVE Banks fixed rate movements.
- Acknowledge that the fixed rate that will be applied to our loan will be the fixed rate MOVE Bank have on offer on the day my loan is unconditionally approved.

Borrower 1 Signature

Dated

Borrower 2 Signature

Dated

Payment

Option 1: Debit my existing MOVE Bank account
(Please provide preferred account number below)

Option 2: I will transfer the fee to you
(Note: rate lock will not be applied until the fee has been received)

MOVE Bank Account Details

| | |
|---------------------|----------------|
| Fee Payable: | \$375 per loan |
| BSB: | 724 100 |
| Account: | 100263483 |
| Reference: | Your Surname |

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Refund

If you do not meet MOVE Bank lending criteria, you will be entitled to a refund for the rate lock fee. Please nominate the BSB and account number you wish to nominate for the refund below. Please note, processing times for refunds are 3-5 business days from the date that your application is declined.

Account Name:

BSB:

Account Numebr: