

# Rate Lock Agreement

## Your Details

### Applicant 1 Details

**Account Number or Loan ID Number**
*(if existing customer)*

**Title**    **Mr**    **Mrs**    **Ms**    **Miss**    **Other**
**First Name**

**Middle Name**

**Surname**

*(complete below for NEW customers only)*
**Phone Number**

**Mobile Number**

**Email**

**Residential  
Address**
**Unit**

**Street Number**

**Street  
Name**

**Suburb**

**State**

**Postcode**

**Country**


### Applicant 2 Details

**Account Number or Loan ID Number**
*(if existing customer)*

**Title**    **Mr**    **Mrs**    **Ms**    **Miss**    **Other**
**First Name**

**Middle Name**

**Surname**

*(complete below for NEW customers only)*
**Phone Number**

**Mobile Number**

**Email**

**Residential  
Address**
**Unit**

**Street Number**

**Street  
Name**

**Suburb**

**State**

**Postcode**

**Country**


## Your Rate Lock

**Amount to be fixed \$**
**Fixed Interest Rate**
**%p.a.**
**Product Type**
**Fixed Interest Rate Term**
**Years**

### Rate Lock Fee

A fee of 0.20% of the fixed amount or \$395 (the higher amount) is payable with your signed Rate Lock Request Form

Rate Lock Fee \$

Date Agreement Prepared

### Payment Options

Please debit my BOS Account Number

Cash\*

Cheque\*

(payable to Bank of Sydney Ltd)

 Credit BOS Rate Lock Fee Account  
 (Please include Surnames as reference)

 Account Name: Rate Lock Fee Account  
 BSB 942 101 Account # 1441146

 \*Payment options available in  
 branch only

## Declaration & Consent

I am/We are requesting Rate Lock for the Fixed Rate Loan Type, term and applicable interest rate current on the date Bank of Sydney receives my/our signed Rate Lock Agreement form. I/We acknowledge that the date Bank of Sydney receives my/our signed Rate Lock Agreement form and payment of the Rate Lock Fee will be the 'Rate Lock Effective Date'.

The duly signed Rate Lock Agreement must be returned and full payment of the Rate Lock Fee made to Bank of Sydney within 3 calendar days' of the date as stated in Your Rate Lock for this agreement to be binding and effective.

I/We acknowledge that:

The date Bank of Sydney receives my/our signed Rate Lock Agreement form and payment of the Rate Lock Fee will be the 'Rate Lock Effective Date'.

Acceptance of this request by Bank of Sydney does not constitute approval of my/our loan application in any way.

A Rate Lock Fee applies and is payable with my/our signed Rate Lock Agreement form, for the Rate Lock interest rate to apply.

Rate Lock fee is only refundable if my/our loan is declined by Bank of Sydney and that any fee refund will be by Bank Cheque only.

Rate Lock is applicable for 90 days from the Rate Lock Agreement Effective Date. If settlement occurs within this period, the interest rate that will apply to the fixed rate loan will be the lower of either the locked rate, or the BOS fixed rate applicable on the settlement date. If settlement does not occur within this period, the interest rate applied to the loan will revert to the prevailing advertised rate, unless another rate lock agreement is signed.

### Applicant 1

Signature

Print Name

Date

### Applicant 2

Signature

Print Name

Date

## Bank Use Only - Lender to Complete

Lender Name

Confirm payment received by customer on \_\_\_ / \_\_\_ / \_\_\_\_\_

## Bank Use Only - Branch to Complete

Rate Lock Fee Deposited to 'Other Lending Fees G/L' - Account Number 449120 cc 'Own Branch'

G/L Description: \_\_\_\_\_  
(Customer Name & Account Number)

Account holder/s & Account Mode of Operation verified  Yes  No

Date Fee Deposited : | : | 2 : 0 : :

Name Processing Officer

Signature Processing Officer

Name Checking Officer

Signature Checking Officer