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 DIRECT 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 DIRECT 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 DIRECT 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 DIRECT 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 DIRECT 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 DIRECT does not constitute approval of my/our loan application or an offer to provide credit; and
- ING DIRECT reserves the right to not accept this request.

WARNING: If you select a fixed rate loan, break costs may be payable if at anytime before the fixed term expires, you pay out your loan or you make additional payments of $10,000 or more in an anniversary year, or you ask us to change your loan type or fixed interest period. Break costs may be substantial. If you have a fixed rate loan, you should contact us for an estimate, or the amount, of break costs if you are considering making a payment or asking us to change your loan type, or fixed interest period. Any additional payments or advanced funds are not available for redraw during the fixed term. Please refer to your Terms and Conditions for further details.

Each applicant to sign:

Applicant name	Applicant signature	Date (DD/MM/YY)
		/ /
		/ /
		/ /
		/ /

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

☐ Cheque to be made out to "ING DIRECT" (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

ING DIRECT a division of ING Bank (Australia) Limited | ABN 24 000 893 292 | AFSL and Australian Credit Licence 229823

ING DIRECT How banking can be