



# Bank of Queensland Margin Loan Fixed Interest Rate Request Form

Please complete this form if you wish to fix the interest rate on your Bank of Queensland Margin Loan (Margin Loan). Please complete and return this form to fax 1300 78 37 16.

## CUSTOMER DETAILS AND INSTRUCTIONS

Facility Name(s):

Facility Number:   
If new applicant, print "new"

Fixed Loan Amount\*: \$

Fixed Loan Start Date: As soon as possible upon receipt of this instruction

Fixed Loan Term:  12 months  Expire \_\_\_/\_\_\_/\_\_\_

Fixed Interest Charged:  Annually in advance  Monthly in arrears

Fixed Loan Rate: \_\_\_\_\_ %

\*Fixed Loan Amount: Minimum \$5,000 & multiples of \$1,000 thereafter

## INTEREST PAYMENT METHOD

Please indicate your preferred payment method by ticking one box only.

Direct Debit my/our nominated bank account.  
Interest will be debited from your nominated bank account. Please ensure sufficient funds are available.

Capitalise the interest to my/our Margin Loan.  
Please ensure you have sufficient capacity in your Margin Loan.

## ACCEPTANCE

- I/ we hereby acknowledge and agree that:
- By submitting this form to the Lender I/we hereby irrevocably commit to fixing interest for my/our Bank of Queensland Margin Loan. This request constitutes final acceptance of all fixed rate terms and conditions as outlined in this Fixed Interest Rate Request Form and in my/our Margin Lending Loan and Security Agreement.
  - If my/our nominated interest payment method is by direct debit from my/our nominated bank account, I/we understand that it is my obligation to ensure that adequate funds are available in my/our nominated bank account by the Fixed Loan Start Date nominated above.
  - Any interest rate quoted is indicative and may vary without notice. I/we will receive the rate on offer at the time this request is processed by the Lender. The rate will revert to the Bank of Queensland Margin Lending variable interest rate payable monthly in arrears once the fixed interest rate period expires.
  - There will be no refund of my/our interest paid (whether in advance or in arrears). For fixed loans prepaid in advance, if I/we do not draw my/our facility up to the prepaid amount, the remainder of prepaid interest is not refundable and will not carry over to a future period.
  - Interest on any amounts drawn prior to the commencement of the fixed rate will be charged in arrears at the Bank of Queensland Margin Lending variable interest rate unless previously fixed and either debited to my/our nominated bank account, or capitalised to my/our loan account, as previously advised to the Lender.
  - The Lender will accept no liability for any loss or other consequence(s) of not fully receiving my/our instruction, notice or payment.
  - Failure to correctly complete and execute this Fixed Interest Rate Request Form may render this instruction void.
  - If I/we have not indicated an "Interest Payment Method" my/our interest prepayment will be capitalised to my/our Margin Loan.
  - Capitalising interest may result in a margin call or take my/our facility balance into excess of my/our facility limit and it is my/our responsibility to ensure this does not occur.
  - It is my/our responsibility to ensure all proceeds of the fixed loan are invested. Credit interest will not be paid on my/our Margin Loan.

## BORROWERS SIGNATURE(S)

Signature 1

Signature 2

Please complete and return by fax to 1300 78 37 16 or mail it to:

Bank of Queensland Margin Lending  
GPO Box 3125  
SYDNEY NSW 2001

If you require any assistance please contact the Account Management Team on 1300 78 37 09 or email [boq@marginlending.com.au](mailto:boq@marginlending.com.au).

Macquarie Bank Limited ABN 46 008 583 542 ("the Lender") is the Lender under the Bank of Queensland Margin Loan. The Bank of Queensland Limited ABN 32 009 656 740 (Bank of Queensland) does not guarantee or otherwise support the Lender's obligations under the Loan and Security Agreement for the Bank of Queensland Margin Loan.