

Modify your existing Home Loan

Home Loan Modification Form



Auswide Bank Ltd ABN 40 087 652 060
AFSL/Australian Credit Licence 239686
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Fax: 07 4152 3299 Email: loans@auswidebank.com.au

Please complete this interactive PDF form to modify your existing home loan and click the 'Submit' button at the bottom of the document. This will open a blank email for you to return the form to Auswide Bank Head Office.

Important: Please use one Home Loan Modification Form for each loan account.

Your Details

Your Client Number:* Your Full Name:*
Your Email Address:

Important (Please Read Carefully)

- ⇒ Please make sure you complete the form in its entirety before submitting it for processing.
- ⇒ Only complete the sections of this form that are relevant to the modifications selected below.
- ⇒ Please review our fees at: www.auswidebank.com.au/info/fees-and-charges/
- ⇒ To review our current loan interest rates, please visit www.auswidebank.com.au/info/rates. Please also be aware, rates are subject to loan product types.
- ⇒ Where applicable, please ensure all guarantors have been informed of the modifications selected.
- ⇒ On receipt of this request, a Letter of Variation will be sent to the borrowers of the below loan account. The Letter of Variation must be signed by all borrowers (and guarantors, if applicable). Once the signed Letter of Variation is received by us, your request will be processed and a confirmation letter will be sent to each borrower and guarantor.
- ⇒ For a faster turn-around time, your Letter of Variation may be emailed to you, providing we have your email address on record. If you are unsure whether we have your most up-to-date email address, you can provide it in the above email address field.

Modify Type Request (Please tick one or more and fill out the corresponding sections)

Please modify my loan account:* (e.g. XXXX567 L1)

<input type="checkbox"/> Switch from Variable to Fixed Rate	Sections 1 & 5	<input type="checkbox"/> Switch Principle & Interest to Interest Only	Sections 4 & 5
<input type="checkbox"/> Switch from Fixed to Variable Rate	Sections 2 & 5	<input type="checkbox"/> Switch Interest Only to Principle & Interest	Sections 5
<input type="checkbox"/> Loan Restructure	Sections 3 & 5		

Section 1 – Switch from Variable to Fixed Rate

I would like to fix my current Term Loan for: 1 year 2 years 3 years **Expected Rate:** %

Important: The interest rate will be fixed when Auswide Bank Ltd processes the signed and returned Letter of Variation. This may take a few days to process after receiving the signed letter, by which time Fixed Rates may have changed.

Section 2 – Switch from Fixed to Variable Rate

I/We would like to switch from a Fixed Rate to a Variable Rate on my/our Home Loan before my/our Fixed Rate term expires, and understand that a cost may be payable.

I/We accept that there may be a Break Cost Fee applicable, which may differ from any indicative fee quoted, and the actual amount will be determined on the day the signed and returned Letter of Variation is processed by Auswide Bank Ltd.

For an indicative quote of Break Cost Fees, you can contact us on 1300 138 831. **Expected Rate:** %

Section 3 – Loan Restructure

I wish to clear **ALL** my advance payments or lump sum.

OR

I wish to clear a set amount of my advance payments or lump sum.

Amount: \$

Important: You will no longer be able to access advance payments

Section 4 – Switch from Principle & Interest to Interest Only

Please switch my current Home Loan to Interest Only Repayments for: month/s (maximum 60 months)

Reason:

Important: Home Loan repayments may change because of this request. A credit assessment may also be required for this request.

Section 5 – Submitting the Request to Head Office

I understand and accept that fees and charges apply and have reviewed Auswide Bank's Home Loan fees and charges.

Please click the 'Submit' button below to open a blank email and send the completed form to our Head Office for processing.

Troubleshooting: If a blank email doesn't open with the form attached after clicking Submit, please email the form to loans@auswidebank.com.au. Alternatively, you can submit a request to modify your Home Loan via any of the contact details provided at the top of this form under the Auswide Bank logo.