

Home Loan Offset Account application

on variable rate home loan only (excluding discounted home loans)

Member details

Personal account

(1) Primary member full name _____ Member number _____

(2) Joint member full name _____ Member number _____

Non-personal account in the name of

_____ Member number _____

Link to loan account number _____

Account signing authority

If this is a joint account or non-personal account Any to sign Any two to sign All to sign

For joint accounts also indicate which account owners are to receive statements:

Primary account owner Joint owner Both

Note: Primary account owner will appear first on the account details of joint accounts.

Declaration

- I/we acknowledge that I have received the *Deposit Accounts and Access Services Terms and Conditions* and agree to abide by these terms and conditions applicable to Home Loan Offset Accounts.
- Home Loan Offset Accounts are not permitted to be linked to discounted home loans or fixed rate loans and, if I/we have requested a Home Loan Offset Account be linked to such a loan, the credit union will not act upon the request and no Home Loan Offset Account will be opened or linked.
- If I/we subsequently request to switch my/our loan to a discounted home loan or fixed rate loan and the credit union agrees to the request, the Home Loan Offset Account will be de-linked at the time of the switch and no offset benefit will be received from that time.

(1) Signature _____ Date _____

(2) Signature _____ Date _____

Office use only

Section 1

Taken by _____

Branch _____

Date _____

- Signature(s) verified
- T&C's provided & logged in CRM
- Fees & charges schedule provided
- Interest rate schedule provided
- Not a fixed rate or discounted home loan

Section 2

Opened by _____

Date _____

- Relationship links completed
- Pop up loaded re signing authority (if required)

Account number _____

Primary member number _____