



Home loan variation request.

Please complete the details below and email the document to: WBCBrokerServicing@westpac.com.au
Please ensure all supporting documents have been sent to switching@mortgage.westpac.com.au prior to servicing request being submitted.

NOTE: If you did not write this deal for the client you must complete a 'Broker Authority Form' and have the client sign to authorise us to discuss their file with you.

All fields marked with an asterisk (*) are mandatory.

Broker Details.

Broker ID*

Broker Name*

Phone*

Latest time we can call you?

BDM Name*

(Enter the latest time we can call if required. Please include your time zone)

Customer Information.

Requestor Name 1*

Requestor Name 2

Requestor Name 3

Requestor Name 4

Is primary address overseas?*

Yes No

Existing Loan Details.

Loan Account Number.

BSB*

Account Number*

Existing Product Type*

Product Name

Rate Type*

Fixed Variable

If 'Other' is selected then enter Product Name

Repayment Type*

Principal & Interest Interest Only Interest Only in Advance

Variation Request.

Which variation type(s) would your customer like to request?*

Switch Partial Split Term Extension
 Limit Rebalance Loan Amalgamation New Package Only

Pricing Discretion*

Home loan variation request.

Please complete the section(s) below that correspond with the selected variation types that are being requested.

Additional Comments.

Special comments

Send Loan Documents to customer address (please ensure customer's address is current with Westpac)

Send Loan Documents to Branch for collection (not to customer's address)

Switch.

New Product*

Repayment Type*

Principal & Interest Interest Only

Interest Only Term

If Interest Only repayment type is selected, choose the IO Term required

Fixed Rate Term

If a Fixed Rate product is selected, choose the Fixed Rate Term required

Fixed Type

If Fixed Options Home Loan product is selected, choose the fixed type

Notes:

Fixed Balance means excess funds in the loan will be reduced to zero & the loan limit will be reduced to the current loan balance. The current loan balance used will be the loan balance on the day this request is processed.

Fixed Limit means that the existing loan limit will remain the same with any excess funds transferred to a nominated Westpac Account - (complete account details below).

Redraw must be active on the loan to select this option.

Funds can only be transferred to a Westpac account.

Westpac Account Number

(If Fixed Limit option is selected)

BSB

Account Number

Account Name

Variation to be effective (If existing product is fixed rate)

After the current fixed rate expiry date (fixed rate expiry date must be within 14 days of this request)

As soon as possible (break the current fixed term)

Important Information:

Repayment type change to Interest Only is subject to the application of our standard credit criteria.

WARNING: Offset accounts do not apply for Fixed Rate Loans.

Fixed rate loans should only be entered into on the following understanding:

- No one can predict whether interest rates will rise or fall. Your customer will not have the benefit of a lower interest rate if Westpac's interest rate falls during the fixed rate period or Westpac's new fixed interest rates offered during that period are lower; and
- Break costs may apply if your customer makes prepayments where the total, after taking into account of any redraw is \$30,000 or more (prepayment Threshold) or if they switch to another product, interest rate or repayment type and these costs can be significant.

Partial Split.

Partial Split 1.

New Product*

Fixed Rate Term

If a Fixed Rate product is selected, choose the Fixed Rate Term required

Repayment Type*

Principal & Interest Interest Only

Interest Only Term

If Interest Only repayment type is selected, choose the IO Term required

Partial Split 2.

New Product*

Fixed Rate Term

If a Fixed Rate product is selected, choose the Fixed Rate Term required

Repayment Type*

Principal & Interest Interest Only

Interest Only Term

If Interest Only repayment type is selected, choose the IO Term required

Important Information:

The Existing Loans Maturity date will automatically be applied to the New Split to loan. Please indicate in the special comments section if an alternate maturity date is required for the Split to Loan.

This request will normally be processed on the next monthly repayment due date following receipt of this request.

WARNING: Offset accounts do not apply for Fixed Rate Loans.

Fixed rate loans should only be entered into on the following understanding:

- No one can predict whether interest rates will rise or fall. Your customer will not have the benefit of a lower interest rate if Westpac's interest rate falls during the fixed rate period or Westpac's new fixed interest rates offered during that period are lower; and
- Break costs may apply if your customer makes prepayments where the total, after taking into account of any redraw is \$30,000 or more (prepayment Threshold) or if they switch to another product, interest rate or repayment type and these costs can be significant.

Term Extension.

Additional Loan Term*

Select Loan Term

OR

Loan Maturity Date

Select date

Is there a Guarantor on this loan?*

Yes No

Important Information:

IO Term Extension & Term Extensions are subject to the application of our standard credit criteria.

Limit Rebalance.

Westpac Account 1*

BSB

Account Number

Type

Loan Limit By

Westpac Account 2*

BSB

Account Number

Type

Loan Limit By

Important Information:

All accounts must have identical Securities, Borrowers and Guarantors. This will be confirmed, and we will contact you if required.

Loan Amalgamation.

Westpac Account 1*

BSB

Account Number

Type

Westpac Account 2*

BSB

Account Number

Type

Important Information:

All accounts must have identical Securities, Borrowers and Guarantors. This will be confirmed, and we will contact you if required.