



Please complete in black ink, using block letters, ensuring alterations are initialed by all borrowers.

Heritage member details

Member number _____ L _____ Date _____

Full name of account _____

Application

I/we request reborrowing of *Payments in Advance* from my/our home loan account.

Amount requested \$ _____

NB. Any loan repayments made prior to your monthly repayment due date are technically *Payments in Advance* and are therefore included in your *Payments in Advance* balance. Heritage recommends that you limit your reborrowing amount so as to retain one monthly repayment amount in advance so that you do not inadvertently miss your next monthly repayment. **Heritage will automatically adjust your reborrowing amount, if necessary, unless you advise us not to by ticking the box below.**

Do not retain one monthly repayment amount as *Payments in Advance* when processing this request.

Account to be credited (please tick one):

HBL account Member number _____ S/L _____

Or

Other account BSB number _____ Account number _____

Bank name _____ Account name _____

A processing fee will apply. Search fees and transfer fee may apply.

I/we understand that the following conditions apply to reborrowing *Payments in Advance*:

- Heritage may refuse to allow the reborrowing of *Payments in Advance* if I/we are in default and/or in other circumstances provided in the Credit Contract,
- If the amount applied to be reborrowed exceeds a limit per reborrowing under the loan terms (generally \$100,000 on loans approved prior to October 2004), this form constitutes a request to Heritage to agree to change the loan terms to remove that limit,
- The maximum reborrowing amount that Heritage will process is the *Payments in Advance* balance at the time of processing even if the amount requested exceeds that amount.

Signatures of **ALL Parties** to the loan (including *Guarantors*) are required to process this application.

	Party 1	Party 2	Party 3	Party 4
Name	_____	_____	_____	_____
Daytime phone	_____	_____	_____	_____
Email address	_____	_____	_____	_____
Signature	_____	_____	_____	_____

If you have changed your address or any other personal details, please contact your nearest branch or phone 13 14 22.

Heritage use only

Confirm reborrowing amount available

Confirm loan a/c not in default

Searches obtained and verified

Signatures verified

Members contacted (if applicable)

Request approved / declined

Authorised by: _____

Processed by: _____

Return application

By Facsimile To
Your local Branch (_____) _____
Branch to complete.

Credit Department (07) 4694 9108

By Mail To
Heritage Bank Limited
Credit Department
PO Box 190
Toowoomba Q 4350

Phone Enquiries
Your local Branch (_____) _____
Branch to complete.

Contact Centre Ph. 13 14 22
Credit Department Ph. (07) 4694 9160