

APPLICATION TO REDRAW PAYMENTS IN ADVANCE



Please complete in black ink, using block letters, ensuring no white out is used and any alterations are initialled by all borrowers.

Heritage customer details

Membership number _____ L _____ Date _____
 Full name of account _____

Application

I/we request to redraw *Payments in Advance* from my/our loan account.
 Amount requested \$ _____
NOTE: 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 redraw amount so as to retain one monthly repayment amount in advance so that you do not inadvertently miss your next monthly repayment.
Account to be credited (please tick one):
 Heritage account Membership number _____ S/L _____
 Or
 Other account Account name _____
 BSB _____ Account number _____
 Bank name _____ Reference Details _____
 Processing Fee and/or Transfer Fee may apply. Processing time frames apply, 1-3 business days.

Declaration and signing

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

- Heritage may refuse to allow the redraw 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 redrawn exceeds a limit per redraw 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 redraw 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 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
 Signatures verified
 Customers contacted (if applicable)
 Request approved / declined
 Authorised by: _____
For Applications >\$5,000
 Processed by: _____

Return application

By Email To PIA@heritage.com.au By Facsimile To Your local Branch (_____) _____ <small>Branch to complete.</small> Credit Operations Fax (07) 4694 9108	By Mail To Heritage Bank Limited Credit Operations - PIA PO Box 190 Toowoomba Q 4350	Phone Enquiries Your local Branch (_____) _____ <small>Branch to complete.</small> Contact Centre Ph. 13 14 22 Credit Operations Ph. (07) 4694 9160
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