

Redraw is a feature that allows you to withdraw the extra payments made on your loan in addition to your scheduled repayments.

By making extra repayments, you may save interest on the loan and reduce the amount of time it takes to pay it back. You can then access the extra repayments when needed, as long as your loan always remains one repayment in advance.

## Ways to redraw on your loan?



### Phone banking

Transfer the redrawn amount to your transaction or savings account on the same member number as your loan.



### Internet banking

If you are registered for internet banking, you can transfer the redrawn amount to any account.



### Complete a form

Download a Personal and home loan redraw request from our website.

## What are your personal details?

Loan account

### First borrower

Title  Mr  Mrs  Ms  Miss Other

Member no.

First names

Surname

### Second borrower

Title  Mr  Mrs  Ms  Miss Other

Member no.

First names

Surname

## Please sign below in black pen only

I/we acknowledge that:

- ▶ I/we will have access to the Redraw facility by phone banking, internet banking or by completing a Personal and home loan redraw request.
- ▶ If there is more than one borrower under this loan contract, I/we authorise Teachers Mutual Bank Limited to process the redraw under either borrower instructions, until either of us advise Teachers Mutual Bank Limited in writing to the contrary.
- ▶ Please refer to the Redraw clause in the Consumer lending terms and conditions brochure which we **strongly recommend you read**.

Refer to the Fees and charges brochure for details on the fees and charges.

### First borrower

Signature

Date

### Second borrower

Signature

Date

Office use only

Member no

Operator no

Date actioned

Sig verified by

## Returning this form



UniBank, Reply Paid 3200, Broadway Nedlands, WA, 6009



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