

# Fixed Rate Lock In Request

Applicant Name(s):	<input type="text"/>
Reference Number:	<input type="text"/>
Finance Specialist Name:	<input type="text"/>
Agreed Fixed Rent Rate:	<input type="text"/>
Fixed Rate Lock Start Date:	<input type="text"/>
Fixed Rate Expiry Date:	<input type="text"/> (90 days from the above-mentioned start date)

By signing below, I/we understand and agree that:

- a fee of \$495.00 will be payable for each finance application where a Fixed Rate rent rate lock-in is requested;
- the rent rate will only be locked in once Origin receives the completed Fixed Rate Lock-in form and your finance application has been approved;
- if Origin accepts this request, the rent rate will be locked in for 90 days from the start date (in most cases, the start date will be the date signed form is received, your finance application has been approved and you have made the \$495.00 payment);
- if I/we request to rate lock after the Letter of Offer has been issued and before the settlement date, I/we understand that a new Letter of Offer will be required and a re-documentation fee of \$150 will be payable;
- if the settlement date of my/our finance is no later than 90 days from the date on which Origin has accepted this Rate Lock In request, the rent rate that will apply to my/our fixed rate finance will be the lower of the locked in rate or the Origin fixed rate applicable on the settlement date;
- if the settlement date for the finance does not occur within the 90 days period, the rent rate that will apply to my/our finance will be the Origin Fixed Rate on the settlement date;
- if any changes are made to the finance application (other than changes outside of borrower's control) once the Rate Lock In request has been lodged and processed, for example a change to the fixed rent period or the finance amount varies (greater than \$10,000), any Rate Lock In fee that has already been paid will be forfeited and a further Rate Lock In fee will be payable;
- The Rate Lock In fee is non-refundable and is payable within 14 days after the finance application is approved;
- Origin reserves the right to not accept this request.

**WARNING:** You may have to pay fees if you repay your finance early. Significant fees (called 'break costs') may be payable if you repay all or part of a fixed rate finance early, or you make additional payments of \$20,000 or more in an anniversary year, or you ask us to change your finance type or fixed rent period. Break costs may be substantial, particularly if market rent rates have reduced during the fixed rate period. Ask us for an estimate of break costs before you arrange to repay a fixed rate finance early. Any additional payments or advanced funds are not available for redraw during the fixed terms. You will receive Terms and Conditions with your Finance Agreement which will have additional details.

Borrower 1 (Name)	<input type="text"/>	Signature ▶	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Borrower 2 (Name)	<input type="text"/>	Signature ▶	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Borrower 3 (Name)	<input type="text"/>	Signature ▶	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Borrower 4 (Name)	<input type="text"/>	Signature ▶	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>