

Get more from your home loan

At Macquarie Bank, we value your business which is why we want you to get more out of having a home loan with us.

Cash as security

Buying and selling property can be stressful especially when you have sold your existing home but have not yet found another one or when the settlement dates will be different for each property. In this situation, you may want to consider our cash as security option.

Cash as security allows you to leave your current home loan account open so that when you settle on your new property, you won't need to set up new home loan accounts. An agreed amount of cash that you may have received from the sale of your property is held in an interest bearing Macquarie Cash Management Account. These funds will be used as security against your home loan until settlement of your new property.

\$500 rebate[^]

We understand that your personal circumstances have changed and you may need to close your home loan with us. As a valued client, we would like you to consider Macquarie Bank if you need another home loan in the future.

If you apply for a new Macquarie home loan within the next six months, we are happy to offer you a \$500 rebate[^], credited to your home loan account after settlement of the new loan. To take advantage of this offer, all you need to do is attach a copy of the voucher below to your new home loan application.

We know wealth creation. Just ask.

For more information about our range of innovative and flexible home loans that can be tailored to suit your needs, please visit macquarie.com.au/mortgages or speak to your broker, financial adviser or give call us on 1800 007 722. We are open Monday to Friday 8.30am to 7.00pm (Sydney time), excluding public holidays.

We look forward to helping you again with your home loan needs.

Other than Macquarie Bank Limited (also referred to as Macquarie Bank), any Macquarie Group entity noted in this document is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959. That entity's obligations do not represent deposits or other liabilities of Macquarie Bank Limited and Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of that entity.

The information in this document has been prepared by MBL for general purposes only and does not take account of your objectives, financial situation or needs. Before acting on this general advice, you should consider the appropriateness of the advice having regards to your situation. We recommend you obtain financial, legal and taxation advice before making any financial investment decision.

* Offer only available to eligible customers and is subject to Macquarie Bank's credit approval. Terms and conditions apply.

[^] Offer only available on new Macquarie Bank Mortgage Solution applications made within six months of discharge, and where contractual repayments on the previous Macquarie home loan were up to date at all times. Applications are subject to Macquarie Bank's standard credit approval. A limit of one voucher applies per loan application and approval.

Valued Client Offer

\$500

Apply for a new home loan with Macquarie Bank and we will credit \$500 to your home loan account after the new loan settles.

Terms and conditions

- This offer is only available for six months from the date of discharge of your previous home loan.
- This offer is valued at \$500 and the funds will only be credited to your home loan account after your new loan settles.
- At least one of the borrowers on your new loan must be the same as that on the previous loan.
- This offer voucher must be attached to your new home loan application to qualify.

Macquarie Bank Discharge authority



Your direct debit will be suspended two (2) business days prior to your discharge date

- Repayments made via salary credit will continue until you make arrangements with your employer to cease this arrangement
- In order to calculate a payout figure for settlement, all access to available funds/redraw will be suspended on your loan account(s) four (4) business days prior to the discharge date. Once your account is suspended you will not have access to these funds
- Where a discharge settlement has been booked in and does not proceed on the scheduled date, you will be required to meet any contractual loan repayment obligations which fall due. Loan repayments which fall due will need to be paid manually during the period that your direct debit is suspended
- Any available funds in your offset account will be used to reduce your payout figure (if not redrawn prior to discharge being booked in)

PLEASE USE BLACK INK

1 Borrower(s) details

Borrower name(s)

Guarantor name(s)

Daytime contact number

(H)

(W)

(M)

Address of all properties held

1.

2.

3.

Address of property or properties to be discharged

If all, write "all of the above"

Loan account number(s) secured by this property

Reason for discharge (Please tick)

Sale Date of discharge

Loan repaid

Refinance If Refinance: Name of financial institution

Type of discharge

Full discharge of loan facility

Partial discharge For partial discharges

Please apply funds received at settlement in the following manner

Account 1 number

\$

Account 1 number

\$

2 Contact details – borrower(s) solicitor / conveyancer / refinance agent

Company name

Contact person

Telephone number

Fax number

Mailing address

3 Forwarding details

Mailing address for notices after discharge

4 Authorised signatories (all borrowers/guarantors are required to sign the authority below)

I/We have read and agree to the notes/conditions detailed above.

Signature 1

Date

Full name

Signature 2

Date

Full name

Please return via fax to 1800 707 321

or mail to

Macquarie Bank – Mortgage Division

GPO Box 3615 Sydney NSW 2001

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* approval timeframe dependent on usual lending policy requirements