

Redraw Facility Terms and Conditions



Goldfields Money Limited
ABN 63 087 651 849 | AFSL / ACL 246884
www.goldfieldsmoney.com.au

This form can be used to activate a redraw option in relation to all Goldfields Money home loans. Please complete this form and return to your nearest Goldfields Money branch or to lending@goldfieldsmoney.com.au.

The loan redraw option only applies once:

- you (meaning all of you if there is more than one borrower) sign the redraw authority on the acknowledgement page at the end of this document;
- the loan has been fully drawn;
- you pay any applicable fees; and
- a fixed interest rate applies to your loan, the redraw option is available.
- You have opened and linked a deposit (s type) account to this redraw facility account.

If you repay more than your scheduled repayments so you have available funds you may be able to redraw those funds.

You cannot draw on any cheques that have been deposited to your account until they have been cleared.

Redraw will not be permitted where there is a hold or restriction on the account (for example Commercial loans or unsecured loans).

These terms and conditions apply to:

Loan account no/s:			
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The minimum redraw amount is \$500.

Access to a redraw facility is not available through Mobile Banking or Phone Banking.

Please be aware there is a maximum daily limit of \$1,000 for outgoing EFT payments, this can be increased by contacting Gold Fields Money.

I/We acknowledge the ability to transact on this loan is dependent on the "redraw" terms and conditions as stated in the loan contract and any variations to it; Goldfields Money may, in future vary the methods for operating and as its discretion may refuse to act on this authority and will advise you if we have done so.

I/We understand that if a redraw is made available, we will jointly and severally liable for all transactions, even if those transactions are not authorised by each of us. Where we are joint borrowers and we have nominated "one borrower to authorise", I/we agree that each of us can bind the other. For example, any one of us can authorise a redraw. Each of us is responsible for that transaction regardless of not knowing or agreeing to the transaction.

For more information: Phone: (08) 9021 6444 or visit us at:

www.goldfieldsmoney.com.au

Home Loan Signatories

Name	Signature	Date