

Fixed Interest Rate Request



To fix your Interest Rate, please complete this form.

Please use black ink and BLOCK letters.

Facility Name

Facility Number

Fixed Interest Loan Amount

Please indicate the amount (Fixed Interest Amount) you would like to fix. You can elect to fix the interest rate on part or all of your loan.

The amount of interest you pay will be calculated on the full Fixed Interest Amount. **Note: This is not your credit limit.**

Minimum \$5,000 and multiples of \$1,000 thereafter

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Indicative Fixed Interest Rate

As quoted by Leveraged Equities. Please contact your Account Manager for an indicative prepaid quote before signing and returning this form.

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Fixed Loan Start Date

Indicate the business day for your fixed interest loan to commence. The fixed interest rate applicable to your loan will be the current fixed interest rate at the Fixed Loan Start Date.

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Fixed interest option and payment method

Select one of the following interest rate options and corresponding payment method.

Fixed Term 6 months 1 year 2 years 3 years 4 years 5 years

Other term
(if none of the above) months/years

Interest Payment: Annually in-advance

Monthly in-arrears

Payment Method: Direct debit from my/our nominated bank account

Capitalise to the Margin Loan (this option is not available for our Investment Funds Multiplier and Investment Loan products).

Cheque (Make your cheque payable to "Leveraged Equities" and attach it to this request. Not available for Monthly in-arrears payment option).

Acknowledgements

- You may arrange for Fixed Rate Loan under your Margin Loan Facility. This means you fix the interest rate that applies to some or all of your Facility Balance for an agreed period. The Lender will determine the Fixed Rate at the start of the Fixed Loan and will not change the agreed Fixed Rate during the Fixed Term.
- At the end of the Fixed Term you may request a new Fixed Rate Loan. In this case the Lender will determine a new Fixed Rate. If you do not arrange for a new Fixed Rate Loan then that Loan becomes subject to the Variable Rate applicable to your Margin Loan Facility.
- You may request a Fixed Rate Loan at any time. Each Fixed Rate Loan under your Margin Loan Facility may be for a different Fixed Term and each Fixed Rate Loan will likely have a different Fixed Rate. This means that a variety of interest rates may apply to different Loans at different times.
- You may not repay, terminate or change the agreed interest payment terms applicable to a Fixed Rate Loan before the end of the Fixed Term unless the Lender agrees. This is called “breaking” the Fixed Rate Loan.
- A Fixed Rate Loan can impact your choices for remedying your Margin Loan Facility for a Margin Call. For example, assume your entire Facility Balance is subject to a Fixed Rate Loan and a Margin Call occurs. If you want to remedy your Margin Loan Facility by repaying borrowed money then you will need to ask the Lender to break the Fixed Rate Loan. However, you could provide additional Secured Property in the form of cash held in a Deposit Account and your Fixed Rate Loan would continue to operate as usual. Refer to section 3.4 in the Product Guide for other ways you can remedy your Margin Loan Facility after a Margin Call.
- Before asking the Lender to break a Fixed Rate Loan you should consider the following points:
 - If the Lender does agree to break a Fixed Rate Loan you will incur Break Costs. Refer to section 4.1 in the Product Guide for further information about Break Costs.
 - If you have paid interest in advance the Lender will not refund any portion of the prepaid interest.

Borrower 1 / Director 1 / Sole Director

Borrower 2 / Director 2 / Secretary

Authorised Signature(s)

Please Print Name(s)

Date / /

Date / /

Please complete and return to:

Bank of Queensland Margin Lending
GPO Box 5388, SYDNEY NSW 2001

Fax: 02 8282 8383

BQ9 10/09

If you require any assistance, please contact our Client Service Team on 1300 78 37 09 or email boq@marginlending.com