



# loan account redraw facility authority

Dnister Ukrainian Credit Co-operative Ltd

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## terms and conditions

Loan Account Number

### The internet banking redraw option only applies if:

- You (meaning all of you if there is more than one borrower and any guarantor/s) sign the redraw authority on this page;
- Redraw is an option offered on your loan type as detailed in the Offer and Loan Contract; and
- You pay any applicable fees for withdrawals under the redraw option.

### You agree to be bound to the terms and conditions in the Offer and Loan Contract including the following:

- With our consent on each occasion (which we must not unreasonably withhold), you may drawback excess repayments up to the lesser of the amount that would have been the outstanding balance under the loan contract had you made all repayments as the loan contract requires and \$50,000;
- The minimum amount of each drawback is \$250 and we may vary this amount from time to time;

- For internet banking redraws, if there is more than one borrower under the loan contract, you authorise us to process the drawback on the instructions of any of you; and
- For counter redraws, if there is more than one borrower under the loan contract, all borrowers will be required to authorise redraws.

### Refusal and cancellation of redraw option by Lender

We may refuse any request for a redraw at any time. We may also cancel your redraw option at any time, but will tell you if we have done so. If any party wishes to disable the service, only one is required to submit this request.

### Authorisation

Please select from either option A or option B.

Note that all borrowers or guarantors (OPTION A) must complete and sign this authority and return it to Dnister if you are enabling the facility.

## A: enabling the redraw facility

Please enable **BRANCH** redraw facility

borrower (1) or  guarantor (1)

Full name

Signature

Member no.  Dated

borrower (3) or  guarantor (3)

Full name

Signature

Member no.  Dated

Please also enable **INTERNET** redraw facility

borrower (2) or  guarantor (2)

Full name

Signature

Member no.  Dated

borrower (4) or  guarantor (4)

Full name

Signature

Member no.  Dated

## B: disabling the redraw facility

To disable the facility (OPTION B), only one borrower or guarantor is required to select an option below and sign.

Please CANCEL **INTERNET** redraw facility only

Please CANCEL **ALL** redraw facilities

borrower or  guarantor

Full name

Signature

Member no.  Dated

**Office use only**  Verification of all signatories received from all borrowers/ guarantors as required

CBS Redraw Enabled/ Disabled as instructed

Internet Redraw Enabled/ Disabled as instructed

Processed by  Date  Verified by  Date