

Fixed Rate Lock for consumers.



Community Sector Banking offers a wide range of interest rate risk management products for borrowers who want to protect themselves against adverse movements in interest rates during the life of their loan.

If you're looking to lock-in the interest rate on your Fixed Rate Home Loan, then Community Sector Banking can help.

Fixed Rate Lock allows you to secure a guaranteed fixed interest rate to protect you against potential interest rate increases that may occur during the settlement period of your loan.

At settlement, the interest rate on your Fixed Rate Home Loan will be either the interest rate that applies on the day of settlement, or the rate agreed to in your Fixed Rate Lock application, whichever is lower.

Features

Suitable for	Home Loan customers seeking a fixed rate loan that will settle in no more than three months from the time of Fixed Rate Lock application
Biggest benefit	The fixed interest rate for your Home Loan will not exceed the pre-approved maximum. You will also benefit from any decrease in rates
Linked to	Community Sector Banking Fixed Rate Home Loans. The Community Sector Banking team can assist you with your options
Settlement period	Up to three months from the time of Fixed Rate Lock application
Loan terms	Available on Fixed Rate Home Loans with a fixed term of one to five years
Can be taken	At any time up to three days prior to loan settlement
Fees, charges and costs	<ul style="list-style-type: none">• For loans less than \$500,000 an upfront fee of \$600 + 0.15% of the loan amount applies• For loans of \$500,000 and above an upfront fee will be advised at Fixed Rate Lock application• If you choose to enter into a Fixed Rate Lock after your initial loan application, an additional \$250 fee will apply

Bendigo and Adelaide Bank Limited has appointed Community Sector Banking Pty Ltd ABN 88 098 858 765 ("Community Sector Banking") as its Authorised Representative and Credit Representative to advise and deal in relation to these products.

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