

**APPLICANT**

<b>Name</b> _____	<b>Membership Number</b> _____
<b>Address</b> _____	
<b>Telephone</b>	Home _____ Work _____ Mobile _____

**CONDITIONS**

I/We wish to apply for a fixed interest rate mortgage and in doing so agree to comply with the following conditions.

- 1 I understand that the interest rate on my mortgage with United Credit Union will be fixed for the full term I choose below and can not be adjusted by me or the Credit Union until the expiry of that term.
- 2 I understand that if the mortgage is repaid in full prior to the completion of the fixed term, that I/we will be liable to pay penalty interest of 60 days additional interest, unless the mortgage is transferred to another property or I am freeholding the property.
- 3 At the completion of the fixed term, the Credit Union at its discretion can approve a further fixed term, if I/we so choose, or the mortgage will automatically revert to the current floating rate.

**TERM**

I/We wish to apply for a fixed term of \_\_\_\_\_ months (maximum 24) at the rate of \_\_\_\_\_ . \_\_\_\_\_ %.

**SIGNATURES**

<b>SIGNATURE OF MEMBER</b> _____	<b>DATE</b> _____
<b>JOINT ACCOUNT OWNERS NAME IN FULL</b> _____	
<b>SIGNATURE OF JOINT OWNER</b> _____	<b>DATE</b> _____