




## What is redraw?

Redraw is a feature that allows you to withdraw the extra payments made on your loan in addition to your scheduled repayments, at no extra cost.

By making extra repayments, you will save interest on the loan and reduce the amount of time it takes to pay it back. You can then access the extra repayments when needed, as long as your loan always remains one repayment in advance.

## Ways to redraw on your loan

- |  |  |   |
|--|--|---|
|  <b>Phone banking</b><br>Transfer the redrawn amount to your Teachers Credit Union savings account on the same member number as your loan. |  <b>Internet banking</b><br>If you are registered for internet banking, you can transfer the redrawn amount to any account. |  <b>Complete a form</b><br>Download a personal and home loan redraw form from our website. |
|--|--|---|

## Your details

<input type="text" value="Member number"/>	<input type="text" value="Loan (eg L22)"/>
<b>First borrower</b>	<b>Second borrower</b>
<input type="text" value="First name"/>	<input type="text" value="First name"/>
<input type="text" value="Surname"/>	<input type="text" value="Surname"/>

## Borrower signature




I acknowledge that:

- I will have access to the Redraw facility by phone banking, internet banking or by completing a personal and home loan redraw form.
- If there is more than one borrower under this loan contract, I authorise Teachers Credit Union to process the redraw under either borrower instructions, until either of us advise the credit union in writing to the contrary.
- I have read, understood and agree to abide by the Consumer lending terms and conditions.

Refer to our Fees and charges brochure for details on our fees and charges.

<b>First borrower</b>	<b>Second borrower</b>
<input type="text" value="Signature"/> <input type="text" value="Date"/>	<input type="text" value="Signature"/> <input type="text" value="Date"/>

## Returning this form

-  Teachers Credit Union, Reply Paid 7501, Silverwater NSW 2128
-  (02) 9704 8246
-  Deliver in person to one of our offices