Queensland PROFESSIONAL CREDIT UNION Ltd
ABN 81 087 651 045 AFSL 239562

HEAD OFFICE
85 George Street
(Cnr George & Mary)
Brisbane Q 4000

POSTAL ADDRESS
PO Box 12140
George Street Q 4003

Telephone **(07) 3221 6444**
FreeCall **1800 172 054**
QPhone **1300 360 620**
Web **www.qldprofcu.com.au**

Fax
Accounts **(07) 3221 4631**
Loans **(07) 3114 5095**
Email **contact@qldprofcu.com.au**

Mortgage Offset Account Application

Please open a Mortgage Offset Account/add a Mortgage Offset Facility to my Savings Account and link it to my housing loan

Savings Account Number:

Loan Account Number:

Applicant/Prime Member	Joint Applicant
Dr Mr Mrs Miss Ms	Dr Mr Mrs Miss Ms
Surname	Surname
Given Names	Given Names
Date of Birth	Date of Birth

Terms and Conditions

1. Our mortgage offset facility is only available for use in connection with your personal Primary Savings Account (S1). Your S1 will be designated as a Mortgage Offset Account if your application is approved.
2. The Mortgage Offset Account holder must be a borrower or mortgagor for a nominated linked home loan or residential investment loan (nominated housing loan).
3. Each day, the daily credit balance of the Mortgage Offset Account is offset against the daily debit balance of the nominated housing loan for the purpose of calculating interest on the loan account. If the balance of your Mortgage Offset Account exceeds the balance outstanding on the nominated home loan, the daily offset interest calculation is limited to the amount of the debit balance outstanding on the loan account.
4. The interest on your mortgage offset account nominated housing loan is calculated at the same interest rate as that specified in your loan contract.
5. The funds in your Mortgage Offset Account are available at call and there are no minimum balance requirements. No credit interest is paid on the Mortgage Offset Account.
6. We automatically cancel the mortgage offset facility if either the nominated housing loan or the Mortgage Offset Account is closed or the Mortgage Offset Account holder asks us in writing to cancel the mortgage offset facility. If the facility is cancelled, the standard S1 interest rate will resume on your S1 account balances.
7. Fees and charges may apply to the mortgage offset facility. We may vary the fees and charges from time to time.

Signatures of all borrowers/mortgagors to Loan

Date

Date

Signatures of all guarantors to Loan

Date

Date