

Please return prepayment forms by:  
**Friday 30 MAY 2014**

Morgan Stanley

**F:** +61 2 9775 2714  
**E:** eofy.marginlending@morganstanley.com  
**Toll Free:** 1800 062 794

## Margin Lending Interest Prepayment Authority

### SECTION 1: ACCOUNT DETAILS AND PREPAYMENT INSTRUCTIONS

ACCOUNT NAME			
ACCOUNT NUMBER	<input type="checkbox"/> Yes NEW ACCOUNT		
\$ LOAN SIZE TO BE PREPAID			
<input type="checkbox"/> 12 months	<input type="checkbox"/> 9 months	<input type="checkbox"/> 6 months	<input type="checkbox"/> 3 months
LOAN TERM			
6.99%			
PREPAID INTEREST RATE			
\$ PREPAID INTEREST AMOUNT			

### SECTION 2: PAYMENT METHOD (SELECT ONE OF THE FOLLOWING BY TICKING THE APPROPRIATE BOX)

<input type="checkbox"/>	Capitalise interest cost to the variable loan
OPTION 1	
<input type="checkbox"/>	Capitalise interest cost to the fixed loan by increasing the fixed loan by the interest charge amount #
OPTION 2	
<input type="checkbox"/>	Direct Debit my nominated bank account for the prepaid interest cost ^
OPTION 3	

BSB	ACCOUNT NUMBER
<input type="checkbox"/>	Cheque payment – Attach cheque made payable to "Morgan Stanley Wealth Management"
OPTION 4	
<input type="checkbox"/>	BPAY: Refer to the following BPAY details (Contact your Bank, Credit Union or Building Society to make payments from your savings or cheque account)
OPTION 5	
27003	
BILLER CODE	BPAY REFERENCE NUMBER
	/ / 2014
BPAY PAYMENT RECEIPT NUMBER	DATE OF PAYMENT

# By capitalising the interest cost to the fixed loan, further interest will be charged at the prepaid rate which will increase your overall fixed loan balance.

^ The bank account used for direct debit must be in the same name of the margin account and the stranding direct debit authority in place to initiate this payment. Also, if there is no standing direct debit authority in place, you acknowledge a one-off direct debit will take place for the purpose of the pre-payment. If you are unsure please contact 1800 062 794

### SECTION 3: ACCEPTANCE (ALL APPLICANTS MUST SIGN THIS FORM)

You acknowledge that prepaid interest is not refundable and break costs may apply if the loan is repaid before the prepaid maturity date.

PRINT NAME: PERSON 1/DIRECTOR 1/TRUSTEE 1	SIGNATURE	DATE
PRINT NAME: PERSON 2/DIRECTOR 2/TRUSTEE 2	SIGNATURE	DATE
PRINT NAME: PERSON 3/DIRECTOR 3/TRUSTEE 3	SIGNATURE	DATE

#### OFFICE USE ONLY

<input type="checkbox"/> / <input type="checkbox"/>	/ / 2014	
EMAIL POST	DATE RECEIVED	SENDER

COMMENTS

# Interest Prepayment Authority Checklist

BEFORE RETURNING YOUR PREPAYMENT AUTHORITY FORM TO MARGIN LENDING, PLEASE ENSURE YOU HAVE:

## SECTION 1: ACCOUNT DETAILS AND PREPAYMENT INSTRUCTIONS:

- List your Margin Lending account number and name
- Nominated the loan amount that is subject to prepayment
- Nominated the loan term (12, 9, 6, or 3 months).
- Listed the correct amount of interest to be prepaid:

## SECTION 2: PAYMENT METHOD:

- Option 1 Debit of your variable margin loan. You must have sufficient finance available and be within your credit limit to elect this option
- Option 2 Capitalise interest to fixed loan by increasing the fixed loan to cover interest costs – Please note further interest will be charged on the additional loan amount at the prepaid rate
- Option 3 Direct Debit of your nominated bank account – You must have a standing direct debit authority in place to initiate this payment. If you are unsure please contact 1800 062 794 from 8am to 6pm (AEST time) Monday to Friday
- Option 4 Cheque (cheque attached to Prepayment Authority Application). Please attach your cheque to this form ensuring that your account number is noted on the back of the cheque, and return to the below address
- Option 5 BPAY (Please provide the BPAY receipt number)

## SECTION 3: ACCEPTANCE (SIGNATURES):

Individual account	signed by individual account holder
Joint account	signed by both borrowers
Company account	signed by two directors, or one director and company secretary signed by sole director / secretary
Trust account	signed by all trustees

## SECTION 4: RETURN COMPLETED PREPAYMENT FORMS TO:

Post: Margin Lending  
Morgan Stanley Wealth Management  
Reply Paid 360  
Collins Street West VIC 8007

Contact: T: +61 3 9188 2343 F: +61 2 9775 2714  
Toll Free: 1800 062 794 E: eofy.marginlending@morganstanley.com

IF YOU HAVE ANY QUERIES, PLEASE CONTACT MARGIN LENDING ON 1800 062 794.