

Personal Loan Top Up Document

Loan Agreement dated and including the General Terms forming part of that agreement (the Loan Agreement) between (the Borrower(s)) and **Westforce Credit Union** (the Credit Union).

Pursuant to the Loan Agreement, the Credit Union has made a loan to the Borrower ("the Loan"). At the Borrower's [and Guarantor's and Security Provider's] request, the Credit Union has agreed to the following loan top up.

Loan Details

Member Number	
Loan Number	

Loan Parties

Borrower(s)	
Full Name	
Residential Address	

Top Up Details

Date of Top Up	The top up to the Loan Agreement will take effect on the _____
Loan Maturity	The Loan is to mature on . unless terminated earlier in accordance with the Loan Agreement.
New Loan Total <small>The New Loan Total does not include any Interest Charges over the term of the loan</small>	The New Loan Total will be increased to _____ and consists of the following: Top Up Amount: Current Loan and Fees: <small>*Full description of Fees and Charges applicable to this loan are detailed in the attached Fee Schedule</small>
Interest Rate	% per annum will be applied to the Loan from the Date of Top Up
Total Interest Charges	\$
Payment Schedule <small>Includes Interest Charges</small>	Repayment Amount: Frequency: Next Payment Due: Last Payment Due: Number of Payments: Term in months:
Total Amount of Payments <small>Consists of New Loan Total plus Total Interest Charges over the term of the loan</small>	

Securities

The repayment of the Loan is secured over the property described below, the property described in the "Existing Security Details" and each Additional Security Schedule (if any). The Terms which apply to the security interest are set out in clause 7.1 of the General Terms.

Existing Security Details

Money in Accounts	
Account Type	
Account Value	All funds saved with Westforce Credit Union

Acknowledgement and Acceptance

Subject only to this Loan Top Up Document, all other terms and conditions in the Loan Agreement remain in full force and effect, and all the representations, warranties and undertakings made in the Loan Agreement remain true and accurate as if made as of the date of this variation and the date of acceptance by the Borrower and the Guarantor(s) and Security Provider(s) named below, and all parties continue to be bound by the Loan Agreement. You are protected by responsible lending laws. Because of these protections, the recommendations given to you about all our lending products are not regulated financial advice.

Yours faithfully,

WESTFORCE CREDIT UNION

Borrower(s) (I/We acknowledge and accept the terms of the above variation and confirm that my/our obligations under the Loan Agreement remain in full force and effect in all other respects.)

Signature
Date	

Witnessed By

Signature	
Name	
Occupation	
Address	
Signing Date	

Signed for the Credit Union by

Signature	
Name	
Signing Date	

Fee Schedule

Below is a Schedule of Standard Fees and Charges which may be applied to the Loan

FEE	DESCRIPTION	AMOUNT
Loan Application Fees	Premier Loan	\$5.00
	Premier Loan + Loyalty Bonus	\$25.00
	Promotional Loan	\$25.00
	PayDay Loan	\$25.00
	Vehicle Secured Loan	\$40.00
	Chattels Secured Loan	\$40.00
	Guarantor Secured Loan	\$40.00
	Loan Restructure	\$10.00
Loan Disbursal Fee	All Loan Types	\$25.00
Loan Consumable Fees	Printed - <i>Application and Full Agreement printed in branch</i>	\$5.00
	Non-Printed - <i>Application and Summary printed in branch</i>	\$1.00
	Phone - <i>processed over the phone</i>	\$0.00
	Loan Agreement Signed Electronically	\$5.00
Loan Assessment Fees	Credit Rating Assessment	per invoice
	PPSR Registration	per invoice
	PPSR Search	per invoice
	Motor Vehicle Check	per invoice
	Drivers Licence Check	per invoice
Loan Default Fees	SMS/Email Notification	\$1.00
	Arrears First Notice	\$10.00
	Arrears Second Notice	\$10.00
	Arrears Final Warning	\$25.00
	Repossession Warning Notice	\$60.00
	Repossession Authority Notice	\$80.00
	Post Repossession Notice	\$25.00
	Recovery and Collection Costs	per invoice
	Default Interest Rate (per annum Above Annual Interest Rate)	3.00%

NOTE: We may alter the amount of these fees and charges at any time. See Clause 5.3 of the General Terms