

9. **REPAYMENTS:** You must make payments to ensure that, at all times, the unpaid balance of your Loan does not exceed the Credit Limit of your Loan.

You must also repay, in full, the unpaid balance of your Loan on the Expiry Date of your Loan or the earlier termination or cancellation of your Loan in accordance with your Loan Agreement.

We can require you to repay your Loan at any time (whether you are in breach of your Loan Agreement or not) and we do not have to give you any reason for this. If we give you notice requiring you to repay all or part of your Loan, you must immediately repay your Loan in accordance with that notice.

10. **ACCESSING YOUR LOAN:** We will make your Loan available to you on the Drawdown Date as follows:

- []

11. **SECURITY:** Your obligations under your Loan Agreement (including your obligation to repay your Loan as set out in this Loan Schedule and all other amounts owing to us under your Loan Agreement) and under any other agreement between you and us are (subject to any limitation set out in such security or guarantee) secured by any mortgage and any other guarantees and security agreements listed below (the "**Security**").

- []

Your obligations in relation to the Security: You must ensure that all property that is secured to us under any Security (the "**Secured Property**") has free and clear title (this means that no person can have an interest in any Secured Property that could adversely affect our interest in the Secured Property). You cannot grant, or allow to be registered, any security interest in any Secured Property to, or in favour of, any person other than us without our written consent.

If you breach (fail to meet) any of your obligations to us (whether under your Loan Agreement, any Security or any other agreement between you and us), including if you grant, or allow to be registered, a security interest in any Secured Property to another person without our consent, we can sell and/or take possession of any Secured Property.

If we sell any Secured Property and there are insufficient sale proceeds to repay all amounts you owe us under your Loan Agreement, you will remain liable to pay us any shortfall.

12. **CREDIT FEES:** The following credit fees are payable in relation to your Loan:

- []

We will deduct the above fees from [] on the Drawdown Date.

In addition to the above fees, the fees and charges set out in our Credit Fees and Charges Schedule enclosed with this Loan Schedule are or may be payable in relation to your Loan.

13. **SPECIAL CONDITIONS:** If any conditions or requirements are set out below, you will need to comply with the relevant conditions or requirements in a way acceptable to us.

Conditions

The following conditions must be satisfied before you draw down your Loan (unless otherwise stated in a condition).

- []

On-going Requirements

You must comply with the following requirements during the Term of your Loan.

- []

Only applicable for Welcome Home Loans

SBS Welcome Home Loan You acknowledge that your Loan is part of our Welcome Home Loan package. You agree that you will do the following things:

- Only use the Loan to purchase the property at [] (the "**Property**").
- Live at the Property.
- Not rent, lease or do anything to the Property without our prior written consent.

ACCEPTANCE OF LOAN OFFER: I/We hereby **ACCEPT** the Loan on the terms and conditions in the Loan Agreement, and acknowledge that I/we have each received a copy of the Loan Agreement (including this Loan Schedule, the Loan Terms and Conditions and the Credit Fees and Charges Schedule), and that this constitutes the disclosure required by Section 17 of the CCCFA (where your Loan Agreement is a consumer credit contract for the purposes of that Act).

SIGNED FOR SBS BANK

.....
[Lender / Lending Support name]

SIGNATURE OF:.....
BORROWER

Dated:

[Borrower Name]
Remember to initial each page

SIGNATURE OF:.....
GUARANTOR

Dated:

[Guarantor Name]
Remember to initial each page

SAMPLE