

Switching lenders or selling your home? Want to discharge your home loan? No problem - we just need to ask a few questions about why you're leaving us. Keystart needs a **minimum of 10 business days** to process a completed mortgage discharge request. Please email your completed form to **discharges@keystart.com.au**.

1. Personal details

Please note: If you have a joint borrower loan, Keystart requires both signatory holders to complete the form. Joint borrowers can either complete and sign the same form or separate forms.

Customer one

Given name(s)

Last name

Customer two

Given name(s)

Last name

Property address

Loan number

Your reason for leaving

Refinancing

Selling the property

Paying out the remaining loan amount with my own funds

If you selected refinancing, please state who you are refinancing with.

2. Expected sale price

Please note: Section 2 should only be completed if you are selling the property.

We only need an estimate, but we recommend you to be realistic. We're asking so we can check if there may be a shortfall, this is when the money from the sale is less than all amounts owing to us. If there is a shortfall, don't worry - we can still complete the discharge. One of our team members will be in touch to discuss your options. We have payment plans available.

Estimated expected sale price

\$

3. Refund of extra payments (required field)

If you have a payment that hasn't cleared before settlement, we will refund this to the bank details below.

To the direct debit account on my Keystart account.

To the account stated below.

Account holder name

What percentage of the refund should go to this account?

100%

Other:

BSB

Account number

%

Please note: If more than one Mortgage Discharge Request form is being used and the combined percentage(s) on both forms don't add up to 100%, we won't be able to release any refund until the percentages equal 100%. Your mortgage discharge request will still be processed, only the refund will be affected. Unclaimed money will be sent to WA Treasury.

4. Contacting you after settlement

We'll need an email address or postal address so we can send you your confirmation of loan closure. Please select your preferred method of communication by ticking the corresponding box.

Customer one

Full name

Email address

Postal address

Customer two

Full name

Email address

Postal address

5. Declarations and signature

I/we authorise Keystart, its agents and any contractors of Keystart's agents to:

1. Provide my/our solicitors/conveyancers, brokers or their agents, financial institutions and/or any other persons who will facilitate the discharge (or their appointed agents) with:
 - a. the amount(s) required to pay out the loan;
 - b. any information required about my/our loan, the property and the security; and
 - c. a discharge of mortgage regarding the property.
2. Remit any refunds as instructed in this form, or to the account(s) and/or in the portions as otherwise instructed.
3. Update its records with any new contact, banking or other details as set out in this form.
4. At its/ their own discretion request further information from me/us or my/our solicitors, brokers, refinancers, financial institutions and any other persons acting on my/our behalf, with respect to this discharge request or to facilitate the discharge of mortgage.

I/we agree;

1. To pay Keystart any fees or charges associated with this discharge request and any other fees and charges that may be payable with respect to discharging the mortgage.
2. To not make any transactions (including any redraws) on the loan account within four (4) business days prior to settlement.
3. That discharging the mortgage will not discharge, prejudice, release or act as a waiver of any rights of Keystart or my/our liabilities, that existed, continue or may now arise following the discharge of the mortgage, including (but not limited to) any rights or liabilities under the credit contract, or with respect to any shortfall, or any agreements entered into that relate either to the credit contract or the credit provided.
4. That at least 10 business days is required by Keystart to process a fully completed form and that:
 - a. Processing of the discharge and/or settlement may be delayed if Keystart does not have at least 10 working days to process this request;
 - b. Keystart, its agents, and/or any contractors of Keystart's agents, will not be liable for any fees, costs or losses resulting from such delays.
5. Any notices can be sent to the email and/or new address provided in this form.

Customer one

Full name (please print)

Signature

Date

Customer two

Full name (please print)

Signature

Date