

## **EFFECT OF MISSING REPAYMENTS**

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

## **TRACKER INTEREST RATE**

WARNING: IF YOU SWITCH TO AN ALTERNATIVE INTEREST RATE YOU WILL NOT BE CONTRACTUALLY ENTITLED TO GO BACK ONTO A TRACKER INTEREST RATE IN THE FUTURE.

## **RESIDENTIAL MORTGAGE**

WARNING: IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME.

## **VARIABLE RATE MORTGAGE**

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE.

## **DEBT CONSOLIDATION MORTGAGE**

WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.

## **FIXED RATE LOAN**

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED RATE LOAN EARLY.

## **INTEREST ONLY MORTGAGE**

WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST-ONLY PERIOD.

## **PERSONAL LENDING**

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

## **HOUSING LOAN**

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

## **VARIABLE RATE LOANS**

THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

## **VARIABLE INTEREST RATE**

WARNING: THE COST OF YOUR REPAYMENTS MAY INCREASE

## **FIXED INTEREST RATE**

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU REPAY EARLY, IN FULL OR IN PART, A FIXED RATE CREDIT FACILITY

## **INTEREST ONLY PERIOD**

WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST-ONLY PERIOD

## **DEBT CONSOLIDATION**

WARNING: THIS NEW CREDIT FACILITY MAY TAKE LONGER TO REPAY THAN YOUR PREVIOUS CREDIT FACILITIES. YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM