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**Fixed Rate Loan** A loan in which the interest rate will remain the same during the term of the loan or specified period.

**Borrowing Limit** The maximum amount a bank is willing to loan a borrower.

**Variable Rate Loan** A loan in which the interest rate is adjusted periodically during the term of the loan based on a pre-selected index and time adjustment.

**Guarantee** To accept responsibility for repayment obligations under a loan contract if the borrower is unable to meet the loan obligations.

**Security Assets** Assets pledged by a borrower to secure a loan or other credit, and subject to seizure in the event of default.

**Credit Standing Certificate** A record of a customer's past borrowing and repaying behavior. It will also show credit lines currently in the customer's name.

**Interest Offset Account** A savings account attached to the loan earning the same interest rate as the loan. Any funds in the account reduce the loan interest paid.

**Mortgage** A loan to finance the purchase of real estate, usually with specified payment periods and interest rates.

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