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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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