

Post-Settlement – Internet Banking

➤ **How do I set up my internet banking?**

Once you have settled Orde will send you a welcome email with instructions on how to set up your internet banking.

➤ **How do I access my internet banking?**

Clients can access MyORDE (our online portal) by calling our team on 03 8657 2500 or email loan@orde.com.au

➤ **How do I reset my Internet Banking Password?**

To reset your password you will need to contact Orde direct on 03 8657 2500

Statements

➤ **Do I get paper statements?**

Yes. Paper statements are issued if you don't have an email registered with Orde.

➤ **How often do I get statements?**

Statements are issued every 6 months at the end of June and December.

➤ **How do I get an interim statement?**

Interim statements can be printed via your internet banking access.

Account Information and access (including redraw)

➤ **How do I make changes to my Direct Debit arrangements?**

Email clientcare@allstatehomeloans.com.au for any changes to amount, account to be debited or method of payment (DD or Salary)

➤ **Can I redraw from my home loan? How do I do it?**

You can redraw any value in advance through internet banking. There is no minimum redraw amount.

➤ **Change from P&I to IO? / Get a rate reduction?**

Changing from a P&I to IO repayments can be considered on a case-by-case basis, a new application may be required. Changing from IO to P&I repayments will require income verifications for servicing prior to any change. A variation fee will be applicable.

To enquire about changing your repayment type or rate reductions, please email clientcare@allstatehomeloans.com.au
Rate reduction enquiries can take up to 30 days to come into effect.

➤ **When will my first repayment be due?**

This will depend on the frequency of payment you indicated on your Direct Debit Form issued with loan documents.

- Interest Only – can only be monthly due on the anniversary of the date of settlement
- Principal and Interest – can be weekly, fortnightly or monthly.

The Welcome Pack sent to you by Allstate Home Loans will advise when your payments will commence.



Hardship

1. What happens if I can't pay my loan?

We understand that borrowers may experience financial hardship from time-to-time, whether it's due to the pandemic, severe weather conditions, or other extenuating circumstances. If the matter is urgent, please call **03 8657 2500** or email Orde loan@orde.com.au

General

1. I am overseas, how do I get in touch with my lender?

Best contact number is Phone: +613 8657 2500 or Email: loan@orde.com.au

2. How do I update my contact details?

The simplest way to update your contact details will be to contact our Customer Service Team on **1800 101 368** or **+61 7 2111 2936** or email at clientcare@allstatehomeloans.com.au