

FAQs – ORANGE PRODUCTS – RESIMAC

Pre-Settlement – Internet Banking

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

For Resimac funded loans, you can log in and access your loan account via Loan Enquiry – please see this link:
<https://www.loanenquiry.com.au/>

➤ **When will my offset account be opened?**

Offset accounts are NOT opened until the day of settlement.

➤ **Can I put funds to complete in my offset for settlement?**

No. FMS – Resimac’s solicitor does not have authority to draw funds from any accounts for settlement.

Post-Settlement – Internet Banking

➤ **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)

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

Go to internet banking link, hit reset password. To use this method, you will need your Customer ID. If you don’t know your Customer ID, you will need to call Resimac on 1300 764 447 – option 1, then option 4

Statements

➤ **Do I get paper statements?**

Yes. Paper statements are issued unless you log into your internet banking and change your preference to electronic.

➤ **How often do I get statements?**

If you have an offset account, statements will be issued monthly for the loan and offset. If you don’t have an offset account statements on your loan are issued after 30 June and 31 December.

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

Interim statements can be printed via your internet banking.

Account Information and access (including redraw)

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

You can redraw any value in advance through internet banking. Resimac restrict you to \$20,000 per day online. There is no minimum redraw amount.

Should you require a higher amount you will need to complete an authorization form and Resimac will charge a \$26 to process payment, or for same day transfer an additional \$12 fee. (Fees subject to change at any time without notice).

➤ **Can I fix my interest rate? /Change from P&I to IO? / Get a rate reduction?**

Yes, you can change to a fixed rate at any time when you are on a variable rate loan.

- Changing from a P&I to IO repayment can be considered on a case-by-case basis, a new application may be required. 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.



➤ **How do I get set up for Internet Banking?**

Instructions will be detailed in the Welcome Pack sent to you just after settlement, usually within 4-7 business days

➤ **When will I know my loan account and offset account details to arrange salary credits?**

Account details will be outlined in the Welcome Pack sent to you just after settlement.

Cards and ATM access

➤ **Do I get a card for my account?**

Yes, for no additional cost you can request a Visa® Loan Access Card which provides access to the redraw / offset balance currently available on your home loan. You can access funds electronically using EFTPOS or Automatic Teller Machines (ATMs).

➤ **How do I activate my Loan Access Card?**

Activate your new Loan Access Card by logging in to Loan Enquiry and selecting Loan Summary > Loan Access Card > Activate Card.

➤ **What ATM network can I use to access my account?**

The Loan Access Card is issued by the Cuscal card platform and can be used wherever the Visa® logo is displayed.

➤ **How much can I withdraw per day?**

The Loan Access Card is a debit card so borrowers can only access their available funds. All cards will have a limit based on an amount nominated by the borrower (maximum \$5,000) or the actual redraw available.

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 **1300 793 741** or please follow the link below:

<https://www.resimac.com.au/customers/financial-hardship-assistance/hardship-resimac-funded-loans>

General

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

Best contact number is 61 02 9248 0300

2. There are some transactions on my offset or loan account I didn't make. What do I do?

The simplest way to query these transactions is to contact the Resimac Customer Care team on 1300 764 447 or via email at customercare@resimac.com.au

3. 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

4. Does my loan offer a benefits program?

Yes - As a valued Resimac customer*, you are entitled to a range of sensational benefits, from discounts on grocery shopping and fuel, to great deals on dining and entertainment.

Resimac customers get unlimited free access to the Resimac Customer Benefits Program. This entitles you and your family to exclusive discounts on a wide range of quality products and services.

Fantastic deals are available with some of Australia's leading brands, including Coles, Woolworths, Caltex, JB Hi-Fi, BWS and many more!

For full details on how to obtain all services and discounts, [login to your Resimac Customer Benefits website*](#)

*Only available to customers with a current Resimac loan.

Please note: to log in, you will need to activate your account. New Resimac customers will be emailed an invitation to join the Customer Benefits Program within 4 weeks of settlement.

If you are a Resimac customer with a loan that settled more than four weeks ago and have not received an email with your Customer Benefits Program membership information, please email your name and loan account details to marketing@resimac.com.au.