

FAQs – PURPLE PRODUCTS – LATROBE

Settlement

➤ **Can I Latrobe draw funds to complete in my account for settlement?**

No. Purcell Partners – LaTrobe’s solicitor does not have authority to draw funds from any accounts for settlement.

Post-Settlement – Internet Banking

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

Once you have settled LaTrobe will send you a welcome email with instructions on how to set up your internet banking. usually within 4-7 business days

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

Clients can access Latrobe Internet online portal by calling the Latrobe team on 13 80 10 or the link <https://online.latrobefinancial.com.au/>

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

To reset your password you will need to contact Latrobe on 13 80 10

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?**

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.

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.

➤ **Can I 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.

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

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



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 **13 80 10** or email CustomerServices@latrobefinancial.com.au*

General

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

Best contact number is 61 3 8610 2800

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*