

### Post-Settlement – Internet Banking

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

For RedZed funded loans, you can log in and access your loan account via Redzed Connect or Customer link on our website – please see this link: <https://connect.redzed.com/connect/#home>

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

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

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

To reset your password you will need to contact Redzed direct on 1300 722 462

### Statements

➤ **Do I get paper statements?**

Yes. Paper statements are issued.

➤ **How often do I get statements?**

Statements are issued Quarterly – March, June, September and 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 from your loan. To access the redraw you need to contact Redzed on 1300 722 462 to process the transaction for you. There is no minimum redraw amount. Transfers only go to your pre-nominated account.

➤ **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](mailto: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 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 **1300 722 462** or email [clientservies@redzed.com](mailto:clientservies@redzed.com)*

## General

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

*Best contact number is +61396053500*

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

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

### 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](mailto:clientcare@allstatehomeloans.com.au)*