

## FAQs – ABL PRODUCTS – ADELAIDE BANK

### Post-Settlement – Internet Banking

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

For Adelaide Bank funded loans, you can log in and access your loan account– please see this link:

<https://inetbnkp.adelaidebank.com.au/OnlineBanking/Allstate/BankFast-Username-Logon#sst>

➤ **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)

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

To reset your password you need to contact Adelaide Bank direct on 1300 135 481, or if you know your customer number you can select 'Forgot password' and reset yourself.

### 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 or a Line of Credit, statements will be issued monthly for the loan and offset. If you don't have an offset account or Line of Credit 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. Minimum redraw for Term Loans is \$500

➤ **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.

**Important Note for Changes to fixed rate loans**

- Changes to fixed Rate loans do **NOT** take place until the next due date. When breaking a fixed rate term and being charged the BREAKCOST fee
- Requests for any change to fixed rate **MUST** be lodged with us 7 working days **PRIOR** to **due date**. If not received in this time frame changes will **NOT** take effect until the following month.
- **Due date** is the date monthly repayments is due.
- If loan is IO and you are fixing, the fixed term must match or be less than the IO expiry remaining term.
- 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](mailto:clientcare@allstatehomeloans.com.au)

- Rate reduction enquiries can take up to 30 days to come into effect.

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

To set up your Internet Banking contact Adelaide Bank direct on 1300 135 481,

## 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 650 259** or **08 8300 6908** or email [mortgagehelpadelaide@bendigoadelaide.com.au](mailto:mortgagehelpadelaide@bendigoadelaide.com.au)*

## General

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

*Best contact number is 61 8 8300 6000*

### 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 Adelaide Bank on 1300 135 481*

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

### 4. Lender Customer Service Contact Details

*Customer Service – 1300 652 220*