

Post-Settlement – Internet Banking

How do I get set up for Internet Banking?

Each borrower will receive an individual Customer Number which is different to the loan account number. To register for online banking, please see steps below: -

Internet Account Access

Internet Account Access is an easy and reliable way for you to check your balance and recent payment history, as well as make repayments or transfer funds over the internet, at any time most convenient for you.

1. You should have already received instructions on how to access your online accounts as per below:
<https://online.originmms.com.au/ib/Allstate>
2. Your User ID has been provided via email.
3. Your temporary password has been provided via SMS.

How do I reset my Internet Banking Password?

Please contact us on 1300 767 023 between 8am - 7pm Monday to Friday (AEST) or 8am - 5pm Saturday (AEST) if you have not received your User ID or temporary password.

Once you have changed your initial password, you can access your account online 24 hours a day, 7 days a week.

Statements

➤ Do I get paper statements?

Every 6 months (in January and July each year)

➤ How often do I get statements?

Every 6 months (in January and July each year), however you can choose to access your account(s) information online at any time.

➤ How do I get an interim statement?

Access your account(s) information online at any time.

Account Information and access (including redraw)

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

A redraw facility is a facility where you can withdraw money from your loan account if you have made extra repayments to your home loan. The benefit of having a redraw facility is that the additional repayments can reduce the interest you pay, but you can withdraw them easily when you need them.

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

For fixed rates -

Rate Lock is available for Fixed Rate loans for \$749, or the Fixed Rate applicable at settlement will apply.

Variable Rate loans are able to be split and a Fixed Rate split at no extra cost (each can have an Offset account).

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

For P & I loans, repayments can be monthly, fortnightly or weekly. The frequency is nominated when you complete the direct debit form with your loan documents.

Loan Accounts that have interest only repayments can on have monthly repayments.

Your first loan repayment will be advised in your welcome/settlement letter issued after settlement.

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

This information is advised in your welcome/settlement letter issued after settlement.

➤ **Can I make extra repayments?**

Yes, you can make extra repayments either by increasing your direct debit repayment, your salary credit amount or one-off amounts via internet. We do not charge you for making extra repayments on a variable rate account. Fixed rate, however, has a minimum repayment amount of \$20,000 per year and if you exceed this we may charge break fees.

➤ **How is interest calculated?**

Interest is calculated on the daily outstanding balance of your loan and charged to your loan account monthly. You can reduce the interest you will pay on your loan by making extra repayments or depositing additional funds into your loan account to reduce your daily balance (Origin does not charge you for this). You may be able to redraw these funds when you need them depending how your Origin loan is set up.

Hardship

➤ **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

Contact lender 1300 767 023 between 8am - 7pm Monday to Friday (AEST)

➤ **I am overseas, how do I get in touch with my lender?**

Best contact number is 61 2 9273 8100

➤ **There are some transactions on my loan account I didn't make. What do I do?**

The simplest way to update your contact details will be to contact our Customer Service Team on 1300 767 023 or e-mail service@originmms.com.au

➤ **How do I update my contact details?**

The simplest way to update your contact details will be to contact our Customer Service Team on 1300 767 023 or e-mail service@originmms.com.au