

# FAQs – OCEAN PRODUCTS – ORDE

#### **Post-Settlement – Internet Banking**

#### How do I set up my internet banking?

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

#### How do I access my internet banking?

Clients can access MyORDE (our online portal) by calling our team on 03 8657 2500 or email loan@orde.com.au

#### How do I reset my Internet Banking Password?

To reset your password you will need to contact Orde direct on 03 8657 2500

# Statements

#### Do I get paper statements?

Yes. Paper statements are issued if you don't have an email registered with Orde.

#### 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 access.

## Account Information and access (including redraw)

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

*Email* <u>clientcare@allstatehomeloans.com.au</u> 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.

## > 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 <u>clientcare@allstatehomeloans.com.au</u> <i>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.

# 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 **03 8657 2500** or email Orde <u>loan@orde.com.au</u>

# General

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

Best contact number is Phone: +613 8657 2500 or Email: loan@orde.com.au

### 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 <u>clientcare@allstatehomeloans.com.au</u>

# 3. Lender Customer Service Contact Details

Customer Service - 13 67 33