

## FAQs – BENDIGO BANK

### WHAT'S NEW!!

#### RETIREMENT OF PHONE BANKING

##### **Why the Bank is ending its Phone Banking service?**

*In response to low customer usage and limited functionality within our phone banking platform, the phone banking 1300 652 220 will be retired.*

*As a result, Phone Banking services with Bendigo Bank will no longer be available from **7 October 2024**.*

*For safety and convenience, the preferred banking method for most of our Members is Internet or Mobile Banking.*

##### **Other ways to bank with us**

*We offer many convenient and safer ways for you to bank with us including:*

*- Online Banking & Mobile Banking*

##### **Two Factor Authentication (TFA) on log in to online banking commencing 27 August 2024**

*Users logging into their Online Banking profiles, will now have to complete Two Factor Authentication requirements to gain access.*

*Once users have provided their customer number and password upon login, they will need to request via SMS an authentication code to be sent to their registered mobile device.*

*Once the one-time-code has been entered via the 'submit' button, the customer will be granted access to use Online Banking.*

### Post Settlement - Internet Banking

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

*For customer numbers starting with 002, 003, 004 head to our website [www.allstatehomeloans.com.au](http://www.allstatehomeloans.com.au), select customers then click on Bendigo Bank Login and follow the prompts.*

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

*To reset your password – enter customer number you can select '**Forgot password**' and reset yourself.*

*If you continue to require assistance, please call 1800 101 368 during office hours.*

### Post Settlement - Change to repayment 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)*

### 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 (FX) or a Line of Credit (RX) statements will be issued monthly for the loan and offset.*

*Term loan accounts (YX) & (MX) that don't have an offset account attached have statements issued six monthly - 30 June and 31 December.*

#### **How do I get an interim statement?**

*Interim statements (Transactions) 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 \$1.00

### Can I fix my interest rate?

Yes, you can change to a fixed rate at any time when you are on a variable rate loan.  
E-mail [clientcare@allstatehomeloans.com.au](mailto:clientcare@allstatehomeloans.com.au)

### 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.

### Get a rate review?

To have a rate review on your loan facility email [clientcare@allstatehomeloans.com.au](mailto:clientcare@allstatehomeloans.com.au)

\*\*Rate reduction enquiries & application of rate can take up to 30 days to come into effect \*\*

## Experiencing 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 1800 650 258

– 8.30am – 5.30pm Monday to Friday (SA Time)

or email [MortgageHelp.AdelaideMailbox@bendigoadelaide.com.au](mailto:MortgageHelp.AdelaideMailbox@bendigoadelaide.com.au)

## General

### I am overseas, how do I get in touch?

Bendigo Bank 61 8 8300 6000

Allstate Home Loans 61 7 3211 3181 or [clientcare@allstatehomeloans.com.au](mailto:clientcare@allstatehomeloans.com.au)

### How do I update my contact details?

The simplest way to update your contact details is to login online banking and update your details or unable to access online banking, e-mail our client care team - [clientcare@allstatehomeloans.com.au](mailto:clientcare@allstatehomeloans.com.au)

## Account Enquiries

### There is a transaction on my Line of Credit or Offset Account I don't recognise.

E-mail our client care team - [clientcare@allstatehomeloans.com.au](mailto:clientcare@allstatehomeloans.com.au) with the account details, date, amount, details of drawer to enable us to investigate for you. This can take up to 5 business days.

### There is a transaction on my Credit Card Account I don't recognise.

E-mail our client care team - [clientcare@allstatehomeloans.com.au](mailto:clientcare@allstatehomeloans.com.au) We will send you a disputed transaction form for completion and return.

For all urgent matters, you can call Card Disputes on 1300 720 253 or e-mail [card&merchantdisputesmailbox@bendigoadelaide.com.au](mailto:card&merchantdisputesmailbox@bendigoadelaide.com.au)

They look after Card Disputes for ATM, EFTPOS and Visa/Mastercard disputed transactions.

Kindly note investigations can take up to 45 business days and your current credit card may need to be canceled AND a new card issued for your protection.