

# STARNET MAKES MANAGING YOUR HOME LOAN SIMPLE

Designed to help you easily manage your home loan account online, its intuitive design, and easy to find features puts you in control of your home loan. Whether in the comfort of your own home or out and about, your loan account is always in reach via your computer, tablet or smart phone.

Below are some frequently asked questions to help you manage your home loan.

## StarNet FAQs

### How do I view my loan account details?

From the Account summary page select the account name or number to access your loan information.

### How do I nickname my accounts?

From the Account summary page select edit name under the account you want to nickname.

### How do I view my current interest rate?

From the Account summary page select the account name or number to access your loan information for that account. On the Loan overview page, you will see your interest rate.

### How do I view my loan account balance?

You can view the current account balance of all your loan accounts on the Account summary screen. This is the first screen that you see after logging in.

### How can I find my next repayment amount and date?

From the Account Summary page select the account name or number to access your loan information for that account. At the top of the Loan overview page, you will see your next payment date and repayment amount.

### How can I change my next loan repayment amount?

From the either the Payments overview or Ongoing payments page select "Edit ongoing payments" and follow the wizard prompts.

### Can I change how often my loan repayments occur?

If eligible you can change your loan repayment frequency via the Payments tab and selecting "Edit ongoing payments" from the Payments overview page. If you don't see the option to change your loan frequency, contact us for more information.

### Can I change when my loan repayments occur?

If eligible you can change your loan repayment date via the Payments tab and selecting "Edit ongoing payments" from the Payments overview page.

### How do I view my recent transactions?

From the Account Summary page select the account name or number to access your loan information for that account. Select Transactions.

### How do I view my loan account statement?

From the Account Summary page select the account name or number to access your loan information for that account. From the loan information tab select Statements. This page will allow you to set the date range for your statement and then download the statement.

### How can I find out if my home loan is fixed or variable?

From the Account summary page select the account name or number to access your loan information for that account. On the Loan overview page the product type field will state fixed or variable.

### Under ongoing payments, why is my minimum payment amount different to my total payment amount?

The minimum payment is what you are required to pay according to the payment frequency you've requested. If you have made an increase to the amount of your regular repayments this will show in your total payment amount.

### Can I transfer funds between my loans accounts?

If eligible to transfer funds between your loan accounts a menu option will be available under the Payments tab. If it is not available and you would like to transfer funds, please contact us.

### How can I make additional or lump sum repayments to my loan?

From the Payments overview page select the "Edit one off payments" option and follow the prompts.

### Can I transfer or withdraw funds out of my loan account?

If your loan account is a variable rate loan, you will be able to withdraw any funds you have available. To do so you will need to access the Redraw page within the Payments tab. The amount that you choose to redraw will be credited to your nominated account. You can view your nominated account via Nominated accounts page on the Payments tab.

### How do I find out how much I have available to withdraw?

From the Account summary page select the account name or number to access your loan information for that account. On the Loan overview page, you will see your available credit, this is the amount that you are able to withdraw from your loan.

### When will the withdrawn funds be available in my account?

If you submit your redraw via StarNet before 11am we will process it the same day\*. The availability of these funds in your nominated bank account will depend upon your financial institution. It usually takes 1-2 business days.

\*A business day is any day on which banks are open for general business in Melbourne, Victoria, Australia and which is not a Saturday or Sunday.

### How can I change my Nominated account details?

From the Accounts summary page select the account name or number to access your loan information for that account. From the Loan overview page select the Payments tab, under your Nominated accounts select "Change nominated account details". This will take you to a form that will need to be completed and returned to us. The instructions on the form will let you know where to send it.

### How do I update my contact details?

Select the My details button at the top right of the page. Click on Edit details to change any contact details and make sure you click on save.

### How do I change my StarNet password?

Select the My details button at the top right of the page. Below your contact details you can click on Change Password to change the password for your StarNet login. Make sure your password is secure, otherwise you may be liable for any unauthorised transactions. Do not use obvious characters such as your date of birth, contact numbers or recognisable parts of your name as your password.

### Can I see my security property details?

You can view your security property address by scrolling to the bottom of the loan overview page.