



## Frequently Asked Questions (FAQ)'s

### Cards

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#### What type of card do I get?

Where the loan has an **Offset Account, Line of Credit or Visa Credit Card** each borrower on the loan will receive a Debit Card (Please note: this is not a Visa Debit Card).

#### How long after my loan settles will I receive my debit card?

Your card and pin numbers are ordered within 48 hours of settlement and should arrive separately within 7 to 10 working days.

#### How do I activate the card?

For your convenience the card arrives activated and you can commence using the debit card as soon as you have received both the card and pin **number**.

#### What is my daily limit?

If using the cash/debit card, the daily limit for cash withdrawals and EFTPOS transactions combined is \$1,000 per card per day.

If you have been issued with a Visa credit card the limit will be the approved amount as per your contract.

#### If I lose my card what do I need to do?

If your card is lost or stolen please immediately call the Debit/Visa card hotline on 1300 652 220 to have the card blocked or cancelled.

#### Are there any fees when I use my card?

Included **with your** account is \$20.00 of free EFTPOS and deposit transactions per month, if you exceed this amount there is a fee of \$2.00 per additional transaction for the remainder of the month.

Note: ATM transactions such as cash withdrawals and balance enquiries at Bendigo Bank and Suncorp ATMs are free and not included in the \$20.00 per month transaction allocation.



### How can I avoid transaction fees?

To avoid the fee charged by the owner of the ATM machine, use only Bendigo Bank and Suncorp ATMs.

By using any Bendigo Bank or Suncorp ATM, you will avoid any transaction fees. In the event you choose to use an ATM owned by another provider, you may be subject to their transaction fees.

### What else can I do with the card?

The card can be used at any Australian Post Office to make an over the counter deposit. Deposits have a \$2.00 fee and would be part of the \$20.00 of free transactions per month.

When depositing a cheque, please ensure the name on the cheque matches the name on the deposit card.

## Internet Access

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### When do I receive my internet access?

Following the settlement of your new loan you can call 1300 135 481 to obtain your internet password.

Hours Monday to Friday 8am - 8pm (CST)  
Saturday 9am - 6pm (CST)  
Sunday 10am - 6pm (CST)

You will need your customer number e.g. 0040000000; and each borrower will have their own unique customer number.

Please call our Customer Service team on 02 8116 1010 if you are unsure of your customer number.

### How do I log in?

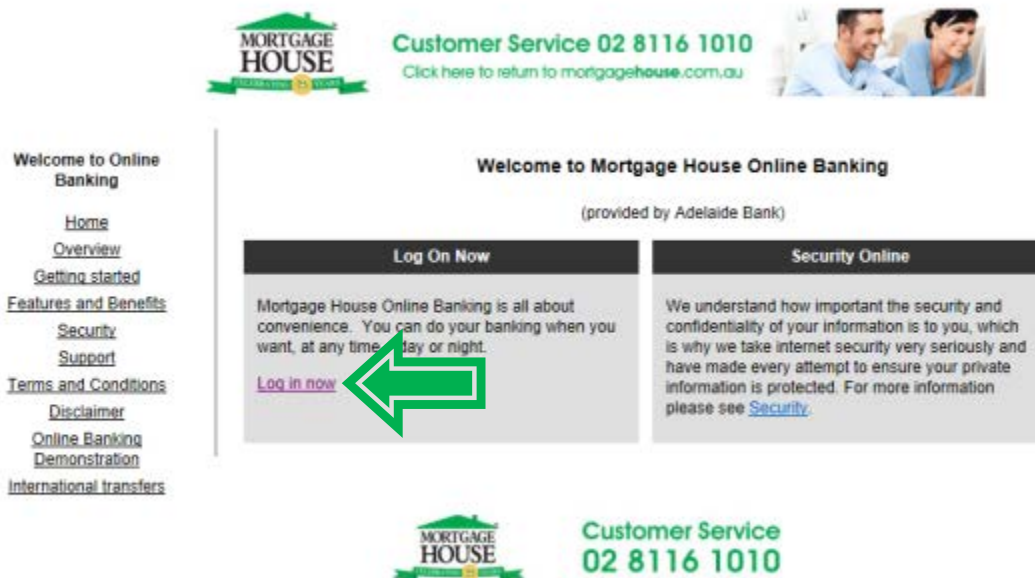
- a) Go to the Home page of the Mortgage House website <http://mortgagehouse.com.au>
- b) Go to the top right hand corner of the website **and click on "Client Log In"**



c) Click Advantage or simply type your customer number on search field.



d) Click on "Log in now"



- e) The screen below will appear asking for your customer number and password to commence access to your account



**MORTGAGE HOUSE** Customer Service 02 8116 1010

## Welcome to Online Banking

Please enter your Customer Number and Password. Forgotten your password? Please call 1300 135 481.

**Customer Number**

**Password**

[Click here to switch to Mobile Banking](#)

### Can I access from my mobile or tablet?

Yes. To access visit the login site and click on the Mobile banking link shown above from the Online Banking logon screen.

### How do I access my redraw?

When the loan settles the default daily redraw limit is \$5,000 for all loans.

The limit can be changed and an authentication code will be forwarded to your mobile phone or email account for you to verify.

### Can I BPAY out of the loan?

Yes. You can arrange to pay bills via BPAY from your internet access.

# Repayments

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## What repayment frequency is available?

If the loan is Principal & Interest the options available are weekly, fortnightly, or monthly. Weekly and fortnightly repayments are calculated by dividing the monthly payment by 4 or 2. For Interest Only loans, the repayment frequency is monthly only.

## What are my options for making payments?

You have five options for making payments to your account:

1. Direct Debit
2. Salary Credit - Refer to your Welcome letter for details
3. Direct Credit - Refer to your Welcome letter for details
4. BPAY - Refer to your Welcome letter for details
5. Deposits with the debit card over the counter at a Post Office.

## Can I change my repayments from Principal & Interest to Interest Only?

Yes. There are two options:

- a) If the loan product settled as Principal & Interest a change of loan product is required as this is a variation of the current contract. Contact Customer Service on (02) 8116 1010 for more details.
- b) If the loan settled as Interest Only the interest only period can be extended up to the 10<sup>th</sup> anniversary.

## Does the loan come with a cheque book?

Cheque books are only available with a Line of Credit.

## When do I receive my statements?

Line of Credit, credit card and offset account statements are issued on a monthly basis and loan statements are issued every 6 months in July and January.

## How do I see my transactions and balances between statements?

Transactions and balances can be viewed 24 hours a day via internet access.

Should you have any queries please do not hesitate to contact our Customer Service Team on (02) 8116 1010 to arrange.

## How do I arrange for a copy of one of my statements?

Contact Customer service on (02) 8116 1010.

