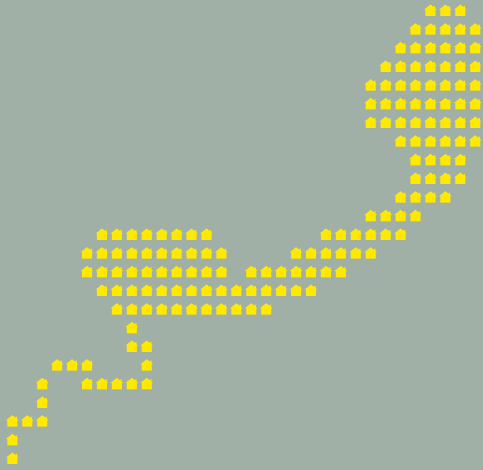


FASTLEND



CUSTOMER  CARE

WELCOME TO CUSTOMER CARE & EXCEPTIONAL PERSONAL SERVICE

When you call the highly professional and friendly team at Customer Care about your home loan, we want you to experience exceptional personal service.

Making sure you're getting the most out of your home loan is our business and we're here to assist you with any enquiries. With a simple phone call, you have direct access to our service operators who not only fully understand your loan, they also have the technology to service a variety of your requests.

Here are just a few of the ways we can help you:

Account information and changes

Are you unsure about your next payment date, loan balance or need an interim loan statement? Our friendly Customer Care team can help with information and can also discuss ways that you can obtain this information at any time, night or day, quickly and easily by our Automated Telephone Service or via the Internet. They can also help you make changes to the day your repayments are due, as well as the repayment frequency*.

You can also make changes to your address – keeping your account details up to date is important to ensure speedy delivery of important information on your loan account*.

**Borrowers must sign appropriate documentation for this to take place.*

Note: If you have difficulty meeting your repayments, please call our Collections team on 1300 133 053.

Loan variations/Redraws and Transfers

You may be looking to increase your loan, change your loan type or fix your interest rate, if so, speak to us. Compared to switching lenders, changing your loan amount or product type with us can save you money, time and inconvenience.

If you want to draw extra funds out of your loan account and pay them into your nominated bank account, we can assist you. You can also arrange for a Debit Card that will give you direct access to your available re-draw via ATMs or EFTPOS*.

**Not available on all products.*

24 hour internet and phone access to your loan account

To make it easy for you to manage your loan account at a time that suits you, we offer you secure connection to your account via **StarNet** from the convenience of your own computer. We also offer **StarCall** from any touch tone telephone. You can organise loan statements, once off payments, transfers and redraws as well as access information. To get connected just call us and we'll help you get started.

WE'RE HERE TO HELP CALL US ON 1300 177 057

8.30 am – 5.00 pm EST. Monday to Friday



FREQUENTLY ASKED QUESTIONS

Can I redraw same day?	<p>FASTLend must receive manual redraw requests prior to 2.30pm for funds to be received after close of business next business day. If request is received after 2.30pm redraw will be processed after close of business the second business day after receipt*.</p> <p>You can utilise StarCall/StarNet before 11.00am for funds to be received same day after close of business.</p>
Can my redraw be processed into another account other than my nominated account?	<p>Funds must be processed into the nominated bank account.</p>
Can I access redraw if my loan account is in arrears?	<p>Arrears must be cleared before redraw can be accessed. Redraw will not be accessible via StarCall/StarNet for the month the loan fell into arrears. A manual redraw can be submitted to FASTLend to process*.</p>
How can I make a lump sum payment?	<p>Various methods are available to make a lump sum payment.</p> <p>BPAY or Direct Credit (via your banking institution).</p> <p>Once off payment from the nominated bank account via StarCall/StarNet.</p> <p>Manual request through FASTLend*.</p> <p>NAB branches may accept cash or cheques. Fees may apply.</p> <p>Note: Lump sum payments are not accepted on Fixed Rate loans.</p>
How long does it take for my lump sum payment to be available to redraw?	<p>BPAY and Direct Credits are available the day of receipt.</p> <p>Once off payments and NAB deposits attract a 5 business day clearance period.</p>
Are my loan repayments automatically recalculated after a lump sum payment?	<p>Loan repayments will not change unless requested.</p>
How do I request for my repayments to be recalculated?	<p>A Client Request Form which can be found at: www.fastlend.com.au. Select: Loan Products > Forms</p>
When can I make my ongoing loan repayments?	<p>Repayment frequencies are: Monthly, Twice Monthly (15th and last business day only), Fortnightly, Weekly.</p>
How can I make my ongoing loan repayments?	<p>BPAY and Direct Credit. Payments must be received at least 2 business days before the ongoing repayment is due. If not received we will debit the nominated bank account. (We do not need to be notified if these options are being used.)</p>

*Fees may apply.



<p>How can I make my ongoing loan repayments? (continued)</p>	<p>Once off future repayment. This is a once off payment, but will offset any repayment within the next calendar month. The once off future repayment can only be available to offset repayments after clearance (5 business days). This method is available by utilising StarCall/StarNet or a Client Request Form* and is deducted from the nominated bank account. If the above methods are used, these payments will offset ongoing repayments within the next month (30/31 days). Automatic Direct Debit from the nominated bank account.</p>
<p>Why do I have a broken payment?</p>	<p>Broken payments are needed when there has been a change to the repayment frequency. This repayment is needed to pay the appropriate interest and or principal between the previous frequency and the new frequency. EG: Fortnightly frequency (Friday) changed to Fortnightly frequency (Monday). There could be a broken payment of 3 days.</p>
<p>What will my payments be on my Line of Credit, Construction and Vacant Land account?</p>	<p>Repayments are based on previous month's interest.</p>
<p>Can I have B_{PAY} and Direct Credit as additional repayments?</p>	<p>We can organise B_{PAY} or Direct Credit as additional payment by completing a Client Request Form – Repayment, B_{PAY} and Direct Credit section.</p>
<p>Can I use redraw to automatically pay my loan repayments?</p>	<p>Only the Line of Credit Capitalised product will allow this.</p>
<p>Will I receive confirmation of settlement?</p>	<p>You will be sent a brief overview of the newly settled loan account 4 business days after settlement.</p>
<p>When will I receive my PIN?</p>	<p>You will be sent a letter advising of the PIN number and how to access StarCall/StarNet 5 business days after settlement.</p>
<p>I have multiple loan splits, can I have the same PIN?</p>	<p>You will automatically be provided with the same PIN for linked splits. PIN can be changed via StarCall/StarNet if you wish.</p>
<p>I have multiple loan facilities (secured by different properties). Can I have the same PIN?</p>	<p>Different PINs will be generated for each facility. You can change the PINs to be the same but will still need to log in separately for each loan.</p>
<p>I have multiple loan facilities and the PINs are the same but I cannot view loans together over StarCall or StarNet.</p>	<p>Only loans that are linked by the same security will be able to be viewed together, regardless if the PIN is the same.</p>

*Fees may apply.



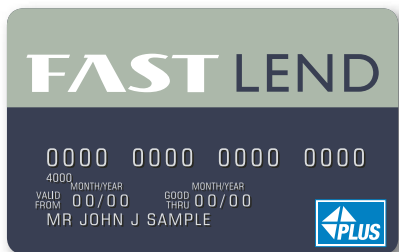
WANT ACCESS TO YOUR AVAILABLE REDRAW FUNDS 24/7?

The debit card gives you direct access to your available redraw on your FASTLend home loan.[^]

- Access up to \$1,000 per day at ATMs or via EFTPOS across Australia.
- While travelling overseas access funds at ATMs in over 160 countries.
- Unlimited transactions.*
- One FREE debit card for each borrower linked to the loan.#
- Consolidate your finances by using your home loan account for everyday deposits and your debit card for withdrawals.⁺

For more information or an application form, contact your Customer Care team at customer care@fastlend.com.au or phone 1300 177 057.

- * Includes ATM withdrawals or account balance requests, Direct salary credits, BPAY credits, or EFTPOS transactions. Additional fees and charges may apply.
- # Card cannot be used on fixed rate, construction, vacant land and non-resident loans.
- [^] The debit card card is for FASTLend funded loans only.
- + Your ongoing minimum repayment will be recalculated each month if your net debit balance exceeds \$1,000.



FASTLEND

Customer Care
PO Box 626
Collins Street West
Melbourne VIC 8007

Email: customercare@fastlend.com.au

Fax: 1300 401 684

Phone: 1300 177 057

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