AXIS LENDING

Customer Care

Q&A for your Axis Premium Home Loans

1. How Do I Activate my Debit Card?

Debit cards can only activated via online account access even without the PIN Mailer. Once logged in:

- Click/tap on **Manage Debit Card**
- Under the **Action** kindly choose **Activate Card** this will prompt you to confirm that you are to activate your debit card
- Click **Submit** and this will prompt you to check your details
- Click Proceed

Also, within the **Manage Debit Card** tab you may organise the following actions:

- Report your Debit Card Lost or Stolen
- Change or Update your PIN
- Put a temporary lock on your Debit Card
- Remove the temporary lock on your Debit Card.

2. How to view my statement

- Under **Useful Links**, click **View Statements**, a box with accounts will appear,
- Click on the “account name” you wish to see,
- To view older statements, set the date range then click on **view pdf** to download.

Note: If the required statement is not visible, change the date to 15/07 or 15/01 as statements are generally issued 2/3 weeks after the statement frequency dates.

3. How to download Transaction Listings or Adhoc Statements

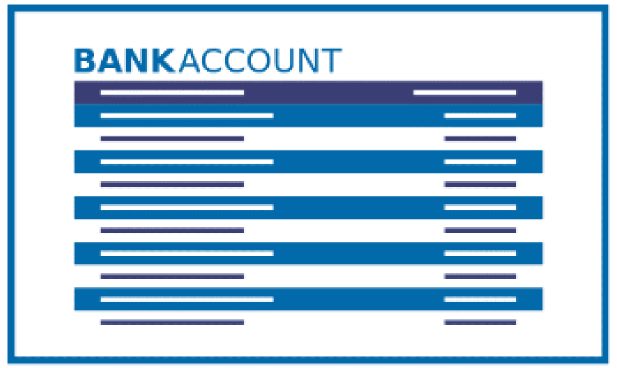
On the left side of your online banking under **Useful Links** or **Preferred Options**:

- Click on **Transaction Listing** or **Adhoc Statements**.

- Click on the **account** you require transaction listing – the 1st tab will show 30 days but the 2nd tab allows you to specify date range required

- You should then be able to download & print these dates in PDF or CSV format.

- If the PDF or CSV options do not show, please logout & log back in again & retry.



4. How to Pay Anyone

- Click the **Transfer and Payments** tab and select **Pay Anyone**
- Select the account you wish to transfer from and enter a withdrawal description.
- Click payee from the dropdown or click New Payee
- Fill in the payee details then click **Add Payee**
- Enter description that payee will recognize, enter the amount.
- Set a date for the payment to occur and choose the option **one-off or recurring payment**. If clicking recurring payment, choose frequency and end date or number times, it will occur.
- Click **Pay Now**, verification code will send, if did not received click the link resend verification code then click the verification code and click **verify**.
- To check if it is successful, go to the **My Loans** tab and select the account you paid from and details should appear as your most recent **Outgoing transfer**

5. Make a BPay Payment

On the left side of your online banking

- Click the **Transfer and Payments** tab and select **BPay,**
- Select the account you wish to transfer from and enter **withdrawal description,**
- You can choose an existing biller or add a new Biller,
- To add a new Biller, enter their **Biller Code** and your **customer reference number** (without space). Eligible billers will be validated and **marked with a tick**
- Enter Biller description and save Biller to your list (if required),
- For **one-off payment**, enter the amount > set payment date > click Pay Now
- If this is a **Recurring Payment** the select frequency,
- Verification code will be issued,
- Check the **Outgoing transfer** to see if it goes through

If you encounter an error with your BPAY:

- Manually add the BPay biller through Preferences and Services tab then select Bank account and BPAY Billers and select BPAY to add the biller details and try again

6. How to use redraw function?

Firstly, you will need to nominate your redraw accounts – download & complete the **Linked Account Nomination Form**. Alternatively use the **“Pay Anyone”** function

On the left side of your online banking

- Click the **Transfer and Payments** tab and select **Redraw**.
- Select the account you wish to transfer from and enter a withdrawal description.
- Select the nominated account you wish to transfer to and enter a brief description) this description will appear on your nominated account statement.
- Enter the amount you wish to transfer, **taking note of the funds available for redraw as your daily limit.**
- Set a date for the payment to occur then choose whether the amount is a “pay once” or a “recurring” payment.

6. How to use redraw function? (cont.)

If you select a recurring payment you can choose the frequency of payment and select an end date or number of times you want the transfer to occur.

- A verification code will be issued,
- Click **Transfer Now**
- To if your redraw was successful, go to **My Loans** tab, select the account you paid from and it will appear as your most recent Outgoing Transfer.
- You can also amend your transfer details by clicking the **Actions** drop-down menu.

7. How do I transfer offset to another offset?

- If offsets are linked to the same security property, use the **Transfer** option.

- If not linked then use the **Pay Anyone** or **Redraw** option to transfer between your Offsets.

Offset accounts

8. How do I increase my redraw limit?

- You can increase your redraw limit up to $50,000 once you activated the 2 Factor Authentication process through your online banking.

- Or download the **Redraw Limit Increase Request** form and send to customercare@axislending.com.au.

9. How do I redraw more than $50,000?

Download and complete the **Redraw Request Form** with the reason for redraw and send to our team at customercare@axislending.com.au.

Note: Funder Redraw cut off time is at 2PM AEST, any request received or verified beyond the cut off time will be processed the next business day.

See below for additional documents required based on your redraw request reason:

Property Settlement/Purchase

- Contact of Sale
- Email confirmation from Solicitor
- PEXA deposit form (if possible)
- Any legal document stating the amount of settlement and property address

9. How do I redraw more than $50,000? (cont.)

Construction/Renovation/Third Party redraws

- Invoice
- Bank statement of Third Party (if possible)
- Receipt (for progress payments)
- Any legal document stating the reason of transfer

Funds Transfer going to personal account (for whatever reason)

- Bank statement of receiving account reflecting BSB and account number
- Confirmation of Opening of Account (if going to a newly opened account)

Please allow 2 business days for request & verification process.

10. 2FA for Redraws

- **2FA enabled** - Default limit $50,000 (Max is $250,000); BPay $50,000; Pay Anyone $25,000.
- **Non 2FA** enabled maximum limit $10,000; BPay $10,000; Pay Anyone $2,000
- Once **2FA is** enabled, the option to increase their BPay / Redraw / Pay Anyone will show under **Useful Links**

11. How to check my current interest rate and available balance?

Once logged in, click the **My Loans** on the left side of the home page then click on account you wish to check.

12. How do I reset my password in Online Access?

Please call 1300 767 023 and select option 1 for assistance

Contact Us!

1300 294 700

customercare@axislending.com.au

axislending.com.au

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