

MANAGING YOUR HOME LOAN - OAK PREMIUM

We are pleased to provide you with online facilities to manage your loan accounts. Once your access has been established you will be able to view and manage your loan accounts 24 hours a day, 7 days a week. You can make standard or additional loan repayments, view transactions, redraw funds into your external nominated bank account, pay bills using BPAY facilities or use many of the other exciting features that are available.

Online Transacting

1. Call Origin Customer Service Team 1300 767 023 (option 1).
If outside of Australia, please call 612 9273 8100 8:00 am to 6:00 pm AEST.
Loan Account Number: refer to settlement letter
Request Online Banking to be set up
2. Go to our Website www.oaklending.com.au



3. Click on the 'Customer Care' tab
Click on 'Online Transacting'
Click on 'PremiumOnline'



LOG IN
Welcome to Oak Lending Online Account Access

Username
Username

Password
Password

Log In

Forgot your password?

4. Username & Password provided by Origin Customer Service Team

Should you have any questions in relation to internet banking, your facility or any future needs, please contact us on 1300 006 625 and one of our experienced team members will be more than happy to help.

Over the Counter Deposit

Can be done at any ANZ Branch; you will need BSB 012-666 and your account number (found on your settlement letter). Please note account name is "Columbus Capital" when completing the deposit slip.

ATM Access

Card & PIN will be mailed (separately) to you within 7 days of settlement.

Log in to Internet Banking (refer to Online Transacting) to activate your card and change your PIN.

Note: Use Westpac Bank for accessing funds from offset account or any ATM showing Visa card if accessing funds from credit card.

Repayment

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|----------------------------|---|
| Interest Calculations | Calculated daily on the closing balance and charged monthly in arrears |
| Repayment Frequency | Principal & Interest Loans -> Weekly/Fortnightly/Monthly Interest Only Loans -> Monthly only |
| Interest Only Loans | Available - up to 5 years |
| Principal & Interest Loans | Available - up to 30 years |
| Repayment Methods | Direct Debit or from Offset account |
| Additional Repayments | Variable rate: extra repayments may be made at any time without penalty. Fixed rate: up to \$20,000 pa above minimum repayments permitted without penalty. |
| Statements | Home Loans -> Bi-annually (January & July) |

Redraw Facility

Available

Offset Facility

Available

Fees & Charges

Refer to your loan contract