

MANAGING YOUR HOME LOAN - OAK SELECT

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. Go to our Website www.oaklending.com.au



2. Click on the 'Customer Care' tab
Click on 'Online Transacting'
Click on 'SelectOnline'
Within the 'Customer Log in' section, click on 'New User'



3. Complete Step 1 to 3 of the Loan Enquiry System Registration
Note: When you enter your account number, please use numbers only and do not include alpha letter e.g. "A".

ATM Access

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

Repayment

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: extra payments may incur break cost
Statements	Home Loans -> Bi-annually (January & July)

Redraw Facility

Available

Offset Facility

Available

Fees & Charges

Refer to your loan contract



Lending Criteria, Fees, Terms and Conditions Apply. Full details of Terms & Conditions available upon application.
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