

Application for Online Redraw via Bendigo e-banking



Account Name: _____	Date: / / _____
Loan Account No: _____	_____

***Please complete the below sections and return to your local branch in person or via post. To obtain the address of your local branch please visit our website www.bendigobank.com.au/public/locate-us.**

- I/We have previously registered for Bendigo e-banking and wish to activate the Online Redraw facility and acknowledge that I/we have received a copy of the terms and conditions applicable to my/our loan account
- I/We wish to register for Bendigo e-banking and activate the Online Redraw facility and will receive a copy of the terms and conditions applicable to my/our loan account via the post.

I/We request and authorise the following method of operation for Online Redraw from the above nominated loan account:

- Two or more Borrowers to Authorise Any One Borrower to Authorise

Existing Signatories to complete the below:

Customer Name: _____	Phone Number: _____
Signature: _____	e-banking Access ID No: _____
Customer Name: _____	Phone Number: _____
Signature: _____	e-banking Access ID No: _____

Bendigo and Adelaide Bank Limited ("we") is part of the Bendigo and Adelaide Bank Group ("the Group"). We collect your personal information to provide you with the Online Redraw facility you have requested. If any of that information is not provided, we may not be able to provide you with the Online Redraw facility.

We may also share your personal information with Companies in the Group, our joint venture partners and Community Banks® in order to manage your relationship with us, and so we can tell you about products and services offered or distributed by us or them. If you do not want to receive this information tell us, or call our Customer Help Centre on 1300 361 911. You should also read our privacy policy which contains information about how you can gain access to and seek correction of your personal information, and how you can complain about a breach of the privacy laws by us and how we will deal with a complaint.

To activate the Online Redraw facility all borrowers on the loan account must sign the Online Redraw Application Form (OA160). For a loan in a company name the Online Redraw Application Form must be signed in accordance with the company's constitution.

To deactivate the Online Redraw facility any **one** party named on the loan must submit a request in writing or send a Secure Email of authorisation via Bendigo e-banking.

I/We understand that by completing a redraw from my/our loan account, the balance of this account will increase accordingly and interest will accrue on this amount from the date of the redraw request.

I/We understand that where Bendigo e-banking and/or the Online Redraw facility are accessed that the terms and conditions applicable to Bendigo e-banking and the terms and conditions applicable to any account(s) that I/we hold with Bendigo and Adelaide Bank Limited will be applicable. All terms and conditions are set out in the applicable Disclosure documents. Copies of our Disclosure Documents can be obtained by contacting any branch, by telephoning us on 1300 236 344 or by visiting our website at www.bendigobank.com.au. I/We understand that Bendigo and Adelaide Bank may refuse my/our application for the Online Redraw facility at their discretion.

Note: Guarantors and Third Party Mortgages are only required to be registered users of Bendigo e-banking if noted as a signatory to the loan account, or where restricted (read-only) access to the loan account has been granted with the authorisation of the account holder(s).

Application for Online Redraw via Bendigo e-banking -Staff checklist-

To activate Online Redraw all borrowers on the loan must sign this request. Branch Manager/Lending Officer/CRM/CSS/CRO is to verify all members and ensure that all steps below have been completed then approve and sign the form before activating.

All statements below must be checked "Yes". If any statement is not already true, appropriate action and account maintenance must be undertaken to ensure that a "Yes" check can be made.

Note: If reactivating a previously blocked service please ensure you read all comments to verify that access can be reinstated.

Branch Name: _____

1. The account is **not** an NMMC HomeLend product with Ledger H1, H2, H3 or H4. Yes

Note: if the customer does have an NMMC HomeLend Product with a ledger specified above, the customer must complete the HomeLend (NMMC) Application for Online Redraw via Bendigo e-banking form (OA160a).

2. The account in **not** a bridging loan. Yes

Note: Bridging Loans are only written on product codes BAB and R3A in the 67 ledger and are identifiable via a stop 16

3. The Customer (s) have signed the Application for Online Redraw via Bendigo e-banking form (OA160) form. Yes

4. All Borrowers have been contacted on the phone number(s) provided to verify that they agree to Online redraw on their nominated loan account. Yes

Customer (1):	Date: / /	Phone number:
Customer (2):	Date: / /	Phone number:

5. The customer(s) have been registered for Bendigo e-banking. Yes

6. Bendigo e-banking security, including Security Tokens, has been discussed with the customer(s). Yes

7. The CSS Loan Account Signatory screen has been correctly loaded, including the "Required Number of Signatories" field. Yes

Note: All borrowers must be listed as account signatories and must be reflected as a required signatory if selected as two or more to sign.

8. If the loan account has more than one named borrower, then multiple signatories are required to authorise a transaction when two or more borrowers are selected from page 1, if so the two or more to sign transaction stop (stop 01) will need to be loaded on the account. Yes N/A

****CRO or higher access required****

9. An All Monies Loan Account Attribute (10D or 10E) has been loaded on this account in CSS. Yes

Note: If an All Monies Loan Account Attribute (10D or 10E) has not been previously loaded on this account, produce ALS letter UC61 – Redraw Request and have the customer(s) sign the request. Once the redraw facility has been added to the account, the Application for Online Redraw can proceed.

10. An Online Redraw Loan Account Attribute (02R) has been loaded on this account in CSS. Yes

11. Comments noting that Online Redraw has been activated are loaded on the comments screen (M1280/-1.2.m8). Yes

12. ALS letter RL04 has been created, with a copy provided to all borrowers on the loan account. Yes

Completed by:

Staff Name: _____

ADM No.: _____

Signature: _____

Note: Please place completed document on doXgate to *File Settlement Area*: "None", *Document Type*: "Online Redraw Application Form". The original form should be placed in your daily vouchers.

For the purposes of Online Redraw, doXgate is used purely for storage and retrieval purposes. Once the required maintenance (above) has been completed, Online Redraw is active and available to the customer.