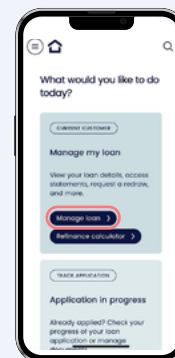


How to complete a redraw and direct debit

This guide shows you how to manage your HomeStart loan payments online, including setting up or changing your direct debit repayments and accessing any available redraw funds using HomeStart Online.

Log into your HomeStart Online account.

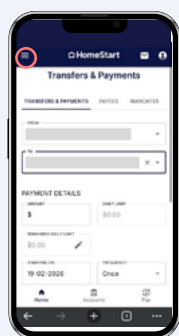
- > Navigate to your dashboard by selecting the [Manage loan](#) button.



Creating a direct debit

All HomeStart customers are required to have a direct debit set up on their account to ensure repayments are made on time and the account does not fall into arrears. If you delete your direct debit, a new one will need to be created in its place.

To set up or cancel a direct debit, please follow the instructions below.



Step 1 - Make a transfer

- > Use the hamburger menu at the top left of the page to open the menu.
- > Click [Transfers & Payments](#).
- > Select your bank account in the [From](#) field, and your HomeStart loan in the [To](#) field.
- > Enter the payment amount, start date, and frequency. Select if this is once-off, ongoing or for a set time.
- > Enter the description and reference under [Transaction notes](#).
- > Press [Create transfer](#). Review your details are correct and select confirm.
- > Your direct debit has been set-up.



Please note: Any transfer added after 2pm AEST will not be process until the following business day.



Important Information: Direct debits are unable to be edited. To change the payment amount or frequency, you will need to delete the old direct debit and set up a new one.

Need help?

1300 636 878 Between 8:30 am and 5:30 pm
homestart.com.au

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R/26/114301



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Deleting a direct debit

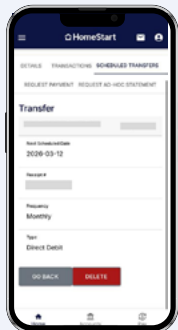
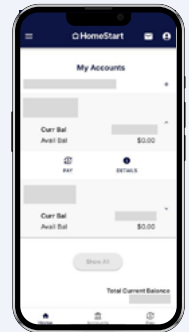
Use this function to delete an existing direct debit.



Note: A new direct debit will need to be created to ensure the account does not fall into arrears.

Step 1 – My Accounts

- > Use the hamburger menu at the top left of the page to open the menu.
- > Click [Accounts](#).
- > Select the loan linked with the direct debit you are deleting by clicking on the down arrow located next to the current loan balance.
- > Select [Details](#). This will open a new page.



Step 2 – Delete the scheduled transfer

- > Select [Scheduled transfers](#).
- > Locate the direct debit you will be deleting under pending transfers. Select [Delete](#) at the bottom of the screen.
- > Review the information and confirm to delete the direct debit.
- > Ensure that there is another direct debit setup so that the account does not fall into arrears.



For help managing your direct debit, send us a secure message on HomeStart Online or email us at myloan@homestart.com.au.

Need help?

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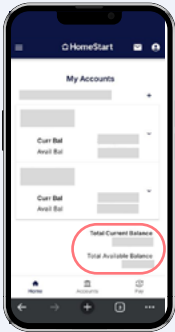
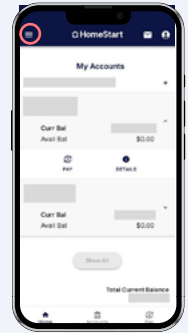


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Redraw

Step 1 – My Accounts

- > Use the hamburger menu at the top left of the page to open the menu.
- > Click [Accounts](#).

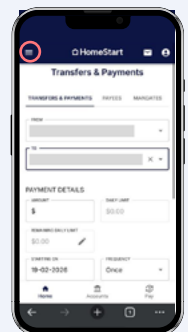


Step 2 – Check your available balance

- > Find your Total Available Balance at the bottom of the screen. This is the amount available for redraw.

Step 3 – Make a transfer

- > Use the hamburger menu at the top left of the page to open the menu.
- > Click [Transfers & Payments](#).
- > Select your loan account with the available funds in the [From](#) field, and your nominated bank account in the [To](#) field.
- > Enter the payment amount, start date, and select [once-off payment](#).
- > Press [Create transfer](#). Review your details are correct and select confirm.
- > Your redraw is now complete.



Note: Any transfer added after 2.30 PM ACST/ACDT will not be processed until the following business day.