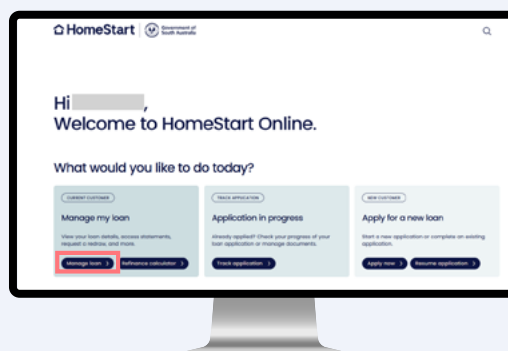


# How to complete a redraw and direct debit

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.



## Redraw

### Step 1 - Check your available balance

- > Check your available balance by selecting accounts on the left hand side menu.



### Step 2 - Redraw the funds to your account

- > Click [Make a transfer](#) at the top right of the page.
- > Select your loan account with 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](#).
- > Enter the description and reference under [Transaction notes](#).
- > Press [Create transfer](#). Review your details are correct and select [confirm](#).
- > Your redraw is now complete.



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

#### Need help?

1300 636 878 Between 8:30 am and 5:30 pm  
[homestart.com.au](http://homestart.com.au)

Australian Credit Licence 388466  
R/26/114300



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South Australia

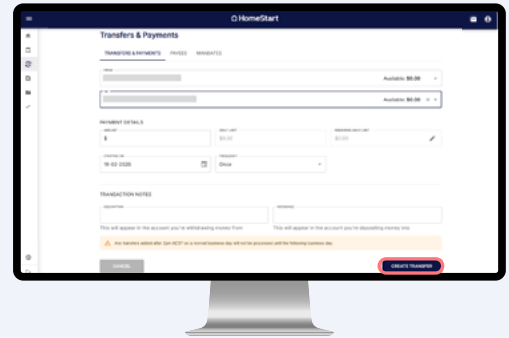
# Creating a direct debit

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

- › Click [Make a Transfer](#) located at the top right of the screen.
- › 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.



Note: Any transfer added after 2.30 PM ACST/ACDT 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.

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# Deleting a direct debit

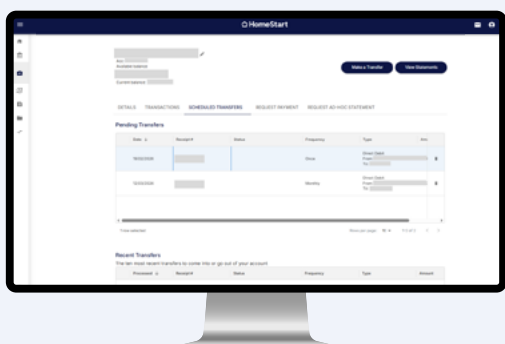
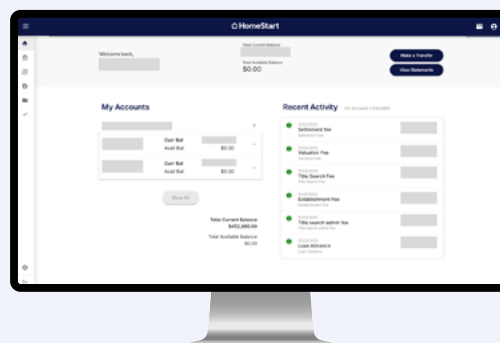
Use this function to delete an existing direct debit



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

## Step 1 - My Accounts

- > Find **My accounts** on the dashboard. Here you see all the loans you have with HomeStart. You will be able to get a quick overview of your loan numbers, current total balance and redraw balance.
- > Click 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

- > Locate the direct debit you will be deleting under pending transfers.
- > Select the trash icon on the far right-hand side.
- > Ensure that there is another direct debit setup so that the account does not fall into arrears.
- > Review the information and confirm to delete the direct debit.



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

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