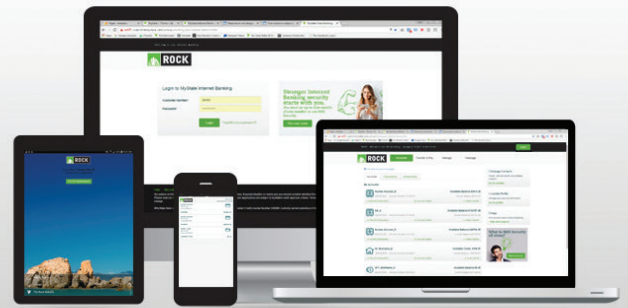


Internet Banking Guide

Redraws



You can redraw from your home loan using the web version of Internet Banking. Redraws are not available on the Mobile Banking app.


You can only redraw if you:

- Have an **eligible** home loan
- Request a **redraw of \$500 or more**
- Have another internal **transactional account with Rock** that the loan redraw funds can be transferred into
- Must **agree with the terms and conditions** of a loan redraw before it can be processed.

There is no fee to redraw on your loan online. Fees will apply for all redraws through a branch or our Service Centre.

Viewing available redraw balance

You can view your redraw amount, next monthly repayment, repayment due date, advanced amount and available redraw by selecting **Account details** under the loan account on the Internet Banking home page.

 **Mortgage - Std Variable** **Available Funds:\$122,833.56**
BSB:655000 Account Number:102130477 Current Balance:-\$38,282.59

[Recent transactions](#) [Account details](#) [Loan redraw](#)

Account Nickname	Mortgage - Std Variable	Repayment Amount	\$1082.85
Product Name	Mortgage - Std Variable	Advanced Amount	123916.41
Loan Account Number	102130477	Available Redraw	122833.56
Interest Rate	5.41 %	Interest Paid This Year	\$283.18
Next Repayment Date	25/02/2017	Interest Paid Last Year	\$1461.12
Fixed Interest Expiry Date		Original Loan Term	30 years
Interest Only Expiry Date		Remain Loan Term	21 years and 2 months
		Original Loan Balance	\$246689.00

How to complete a redraw in Internet Banking

To redraw on your loan, select Loan Redraw under the loan account listed on the home page.

 **Essentials Home Loan** **Available Funds:\$706.85**
BSB:655000 Account Number:200375172 Current Balance:-\$328,614.71

[Recent transactions](#) [Account details](#) [Loan redraw](#)

You will then need to select the 'from' and 'to' account. Then enter your redraw amount, remembering that this must be \$500 or more. Enter your description and then continue.

Lastly, you will need to confirm the redraw details are correct.

Redrawing on a many-to-sign loan account

Every account holder of the loan must approve the redraw request before this can be processed.

Anyone who is an account holder of the loan can initiate a redraw request. ATO's and POA's on a loan account cannot initiate or approve a redraw request.

An account holder of the loan can view, approve or decline a redraw request under the Authorisation section within their Internet banking.

The redraw request won't be processed until every account holder has approved the request.

A redraw request will pend for 3 days (including non-business days) before this request is removed.