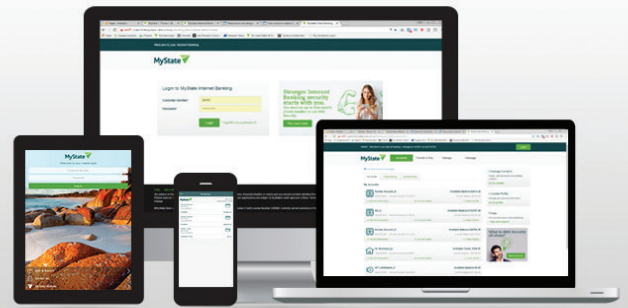


Internet Banking Guide

Redraws



You can redraw from your home or personal 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 or personal loan
- Request a **redraw of \$500 or more**
- Have another internal **transactional account with MyState** 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.


 **Interest Only Loan** **Available Funds: \$2172.19**
BSB:807009 Account Number: Current Balance: -\$178500.00

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

Account Nickname	Interest Only Loan	Repayment Amount	\$654.87
Product Name	Interest Only Loan	Advanced Amount	-\$2172.19
Loan Account Number		Available Redraw	\$2172.19
Interest Rate	4.41 %	Interest Paid This Year	\$2691.22
Next Repayment Date	01/12/2016	Interest Paid Last Year	\$7012.33
Fixed Interest Expiry Date		Original Loan Term	30 years
Interest Only Expiry Date	31/08/2020	Remain Loan Term	28 years and 9 months
		Original Loan Balance	\$180672.19

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.

 **Interest Only Loan** **Available Funds: \$2172.19**
BSB:807009 Account Number: Current Balance: -\$178500.00

[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.