

starcall

ACCESS YOUR LOAN ACCOUNT BY PHONE

Welcome to starcall – The direct link to your loan account.

Starcall is your 'around the clock' automated customer service centre.

Any touch-tone telephone now gives you unprecedented control over your loan account with the convenience of 24-hour access. Guiding you through each step, StarCall prompts you to select from a variety of account access options.

How do I get connected?

Complete the attached Application form and fax to Australia **1300 401 684** or New Zealand **0800 448 090** or mail to the address on the Application form.

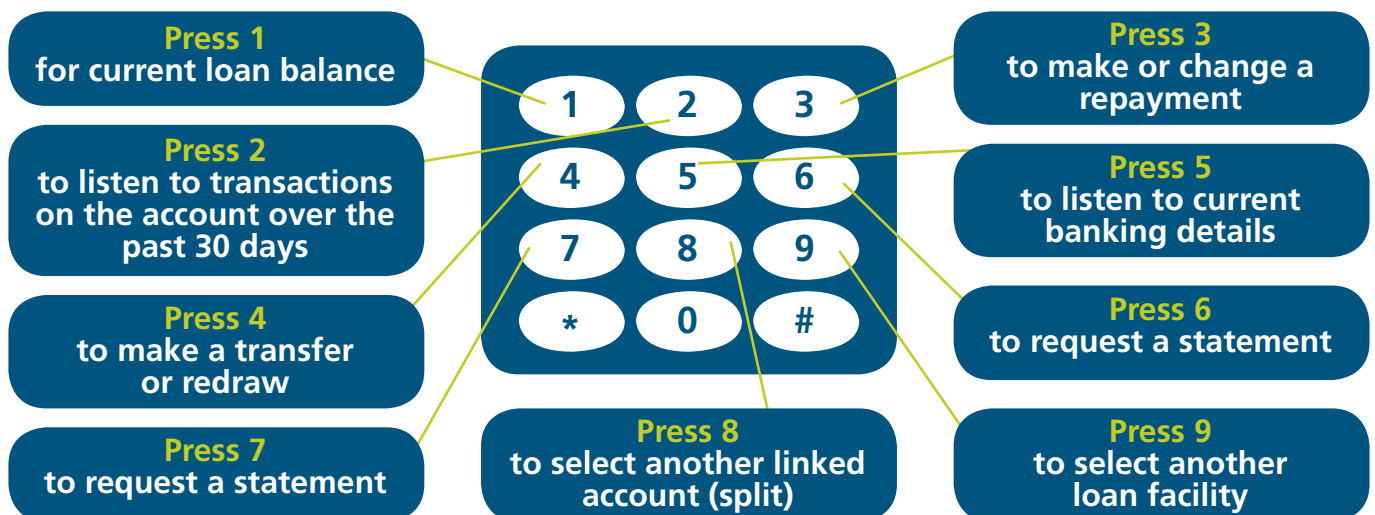
Your confidential PIN number will be mailed to you five business days after settlement. Your Loan ID number can be obtained from the bottom of your loan statement, or from your Direct Debit Confirmation request letter which will be mailed to you four business days after settlement.

Once you have received your PIN number call Australia **1300 300 988** or New Zealand **0800 171 708** to use StarCall.

Enter your '**Loan ID**' number followed by the # (hash) key on your telephone, located below the '9' button.

Enter your '**PIN Number**' followed by the # (hash) key on your telephone, located below the '9' button. Follow the simple directions to access your loan account options.

Your options



Call starcall Australia **1300 300 988** New Zealand **0800 171 708**



ACCESS YOUR LOAN ACCOUNT FROM YOUR COMPUTER

Welcome to **starnet** – The direct link to your loan account.

Starnet provides you with a secure connection to your loan account from your computer using the latest in Internet technology. To protect you against unauthorised access all information is encrypted, while your Loan ID and PIN number provide additional security.

How do I get connected?

Complete the attached Application form and fax to Australia **1300 401 684** or New Zealand **0800 448 090** or mail to the address on the Application form.



Your confidential PIN number will be mailed to you five business days after settlement. Your Loan ID number can be obtained from the bottom of your loan statement, or from your Direct Debit Confirmation request letter which will be mailed to you four business days after settlement.



Access **www.advantedge.com.au** on the internet



Click on '**Starnet Customer Service Centre**'



Enter your Loan ID number and PIN number at the Login screen, then click on submit. Click on the menu buttons to access your loan account options.

Your options

Accounts – brief overview of accounts

Statements – view or print loan statements

Loan summary – summary of accounts

Payment details – i.e. banking details, BPAY and direct crediting information

Personal details – contact details

Recent transactions – view transactions for the last 90 days

Once off payments – make a once off payment

Ongoing payment – change ongoing payment amount

Change frequency – change payment frequency

Redraw – check available credit or request a redraw

Transfer – transfer between linked loan accounts

Contact – Mortgage Manager contact details

Downloads – access Advantedge forms and schedules

Change PIN – change PIN to a number of your request

All references to StarNet are abbreviated references to the StarNet Customer Service Centre. The StarNet Customer Service Centre is not associated with any other person using the word 'Starnet' in any way.

Access **starnet** www.advantedge.com.au on the internet

**WHAT'S MY CURRENT
LOAN BALANCE?**

**WHAT'S MY MONTHLY
LOAN REPAYMENT?**

**I NEED AN URGENT
LOAN STATEMENT.**

**HOW CAN I REDRAW
EXTRA CASH?**

**HOW CAN I CHANGE
MY REPAYMENTS?**

**I NEED TO CONTACT
MY MORTGAGE MANAGER.**

IT'S EASY

Terms and conditions of use

1. Definitions

'Account Manager' means the person, firm, or corporation noted as 'Account Manager' on the Borrower's Loan Account.

'Application' means the application form for use of StarNet and StarCall.

'Borrower' means all Borrowers signing the Application.

'Centre' means the StarCall Customer Service Centre or the StarNet Customer Service Centre or both and, where applicable, Advantagedge Financial Services Pty Ltd ABN 36 130 012 930 and Perpetual Trustees Victoria Limited ABN 47 004 027 258.

'Guarantor' means any guarantor in relation to the Borrower's Loan Account.

'Loan Account' means any statement of account setting out some or all transactions relating to a mortgage loan which notes a Borrower as borrower and Perpetual Trustees Victoria Limited as lender.

'Loan ID Number' means the security access number as shown in a Borrower's Loan Account.

'PIN number' means the personalised identification number provided by the Centre to enable access to StarCall and StarNet.

'StarCall' means the interactive voice response system operated by the Centre and accessible by telephone.

'StarNet' means the automated service system operated by the Centre and accessible via the Internet.

These terms and conditions of use apply to both StarCall and StarNet, and are binding on all Borrowers and Guarantors upon acceptance of the Application by way of issue of a PIN number to the address indicated.

2. Each Borrower agrees to provide authorised access to StarCall and StarNet to other Borrowers.
3. The Centre will provide one Loan ID Number and one PIN number to enable access to both StarCall and StarNet. Any person holding the PIN number may alter that PIN number at anytime after issue.
4. A Borrower must ensure that a PIN number is kept secret and confidential at all times, and must take care to prevent the unauthorised use of a PIN number. In particular a Borrower must ensure that:
 - any record of a Loan ID Number and a PIN number are kept in separate and secure locations;
 - care is taken when using a PIN number to ensure that it is not visible to an unauthorised person; and
 - a PIN number is not written or noted anywhere except in the letter provided by the Centre.

If a PIN number becomes known to any unauthorised person, the Borrower or any other person authorised by the Borrower must notify the Centre immediately. The Centre will cancel the PIN number and provide a replacement number as soon as practicable. To the extent permitted by law, the Centre excludes, and limits to the minimum permitted by law, any liability it might otherwise have for any loss, cost, liability or damage ('Loss') suffered by any Borrower or Guarantor arising from any intentional or accidental disclosure, loss, misuse, theft or fraud ('Occurrence') in relation to a PIN number. The Borrowers and Guarantors must perform their respective obligations as a result of all transactions undertaken using the PIN number, irrespective of any Occurrence.

5. If any Borrower provides or communicates a Loan ID Number and/or PIN number to any other person or entity, the Borrowers and Guarantors must perform their respective obligations as a result of all transactions undertaken by that person or entity, even if those transactions have not been authorised by any Borrower.
6. All transactions will be processed having regard to these terms and conditions of use. The Centre may delay the processing of any transaction in order to obtain additional information relating to the transaction.
7. Responsibility for the correctness of all transaction requests remains solely with the Borrowers, and the Centre will not accept any order to alter or cancel any transaction request that has been made through StarCall or StarNet.
8. The Centre will endeavour to process all valid and properly-authorized transaction requests within one business day after the business day on which a transaction request has been made. The Borrower must promptly notify the Centre of any delays or errors in the processing of transaction requests, or if any unauthorised transactions appear on a Loan Account.
9. All transaction requests made through StarCall or StarNet will be referenced with a transaction confirmation number. This number must be recorded by the Borrower and quoted to the Centre in the event of any transaction queries.
10. The Centre will endeavour to make StarCall and StarNet available at all times. However, to the extent permitted by law the Centre excludes, and limits to the minimum permitted by law, any liability it might otherwise have for any delays in accessing StarCall or StarNet, the accuracy and completeness of any information provided by the Centre, or any failure by the Centre to provide any of the functions or services referred to in these terms and conditions of use or any other material provided in relation to the Centre.
11. The Centre will endeavour to provide StarCall and StarNet via a secure system but provides no assurance that it is absolutely secure. To the extent permitted by law the Centre excludes, and limits to the minimum permitted by law, any liability it might otherwise have in connection with any breach, failure or inadequacy of the security measures in place from time to time. The Borrowers and Guarantors agree to accept the risk of any breach, failure or inadequacy of the security system and any liability or obligation incurred by any of them as a result.
12. To the extent permitted by law the Centre excludes, and limits to the minimum permitted by law, any liability it might otherwise have, any Loss suffered by any Borrower, Guarantor or any other person acting with the Borrower's authority.
13. The Centre does not presently charge any fees to Borrowers for the use of either StarCall or StarNet, but the Centre reserves the right at some future date to impose fees or charges in relation to these services. The Centre will provide Borrowers with at least thirty days' notice in the event of the introduction of any such fees or charges.
14. All queries relating to StarCall or StarNet should be referred to the Borrower's Account Manager, or to the Centre. The relevant telephone numbers are shown on the Borrower's Loan Account.
15. The Centre may at any time vary any or all of these terms and conditions of use. Notification of any changes will be advised to the Borrower at least 30 days prior to the introduction of any changes.
16. The Centre may cancel any or all Borrower's access to StarCall and/or StarNet at any time and without prior notice.
17. Each Borrower and Guarantor warrants and represents to the Centre that the Application has been validly and properly executed by all of them and will be binding on all of them in accordance with these terms and conditions upon acceptance. Each Borrower and Guarantor hereby indemnifies and must keep indemnified the Centre against any Loss resulting from any breach or inaccuracy of this clause.