FAST REDRAW
FREQUENTLY ASKED QUESTIONS

Designed to help you quickly and easily access your available redraw funds online, Fast Redraw via StarNet gives you confidence that you'll have access to your money when you need it. Whether in the comfort of your own home or out and about, Fast Redraw via StarNet is always in reach through your computer, tablet or smart phone.

What is Fast Redraw?

Important information ahead of the move to NAB.

The final day you can submit your Fast Redraw request is Tuesday 13 October 2026. From Wednesday 14 October 2026, Fast Redraw will be unavailable. You will be able to redraw again once your new Tailored Home Loan is available on NAB Internet Banking from Monday 19 October 2026 following the move.

If you have any questions, please contact us or for more information please visit our website.

Fast Redraw is a feature within StarNet that allows you to access up to $10,000 per day of your available redraw funds. In most cases, Fast Redraw transfers are sent in less than a minute.

How does Fast Redraw work?

Fast Redraw works by transferring up to $10,000 per day of your available redraw funds to your New Payments Platform (NPP)-enabled nominated account in less than a minute. If you have multiple nominated accounts recorded in our system, or if your nominated account is not NPP enabled, you will not be able to use Fast Redraw.

Are there any limits on how much I can redraw?

Fast Redraw requests are capped at a daily maximum of $10,000 per day. If you need to redraw more than $10,000 per day of your available redraw funds, you should submit a scheduled redraw request within StarNet or complete a *Redraws and Transfers* form and email it through to **customercare@advantedge.com.au**. Once your scheduled redraw request is processed, it usually takes between 1–2 business days for the funds to be available in your nominated account.

Who can I speak to for support with Fast Redraw?

If you need assistance with Fast Redraw, contact Advantedge Customer Care by calling 1300 300 989 (or +61 3 8903 9995 for international callers) or email **customercare@advantedge.com.au**. You can also speak with your broker for further assistance.

Can I still use my linked debit card to access my available redraw?

From 30 June 2022, if you had a debit card that was linked to your home loan account, you are no longer able to use this to access your available redraw funds. If you need to access your redraw funds quickly, Fast Redraw can be used to transfer funds to your eligible nominated account.

How do I access Fast Redraw?

Fast Redraw is accessible via StarNet within the 'Redraw' tab. You must have access to StarNet to access Fast Redraw. You must also ensure that you have a current mobile number on our records. A one-time password will be sent to your mobile number to authorise the transaction to your eligible nominated account.

I don't have access to StarNet, how can I request access?

If you don't have access to StarNet, please contact Advantedge Customer Care by calling 1300 300 989 (or +61 3 8903 9995 for international callers).

How long do Fast Redraw requests take to be processed?

Fast Redraw requests are usually processed within seconds (subject to systems availability) if your nominated account can receive New Payments Platform (NPP) payments.

I don't have a mobile phone, will this be an issue?

Fast Redraw requires that a one-time-password is sent to a mobile phone number as part of a two-factor-authentication process. If you don't have a mobile phone, you will not be able to use Fast Redraw or schedule a redraw through StarNet.

Can I use Fast Redraw on all home loan accounts (fixed and variable)?

As with all redraw facilities, Fast Redraw is only available for variable rate home loan accounts. If you have a fixed rate home loan account, please speak with your broker or Advantedge Customer Care to discuss your current situation and options.

My nominated account isn't NPP – enabled, what do I need to do?

Your nominated account must be able to receive New Payments Platform (NPP) payments. If your nominated account isn't NPP-enabled, you'll need to speak with the financial institution your nominated account is with to enable NPP (also known as 'fast payments') or discuss other options with them to have access to an NPP-enabled account. Alternatively, you can schedule a redraw through StarNet or complete a *Redraws and Transfers* form and email it through to **customercare@advantedge.com.au**. Once your scheduled redraw request is processed, it usually takes between 1–2 business days for the funds to be available in your nominated account.

I'm concerned about my home loan account security – how safe is Fast Redraw?

Fast Redraw has several controls in place to ensure that your account is kept safe and to mitigate the risk of fraud. To finalise a Fast Redraw request, you must enter a one-time-password in StarNet that is sent to your mobile phone. Additionally, Fast Redraw requests can only be sent to your eligible nominated account, ensuring that only your one nominated account can receive the funds.

My Fast Redraw request has been processed in StarNet, but I haven't received the fund in my nominated account – what should I do?

If your Fast Redraw request has been processed in StarNet but you haven't received the funds in your nominated account, it's likely that the financial institution that your account is with is holding the funds on their end. You should contact your financial institution directly for further information. You can also log on to StarNet to view the status of the transaction.

Will Fast Redraw requests affect my loan repayment amount?

Accessing additional funds from your loan, including withdrawals or transfers, will lower your available redraw. This may cause your minimum repayments to increase to ensure that your loan is on track to be repaid within its contracted term.

How do I find out how much I have available to withdraw?

From the 'Account Summary' page, select the account name or number to access your loan information for that account. On the 'Loan overview' page, you will see your available credit – this is the amount that you are able to withdraw from your loan. Your available redraw is always the difference between your loan balance and your scheduled limit.

When will the withdrawn funds be available in my account?

If you submit a Fast Redraw via StarNet, in most cases your funds will be available in your NPP-enabled nominated account in less than a minute. If you schedule a redraw and it is submitted before 11am, we will process it the same day*. The availability of these funds in your nominated bank account will depend on your financial institution. It usually takes 1–2 business days.

***A business day is any day on which banks are open for general business in Melbourne, Victoria, Australia and which is not a Saturday or Sunday.**

Is Fast Redraw available for additional loan repayments?

Fast Redraw via StarNet is only available for redraw requests. If you wish to make any additional repayments or lump sum payments, you may do this by completing a *Repayments* form and email through to **customercare@advantedge.com.au** for processing. You may also make additional payments via StarNet.

How do I update my contact details?

Select the 'My details' button at the top right of the page. Click on 'Edit details' to change any contact details and make sure you click on save.

I need to refund something I purchased with my debit card, how will I receive the refund?

If you need to refund something you purchased with your debit card before it was cancelled on 29 June 2022, you should request for the merchant to issue your refund in a different manner, such as a gift card or store credit (if applicable), cash or even issue the refund to another card.

Can Fast Redraw be used for direct debit payments?

Fast Redraw cannot be used for direct debit payments (e.g. to pay utility bills).

Advantedge Financial Services Pty Ltd (Advantedge) ABN 36 130 012 930 Australian Credit Licence 391202. Advantedge distributes and manages loans funded by AFSH Nominees Pty Ltd ABN 51 143 937 437 Australian Credit Licence 391192 (AFSH) as agent and credit representative of National Australia Bank Limited (NAB) ABN 12 004 044 937 AFSL & Australian Credit Licence 230686. Advantedge and AFSH are subsidiaries of NAB.
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