

Important changes to your Home Loan and Loan Contract Terms and Conditions

In June 2025, we let you know that the Advantedge business will close and your Advantedge home loan will move to a NAB branded home loan in late 2026.

To support you in making the move to NAB as seamless as possible, we're making changes to our repayment options. We also ask that you confirm your contact details.

BPAY® no longer available as a repayment option

From 1 April 2026, BPAY® will no longer be available to make repayments on your Advantedge home loan.

If you currently use BPAY® to make recurring or additional repayments, please switch to another repayment method before this date to make sure your repayments continue on time.

Switching your repayments to direct debit

Important: If you already have a direct debit set up for your home loan, we will automatically use the account listed as your 'nominated account' for all future repayments after 1 April 2026.

Please use the guide below to help you check your direct debit details or set one up if you don't currently have one.

Do you currently have a direct debit set up?	
Yes	No
Check your nominated account by completing the following steps: 1. Login to StarNet 2. Go to the 'Payments' tab then 'Nominated accounts' section - this shows the account your direct debit will be paid from. a. If this is the correct account, then you don't need to do anything further. b. If you'd like to change the nominated account, then proceed to step 3. 3. Select 'Change nominated account details'	You can set up a new direct debit by completing the following steps: 1. Login to StarNet 2. Go to the 'Payments' tab and you'll see the 'Nominated accounts' section. 3. Select 'Change nominated account details' 4. This will download a form for you to complete and then send back to us using the email address provided on the form.

® Registered BPAY Pty Ltd ABN 69 079 137 518

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 (AFSH) ABN 51 143 937 437 Australian Credit Licence 391192 as agent and credit representative of National Australia Bank Limited ABN 12 004 044 937 AFSL & Australian Credit Licence 230686 or Perpetual Trustees Victoria Limited ABN 47 004 027 258. Your credit contract will specify your Lender.

This will download a form for you to complete and then send back to us using the email address provided on the form.	
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Remember: The 'nominated account' you provide for your direct debit will also be the account used for any redraws or one-off payments you make.

How to make a direct credit into your home loan

You can also make a direct credit into your home loan using the BSB and account number for your home loan.

To find the BSB and account number follow these steps:

1. Login to StarNet
2. Go to the 'Payments' tab and you'll see these details in the 'Other payment options' section under 'Income crediting'.

Care should be taken when making a direct credit or quoting the account number to other parties. No responsibility will be taken for any loss as a result of monies being credited to an incorrect loan.

We're updating our terms and conditions

Effective 1 April 2026, we're updating your Loan Contract Terms and Conditions as follows:

Section	Change
5.6 Making Payments	- Remove reference to BPAY®: You can make <i>additional payments</i> by any other payment method we may make available, like BPAY® and salary crediting. - Remove footnote: ® Registered BPAY Pty Ltd ABN 69 079 137 518

All other terms and conditions of your home loan remain unchanged.

The updated terms and conditions will be available from 1 April 2026 at <https://www.advantedge.com.au/home/borrowers>.

Are your details up to date?

To help us make the transition of your home loan to NAB as simple as possible, and keep you updated every step of the way, please check that your details (including your mobile number and email address) are correct.

To do this, follow these simple steps:

1. Login to StarNet
2. Go to the 'My Details' tab
3. Click on the 'SMS' button to receive a security code that will open the 'My Details' page
4. Enter the security code
5. Select 'Edit details' to change any contact details
6. Click 'Save'

Remember: We require a physical address listed as your postal address and are unable to accept a PO Box.

Your privacy is important to us

Maintaining your trust and confidence when handling your personal information is of utmost importance to us.

In addition to the Advantedge Privacy Policy, you also have the protection of NAB's Privacy Policy, ensuring that your information (including your personal, sensitive, and credit-related information) is handled safely. A copy of NAB's Privacy Policy is accompanying this letter.

You can still make changes to your home loan

We're still here to support you with managing your home loan, including modifications and variations. If you need anything, contact your mortgage broker or our Customer Care team directly on 1300 300 989.

Take note: For a limited period prior to your home loan migrating, these activities will cease to ensure the migration to NAB can be completed smoothly and with minimal disruption. But don't worry, we'll give you plenty of notice.

We're here to help

If you have any questions, or need support with updating your personal contact information or repayment details, please check out www.advantedge.com.au or give us a call on **1300 300 989**, Monday – Friday 8:00am – 8:00pm (AEDT).

Kind regards,



Lucia La Bella
Executive Specialised Distribution
Advantedge & National Australia Bank Limited