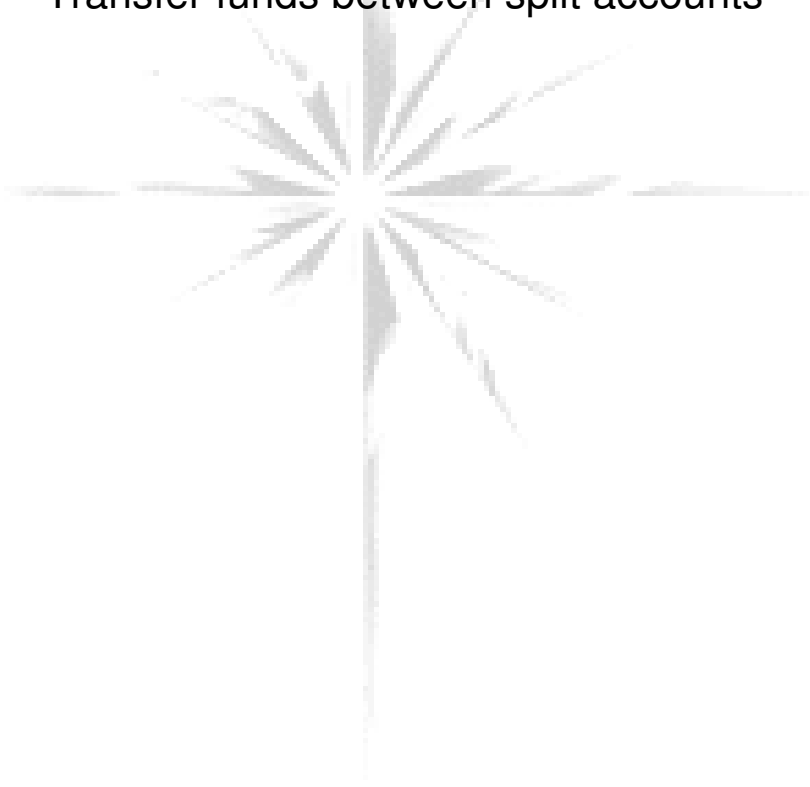


## StarNet

### Borrower - User Guide

- Quick and accurate loan information
- Statement downloads
- Update personal details
- Once-off repayments
- Change repayment frequencies
- Change of details forms
- Redraw
- BPAY
- Transfer funds between split accounts



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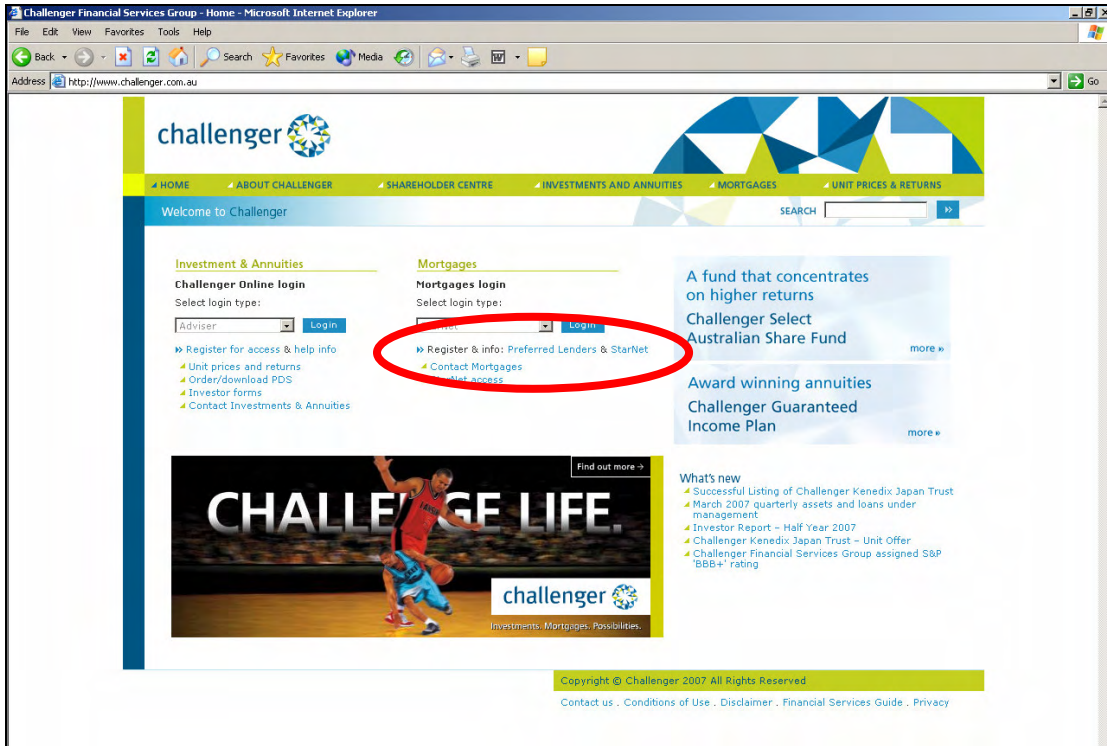
## 1. How to register

StarNet is designed for borrowers to access their loan account over the Internet. To access StarNet visit [www.challenger.com.au](http://www.challenger.com.au).

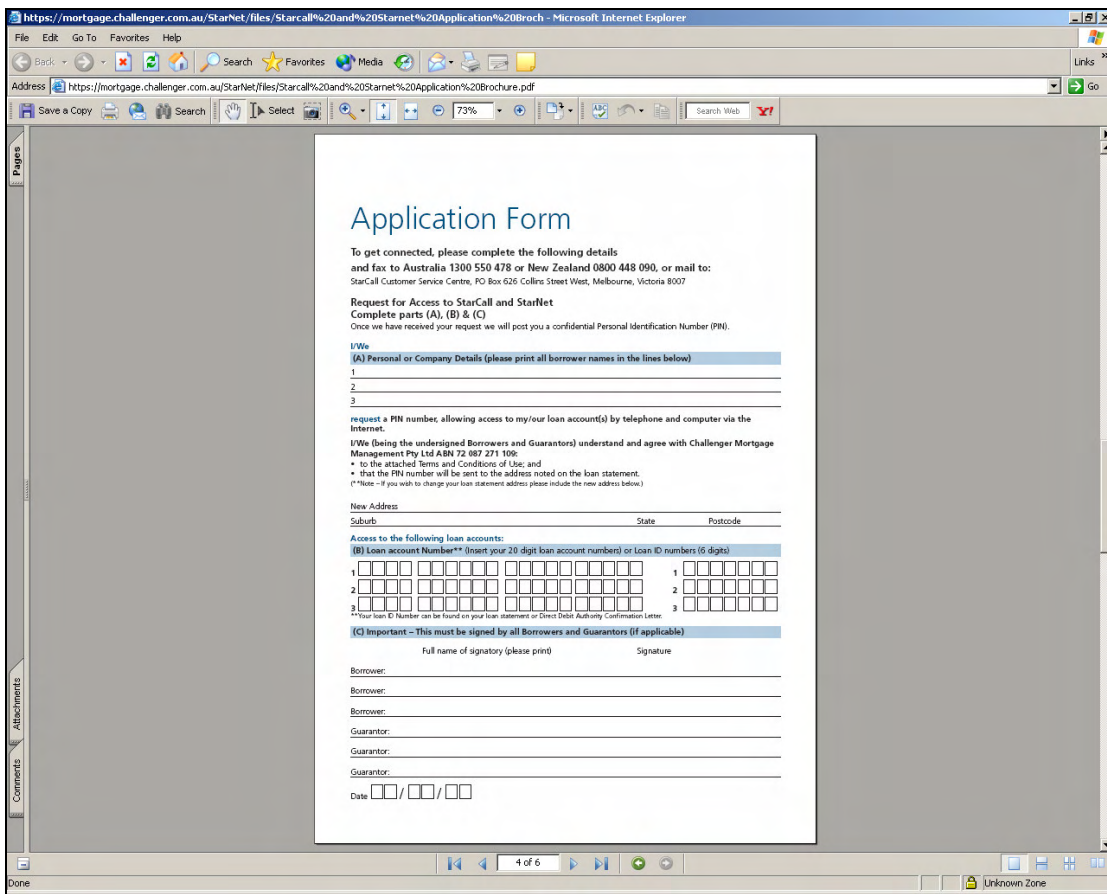
Using StarNet you can:

- Check your account balance
- Redraw available funds
- Make once-off lump sum loan repayments by direct debit
- Print a statement
- Check recent transactions
- Check and change your personal details
- Download forms for change of banking details
- Change the frequency of your repayments
- Transfer of funds between split accounts

Registration for StarNet is automatic following settlement of your loan. A PIN will be issued 10 business days after settlement has occurred. Alternatively, if your loan settled before automatic registration for StarNet, you can download an application form from the Lender's website at [www.challenger.com.au](http://www.challenger.com.au).



Click on 'StarNet' next to 'Register & info' to download and print an application form.



This form needs to be completed and faxed or posted to:

**StarCare Customer Service Centre  
PO Box 626 Collins Street West  
Melbourne, Victoria 8007**

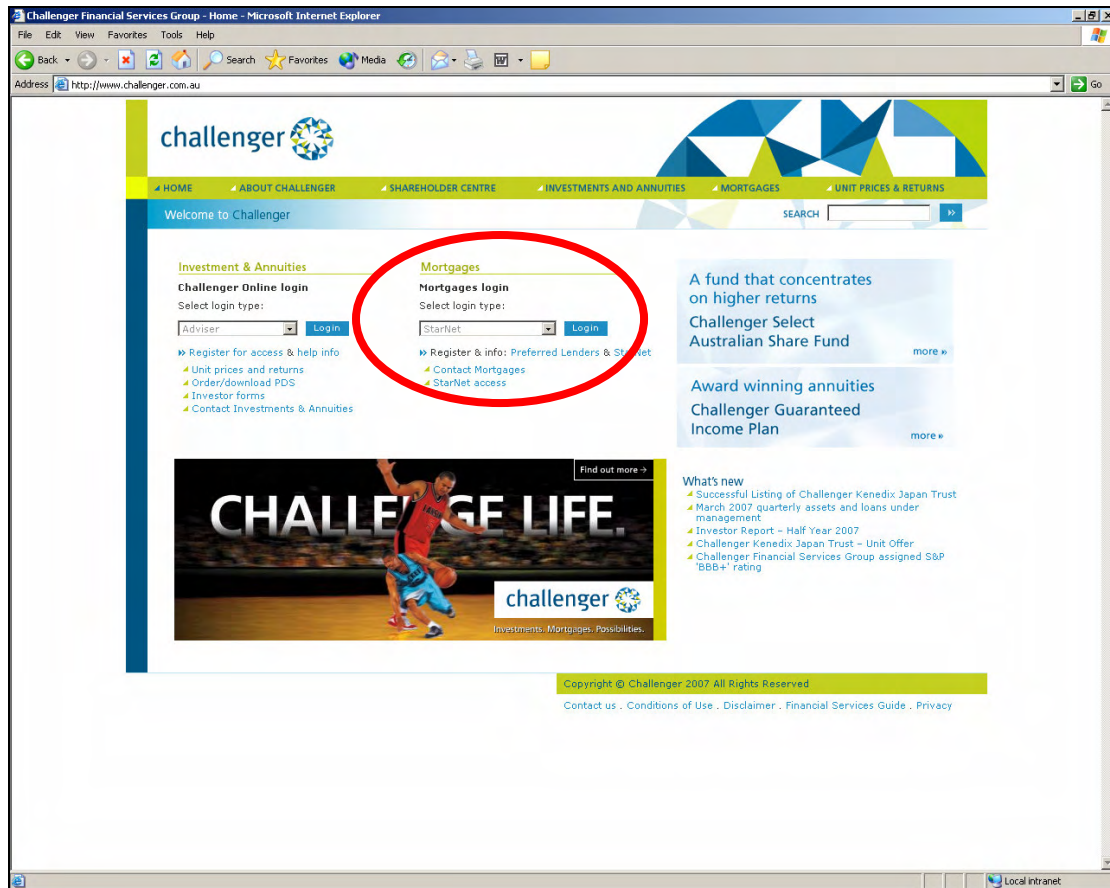
**Fax: 1300 550 478**

The Lender will contact you within 5 days via the post with a PIN which can be used for StarNet and StarCall access.

This is the only way the Lender can provide you with a PIN.

## 2. Login

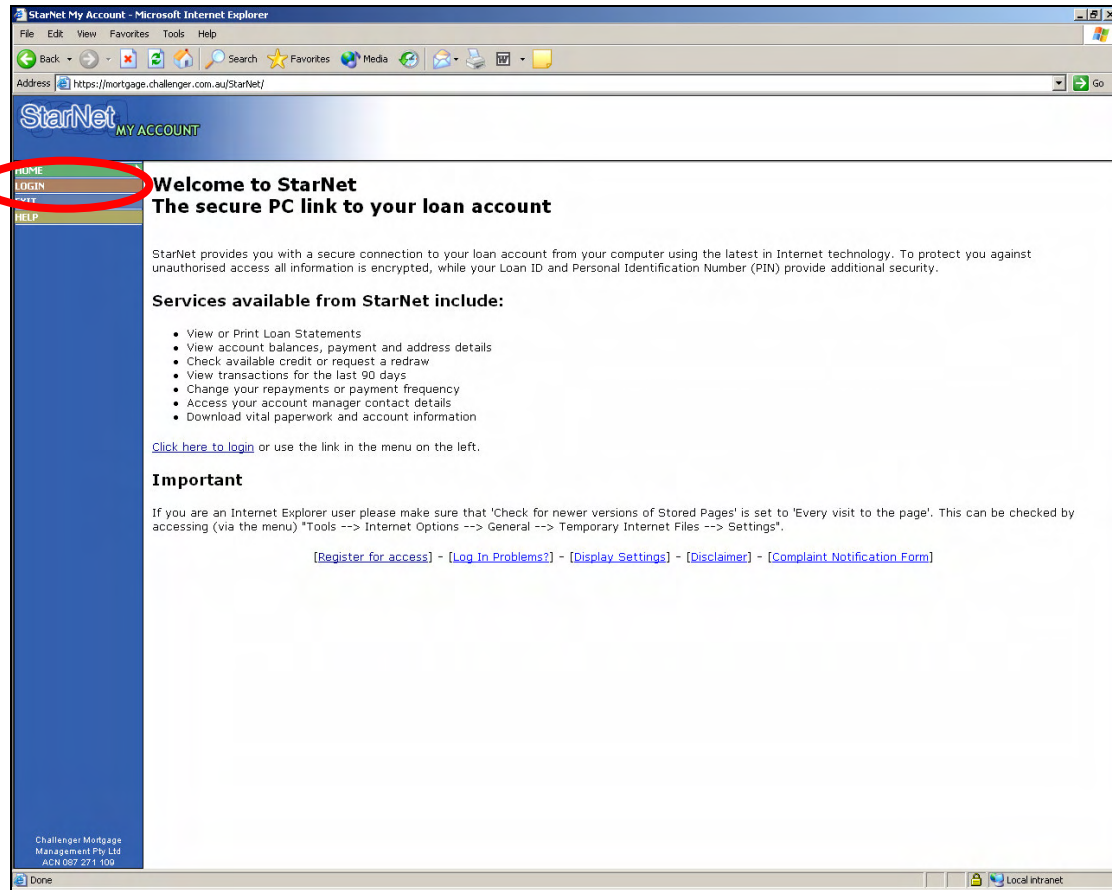
Once you have your Loan ID number and your 4-digit PIN you can log in and access your account information. To access StarNet visit [www.challenger.com.au](http://www.challenger.com.au).

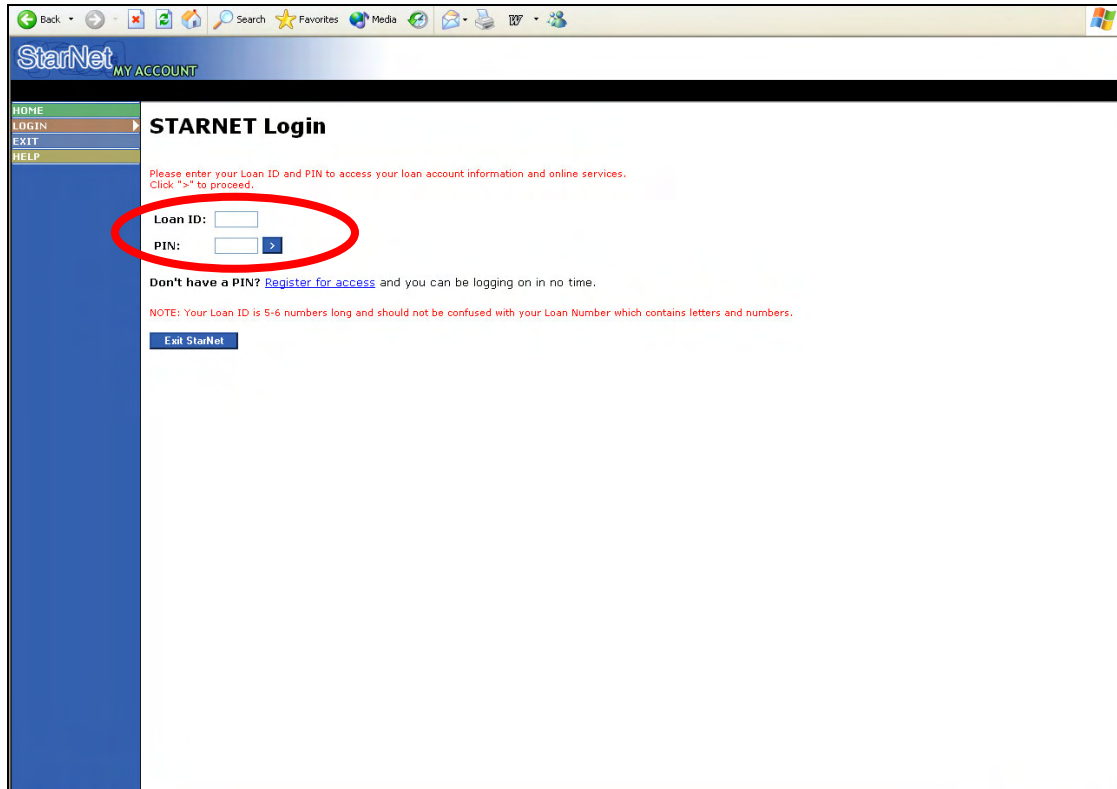


To enter the StarNet website either click on 'StarNet access' or select StarNet from the Mortgages dropdown box and click on 'Login'.

This will take you to the StarNet home page. The StarNet home page explains the features available online and some links for troubleshooting.

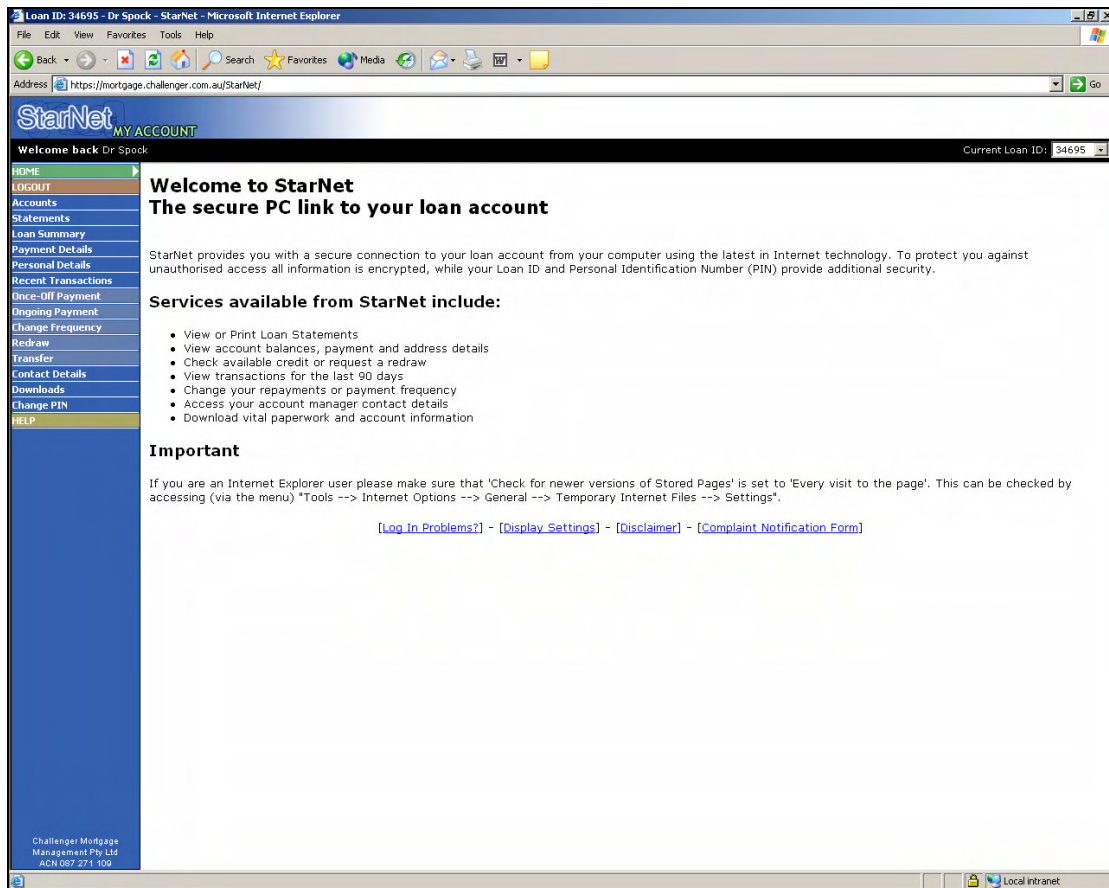
To login, click on 'Login' on the left-hand side of the page.





Type your Loan ID number in the Loan ID box and your 4 digit PIN in the PIN box, then click on the arrow or press enter.

This will take you to your personalised StarNet 'My Account' page.

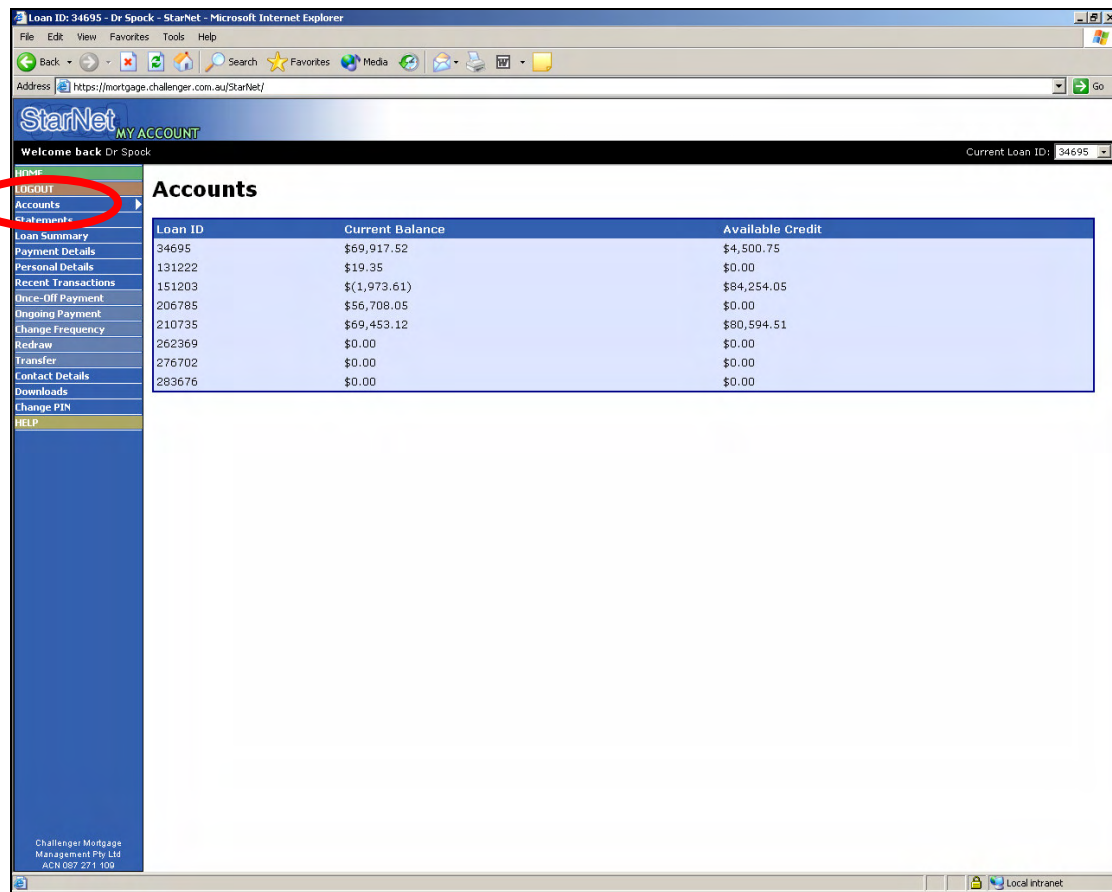


Click on any of the options from the menu on the left-hand side to get started.

### 3. Accounts

The 'Accounts' option shows you all split facilities in relation to this loan. You can view your individual Loan ID's, the current loan balance of each split and available credit amount.

To access this option, click on the 'Accounts' button on the left-hand side of the page.



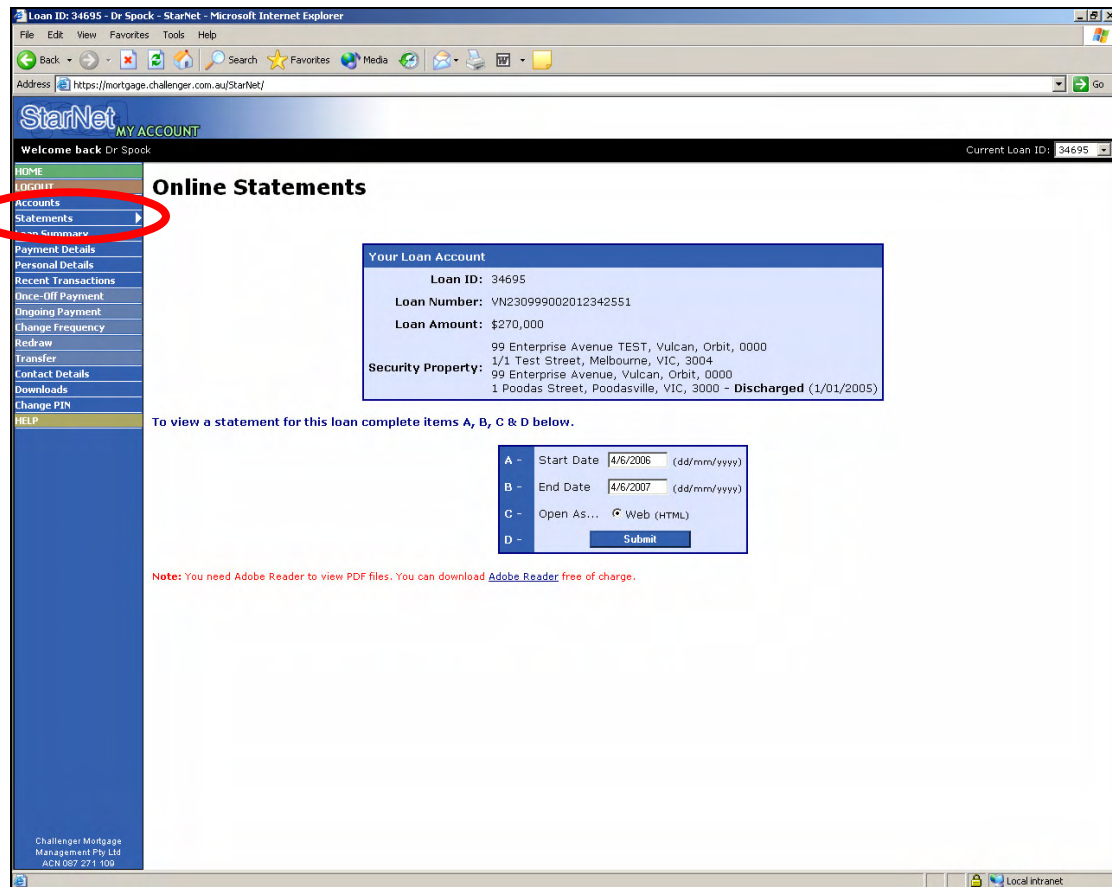
The screenshot shows the StarNet MY ACCOUNT interface. The left-hand navigation menu includes options like HOME, LOGOUT, Accounts (circled in red), Statements, Loan Summary, Payment Details, Personal Details, Recent Transactions, Once-Off Payment, Ongoing Payment, Change Frequency, Redraw, Transfer, Contact Details, Downloads, Change PIN, and HELP. The main content area is titled 'Accounts' and displays a table with the following data:

Loan ID	Current Balance	Available Credit
34695	\$69,917.52	\$4,500.75
131222	\$19.35	\$0.00
151203	\$(1,973.61)	\$84,254.05
206785	\$56,708.05	\$0.00
210735	\$69,453.12	\$80,594.51
262369	\$0.00	\$0.00
276702	\$0.00	\$0.00
283676	\$0.00	\$0.00

## 4. Loan statements

The 'Statements' option provides you with the ability to create statements for any date range you require.

To access this option, click on the 'Statements' button on the left-hand side of the page.



The screenshot shows a web browser window displaying the StarNet online account portal. The browser title is "Loan ID: 34695 - Dr Spock - StarNet - Microsoft Internet Explorer". The address bar shows "https://mortgage.challenger.com.au/StarNet/". The page header includes the StarNet logo and "MY ACCOUNT". A navigation menu on the left side is visible, with the "Statements" option highlighted by a red circle and a red arrow. The main content area is titled "Online Statements" and displays loan details for Loan ID: 34695, Loan Number: VN230999002012342551, and Loan Amount: \$270,000. Below the loan details, there is a form to generate a statement, with fields for Start Date (4/6/2006) and End Date (4/6/2007), and a radio button selected for "Web (HTML)". A "Submit" button is present. A note at the bottom of the form states: "Note: You need Adobe Reader to view PDF files. You can download [Adobe Reader](#) free of charge."

Type in the start and end dates. This will determine where your statement information begins and ends.

Select to open as a web document then click on 'Submit'.

Once you click submit, the screen will show you a detailed account statement for the period you have specified in PDF format. You can scroll up and down the page to view the entire statement online, or print the statement by clicking on the printer icon at the top left-hand corner of the statement.

To progress to another part of the site you do not have to return to the main Accounts page – just click on the menu again on the left-hand side of the page.

**Statement of Account**

**DEMO MORTGAGE**

Lender: Perpetual Trustees Victoria Limited  
 Account Manager: Demonstration Mortgage Corporation Pty Ltd (test)

Not Available  
 Not Available  
 Not Available

Phone No: (02) 9559-9999  
 Fax No: (02) 9559-9999

Loan Start Date: 01 Jul 1988  
 Loan Maturity Date: 15 Oct 2023  
 Loan Amount: \$270,000.00  
 Issue Date: 04 Jun 2007  
 Statement Start Date: 01 Jun 2006  
 Statement End Date: 04 Jun 2007

Account Name: Dr Spock  
 Account Type & Loan Number: Premium - VNT3 0690 002 01234 2651 - FullDoc

Date	Details of Transaction	Debit \$	Credit \$	Balance \$
01-Jun-2006	Opening Balance			56,835.93
30-Jun-2006	Interest	332.36		57,268.19
31-Jul-2006	Interest	1,346.34		56,131.83
08-Aug-2006	Transfer - Debit 1 Transfer to 131222 - 054198	5,000.00		62,613.33
15-Aug-2006	Transfer - Debit 1 Transfer to 131222 - 007521	1,000.00		63,133.33
31-Aug-2006	Interest	374.27		63,987.60
30-Sep-2006	Interest	373.41		64,361.01
10-Oct-2006	Transfer - Debit 1 Transfer to 206785 - 635141	2,000.00		66,361.01
31-Oct-2006	Interest	366.66		66,727.67
30-Nov-2006	Interest	389.67		67,147.24
05-Dec-2006	Transfer - Debit 1 Transfer to 131222 - 663676	993.30		67,647.24
31-Dec-2006	Interest	407.53		68,054.77
31-Jan-2007	Interest	416.39		68,469.15
29-Feb-2007	Interest	273.88		68,883.26
31-Mar-2007	Interest	415.10		69,293.15
30-Apr-2007	Interest	404.13		69,697.28
17-May-2007	Transfer - Credit 2 Transfer from 151203 - 747148		200.00	69,497.28

Page 1 of 2  
 Loan ID: 34695  
 Demonstration Mortgage Corporation Pty Ltd (test)  
 307 Devon Way, Victoria 3120, 2003  
 ABN

## 5. Loan summary

The 'Loan Summary' option shows you a summarised yet detailed look at your basic loan account details. You can view the loan amount, maturity date and current balance. This can also be printed by clicking on the print icon in the top right-hand corner of the page.

The screenshot shows a web browser window titled "Loan ID: 34695 - Dr Spock - StarNet - Microsoft Internet Explorer". The page header includes the StarNet logo and "MY ACCOUNT". A navigation menu on the left lists various options, with "Loan Summary" highlighted by a red circle. The main content area displays the following loan details:

Loan ID:	34695
Loan Number:	VN230999002012342551
Loan Facility:	\$270,000.00
Settlement Date:	1 Jul 1998
Maturity Date:	15 Oct 2023
Current Balance:	\$69,917.52*
Current Bal Date:	3 Jun 2007

\*NOTE: The quoted Current Balance includes interest calculated (daily) but not yet paid. Please [contact your account manager](#) for more information.

To access this option click on the 'Loan Summary' button on the left-hand side of the page.

## 6. Payment details

The 'Payment Details' page shows you the current payment arrangements for the loan facility. This includes your nominated bank account details, BPAY biller code and reference number, income crediting BSB and account ID, ongoing and once-off repayments pending.

To access this option, click on the 'Payment Details' button on the left-hand side of the page.

The screenshot shows the StarNet MY ACCOUNT interface. The left-hand navigation menu includes: HOME, LOGOUT, Accounts, Statements, Loan Summary, Payment Details (selected), Personal Details, Recent Transactions, Once-Off Payment, Ongoing Payment, Change Frequency, Redraw, Transfer, Contact Details, Downloads, Change PIN, and HELP. The main content area is titled 'Payment Details' and contains the following sections:

- Banking Details**: A table with columns for Account Name, Bank Code, Account No, and Proportion.
 

Account Name	Bank Code	Account No	Proportion
DR SPOCK	112-879	87654321	50.00%
MR SPOCK	112-879	123456789	50.00%
- BPay**: A table with columns for Biller Code and Reference Number.
 

Biller Code	Reference Number
31336	346957
- Income Crediting**: A table with columns for BSB and Account ID.
 

BSB	Account ID
083-126	000346957

Simply provide the above details to your Income Provider. When using direct salary & other income crediting it is advisable that you alter your repayment date to two business days after your salary repayment date. Your repayment date and frequency can be altered by accessing [Change Frequency](#).
- Ongoing Repayments**: A table with columns for Next Payment, Std. Repay, Additional, Total, Expiry, and Frequency.
 

Next Payment	Std. Repay	Additional	Total	Expiry	Frequency
1/12/2004	\$50.00	\$250.00	\$300.00	1/12/2004	Weekly
8/12/2004	\$50.00	\$50.00	\$100.00	-	Weekly
- Once-off Repayments**: A message stating "You have no pending Once-Off Repayments".

Hint: BAY can be used to make once-off or lump sum loan repayments or to meet loan repayments due within the next calendar month. You cannot pay bills from your loan account using BPAY.

## 7. Personal details

The 'Personal Details' option shows you the personal contact information you have provided to the Lender via your Mortgage Manager. It also details the address of the security property.

To access this option, click on the 'Personal Details' button on the left-hand side of the page.

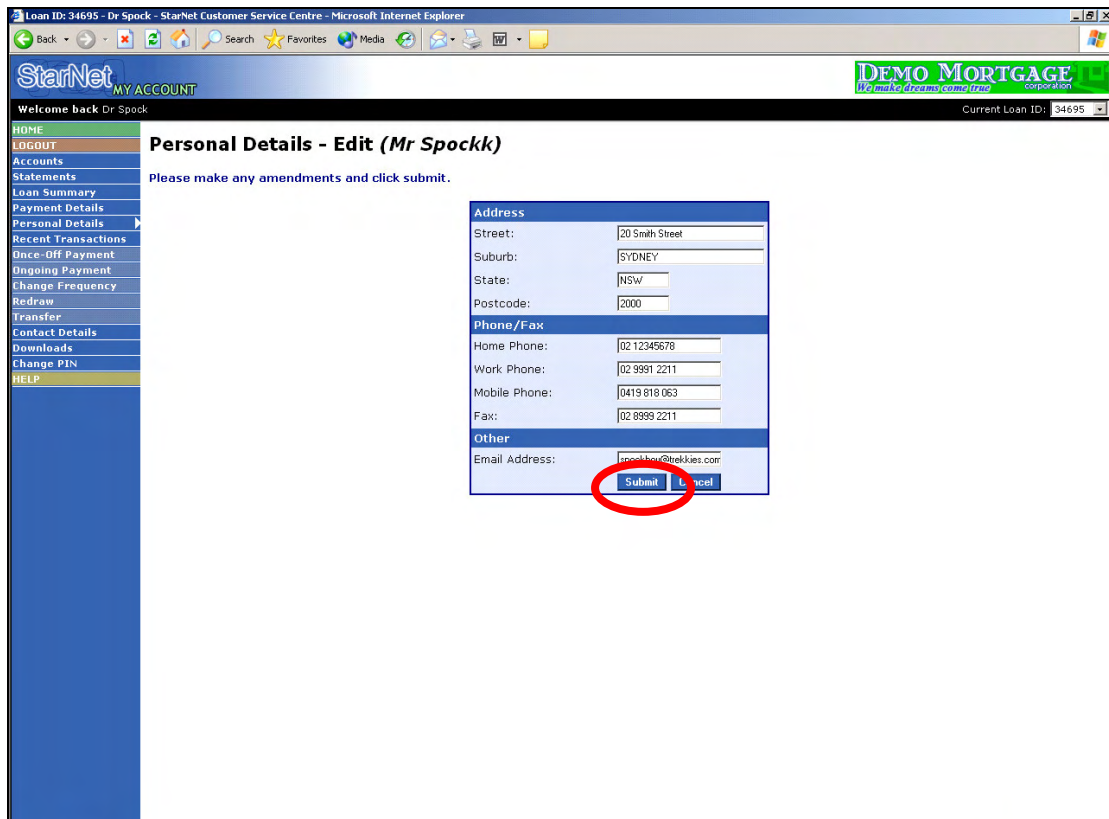
The screenshot shows the StarNet MY ACCOUNT interface. The left-hand navigation menu has 'Personal Details' circled in red. The main content area is titled 'Personal Details' and contains two sections: 'Contact Information' and 'Security Property Location'.

Name/Email Address	Address	Home Phone Work/Mobile	
Mr Spockk <a href="mailto:spockboy@trekkies.com">spockboy@trekkies.com</a>	20 Smith Street, SYDNEY NSW 2000	02 12345678 02 9991 2211	<a href="#">Edit</a>
Mrs Spockk <i>Email not supplied</i>	lvl 1 72 Fliders Street, ADELAIDE SA 5000	0312345678	<a href="#">Edit</a>
Miss A Spocks <i>Email not supplied</i>	Spock St, MELBOURNE VIC 3001	-	<a href="#">Edit</a>

Address	Discharge Date
99 Enterprise Avenue TEST, Vulcan, Orbit, 0000	-
99 Enterprise Avenue, Vulcan, Orbit, 0000	-
1 Poodas Street, Poodasville, VIC, 3000	1/01/2005

Where this information is incorrect or needs updating, the personal details can be changed online by clicking on the 'Edit' button on the right-hand side of the Contact Information box. The security property details cannot be changed.



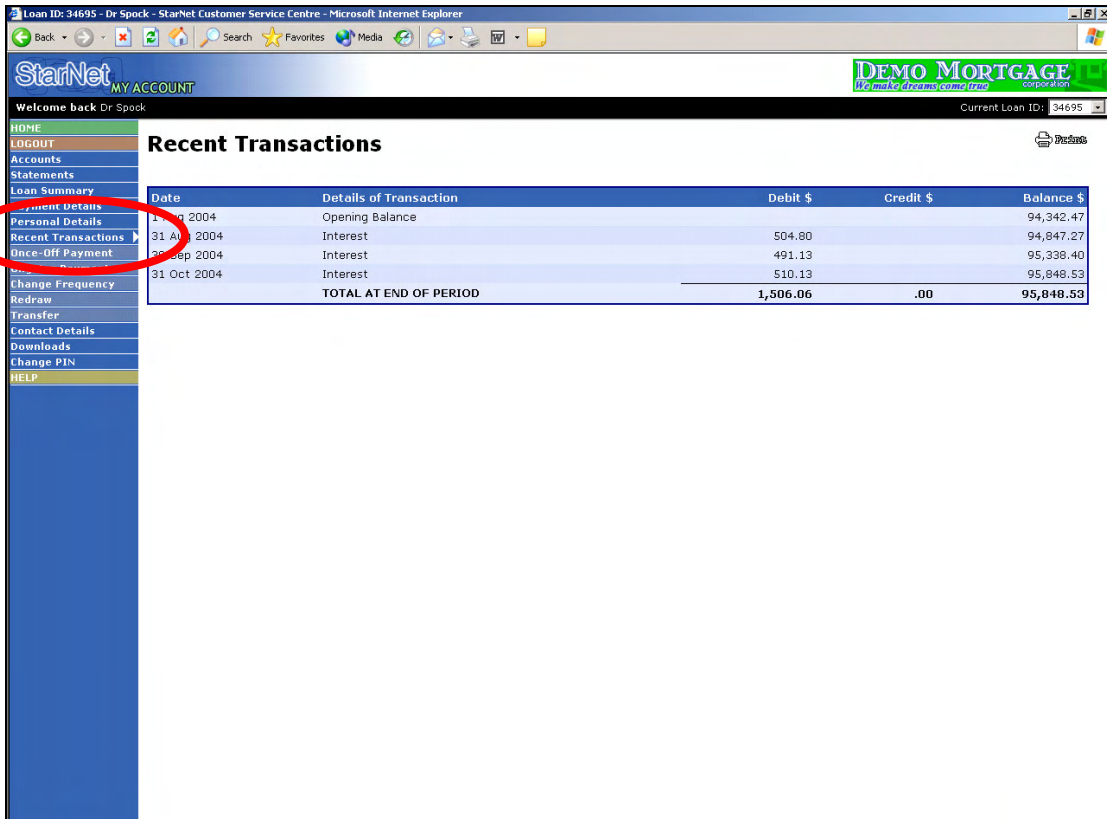
To change any of your personal details, click in the white box next to the area you want to change. Here your current address, contact phone numbers and email address can be changed.

When the details have been edited and are correct, click 'Submit' to update the information.

## 8. Recent transactions

The 'Recent Transactions' option shows you a summarised transaction listing for the last 90 days without getting a full statement. This is quick and handy if you need to check exactly what has been paid in and out of your loan account for the current month.

To access this option, click on the 'Recent Transactions' button on the left-hand side of the page.



The screenshot shows a web browser window with the StarNet MY ACCOUNT interface. The page title is 'Recent Transactions'. On the left-hand side, there is a vertical menu with several options. The 'Recent Transactions' option is circled in red. The main content area displays a table of transactions for the period ending 31 Oct 2004.

Date	Details of Transaction	Debit \$	Credit \$	Balance \$
1 Jul 2004	Opening Balance			94,342.47
31 Aug 2004	Interest	504.80		94,847.27
30 Sep 2004	Interest	491.13		95,338.40
31 Oct 2004	Interest	510.13		95,848.53
	<b>TOTAL AT END OF PERIOD</b>	<b>1,506.06</b>	<b>.00</b>	<b>95,848.53</b>

## 9. Once-off payment

The 'Once-Off Payment' option allows you to make an irregular repayment to your loan account, subject to the Terms and Conditions of your loan. You have the choice to apply this once-off payment towards future repayments due in the next calendar month, or alternatively this payment can be treated as an additional repayment of principal to your loan account. The money for the once-off payment is deducted from your nominated bank account where your regular repayments come from.

To access this option, click on the 'Once-Off Payment' button on the left-hand side of the page.

StarNet MY ACCOUNT

Welcome back Dr Spock

DEMO MORTGAGE corporation

Current Loan ID: 34695

### Once-Off Payment

**NOTE:** You have no pending Once-Off Repayments

To make a Once-Off payment, complete items A, B, C & D

A - Payment of: \$

B - On date:

C -  Apply towards future repayments?\*

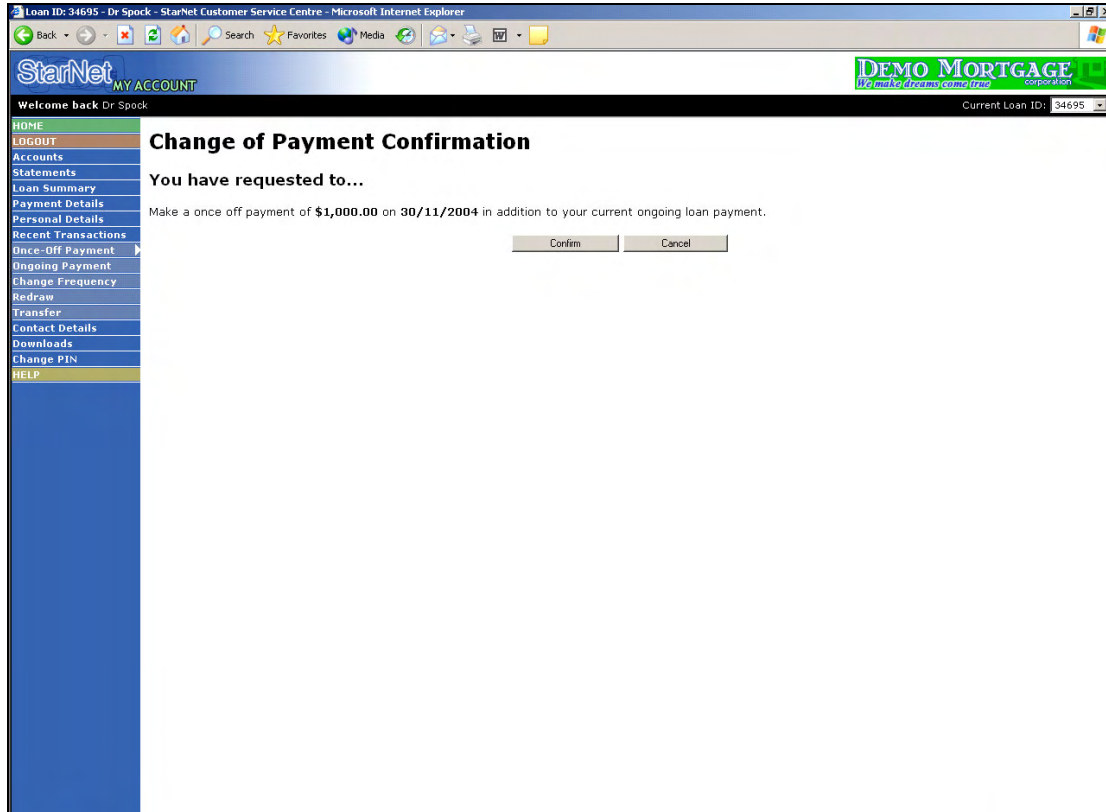
D -

\* If you select to apply this once off payment towards future repayments then it will apply to payments due in the next calendar month and be effective after 5 business days.  
\*\* All once-off repayments will require a 5 day clearance period before funds can be cleared.

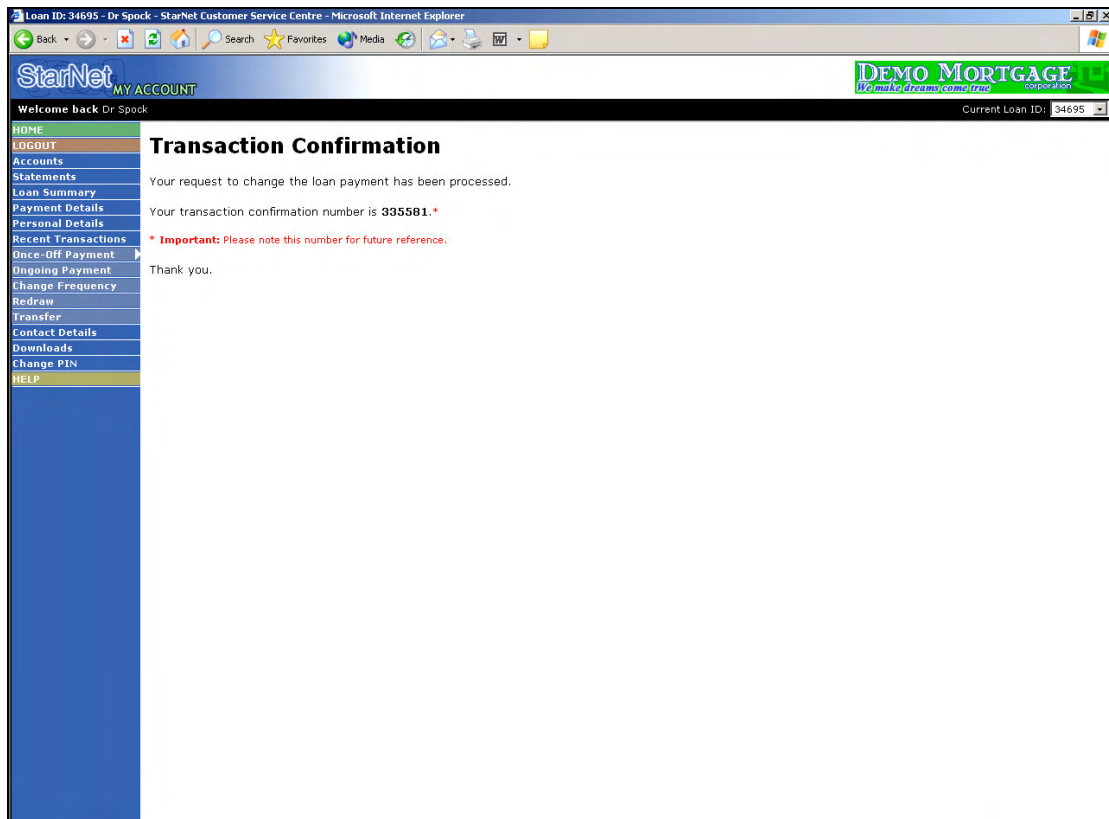
You can nominate the amount you wish to pay, what date you would prefer the money to be withdrawn from your nominated bank account and if you wish for this payment to be applied towards future repayments.

Once completed, click on 'Continue'.

You will now view a confirmation screen where the details of your once-off payment are summarised. You need to either click on 'Confirm' for the request to proceed, or 'Cancel' if you wish to change or cancel the payment.



Once you click on 'Confirm', you will see a Transaction Confirmation Page, where you will be given a transaction confirmation number for your reference.

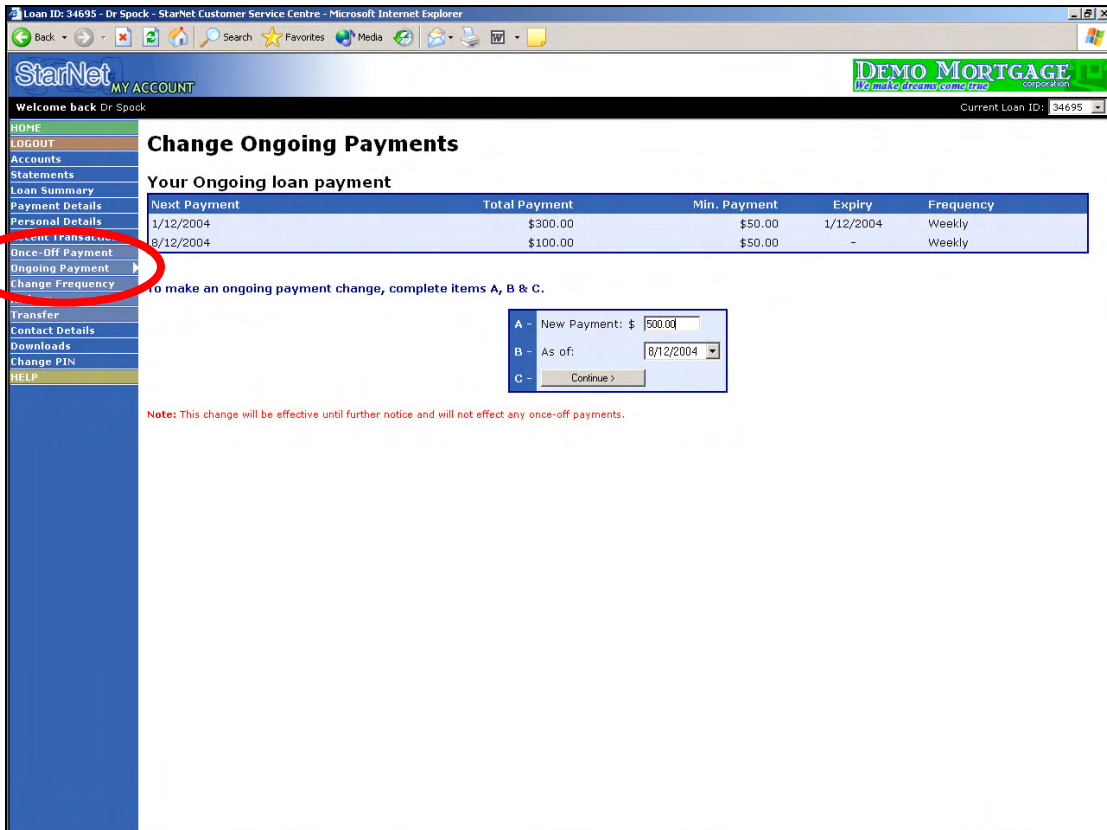


Hint: Keep your transaction number as a reference. If you find that your transaction is not showing on your account statement, call your Mortgage Manager and quote the transaction number. Your Mortgage Manager can track the transaction with the Lender using your transaction number. This applies for all transactions offered online.

## 10. Ongoing payment

The 'Ongoing Payment' option allows you to change the amount of your scheduled repayments, subject to the Terms and Conditions of your loan. You can increase your regular repayment to above the minimum requirement, or if you have already increased your repayments, reduce them back to a lower amount.

To access this option, click on the 'Ongoing Payment' button on the left-hand side of the screen.



StarNet MY ACCOUNT

Welcome back Dr Spock

DEMO MORTGAGE corporation

### Change Ongoing Payments

Your Ongoing loan payment

Next Payment	Total Payment	Min. Payment	Expiry	Frequency
1/12/2004	\$300.00	\$50.00	1/12/2004	Weekly
8/12/2004	\$100.00	\$50.00	-	Weekly

To make an ongoing payment change, complete items A, B & C.

A - New Payment: \$

B - As of:

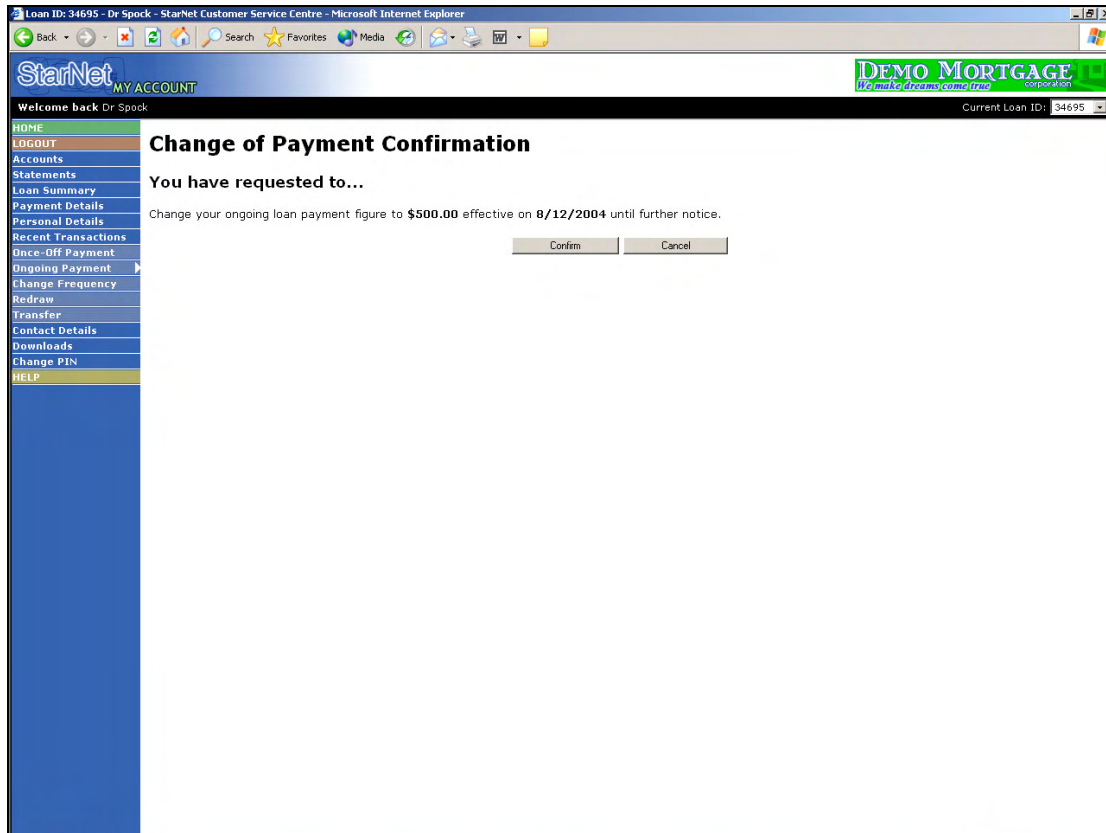
C -

Note: This change will be effective until further notice and will not effect any once-off payments.

Type the amount in Part A, then select a date that the new amount will become effective. This can be either the next repayment or a future date according to your requirements.

Next, click on 'Continue'.

You will now view a confirmation screen confirming the changes. You can choose 'Confirm' to proceed with the change, or 'Cancel'.



Once you click on 'Confirm' you will see a confirmation screen where you will be given a transaction confirmation number for your reference.

Loan ID: 34695 - Dr Spock - StarNet Customer Service Centre - Microsoft Internet Explorer

Back Home Search Favorites Media

StarNet MY ACCOUNT DEMO MORTGAGE

Welcome back Dr Spock Current Loan ID: 34695

### Transaction Confirmation

Your request to change the loan payment has been recorded and will be processed within 2 working days.

Your transaction confirmation number is **335590**.

**\* Important:** Please note this number for future reference.

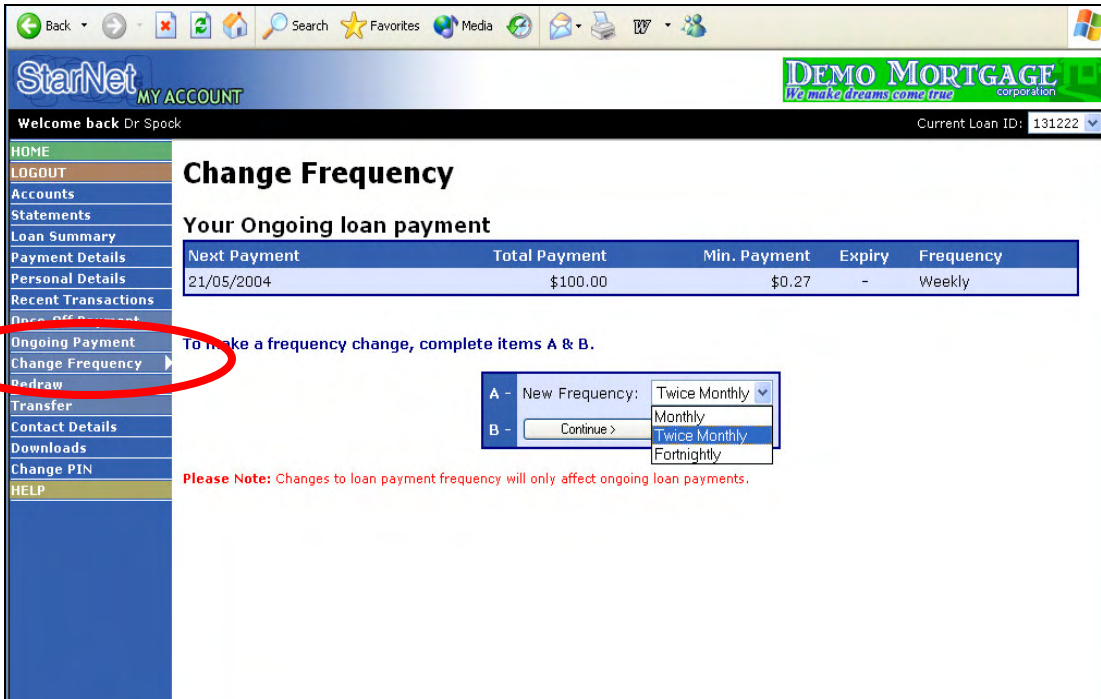
Thank you.

- HOME
- LOGOUT
- Accounts
- Statements
- Loan Summary
- Payment Details
- Personal Details
- Recent Transactions
- Once-Off Payment
- Ongoing Payment
- Change Frequency
- Redraw
- Transfer
- Contact Details
- Downloads
- Change PIN
- HELP

## 11. Change frequency

The 'Change Frequency' option allows you to change the day, date and frequency of when your repayment is due. You cannot change the actual date, eg 18th of the month but you can change from monthly repayments to weekly or fortnightly repayments. When changing from monthly to fortnightly, you can change to another day of the week the repayment is due.

To access this option, click on the 'Change Frequency' button on the left-hand side of the screen.



StarNet MY ACCOUNT

Welcome back Dr Spock Current Loan ID: 131222

### Change Frequency

Your Ongoing loan payment

Next Payment	Total Payment	Min. Payment	Expiry	Frequency
21/05/2004	\$100.00	\$0.27	-	Weekly

To make a frequency change, complete items A & B.

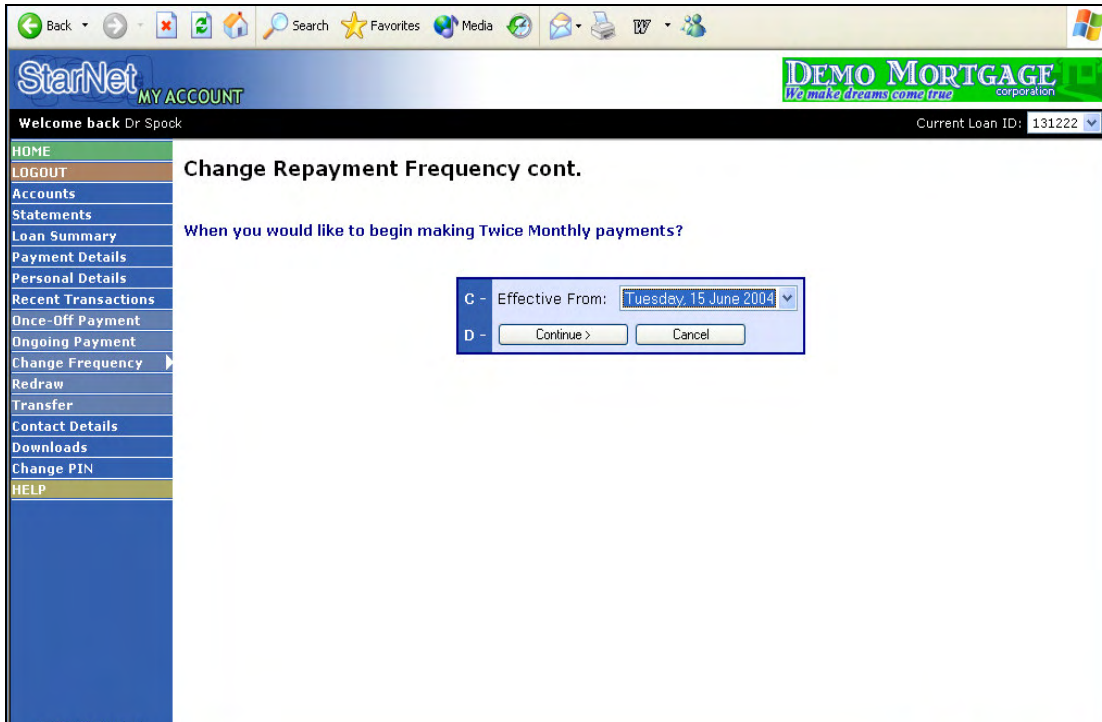
A - New Frequency:

B -

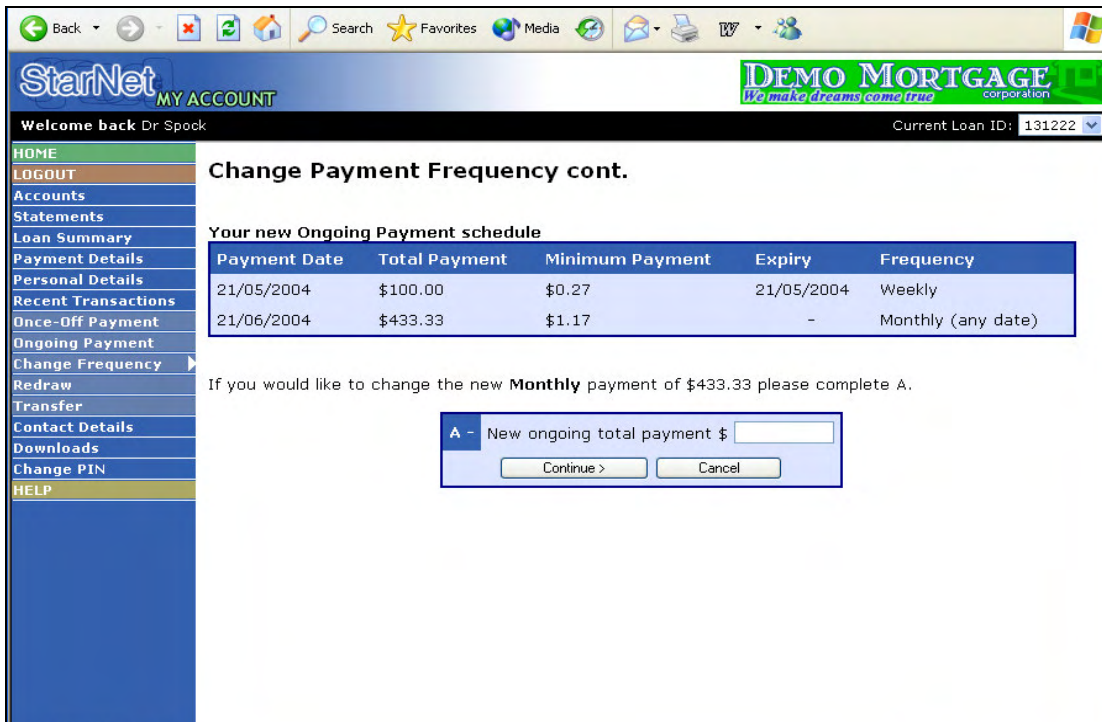
Please Note: Changes to loan payment frequency will only affect ongoing loan payments.

Repayment frequency changes can only be made after the first regular monthly repayment has been received. Choose the option that suits your need then click on 'Continue'.

Hint: If you want to change the date of your repayment but retain the current frequency, please contact your Mortgage Manager.



Choose a date that best suits your needs, then click on 'Continue'.



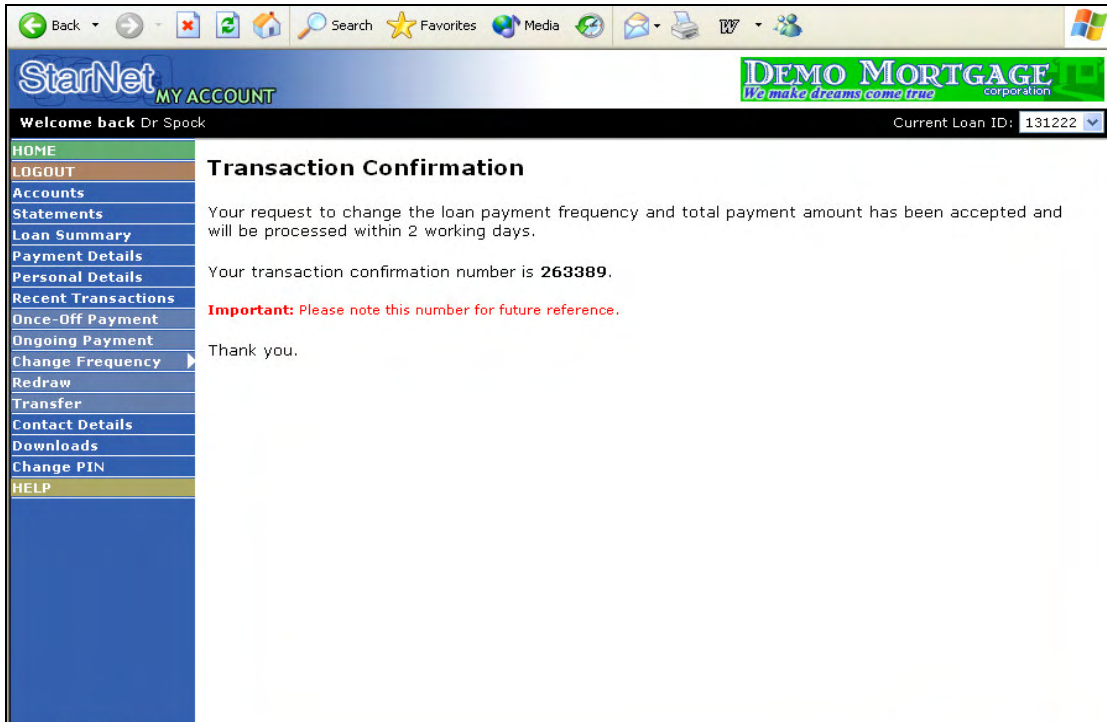
This screen now confirms your next repayments, the dates they are due and the amounts to be paid. You now have the option to also change the amount to be paid. If you wish to do that, enter the new amount in the box marked 'A' and click on 'Continue'.

The screenshot shows a web browser window with the StarNet MY ACCOUNT interface. The browser's address bar shows 'StarNet MY ACCOUNT' and the current loan ID is '131222'. The page title is 'Change payment frequency amount'. The main content area displays a confirmation message: 'You have chosen to change your loan payment frequency to "Monthly" and your total payment amount from \$433.33 to \$450.00 .'. Below this, a table titled 'Your new Ongoing Payment schedule' shows the following data:

Payment Date	Total Payment	Minimum Payment	Expiry	Frequency
21/05/2004	\$100.00	\$0.27	21/05/2004	Weekly
21/06/2004	\$450.00	\$1.17	-	Monthly (any date)

Below the table, there is a confirmation instruction: 'To accept this change, click the *Confirm* button below, otherwise click the *Cancel* button.' Two buttons, 'Confirm' and 'Cancel', are visible at the bottom of the page.

StarNet will ask you to confirm - click on 'Confirm' to continue with the change.

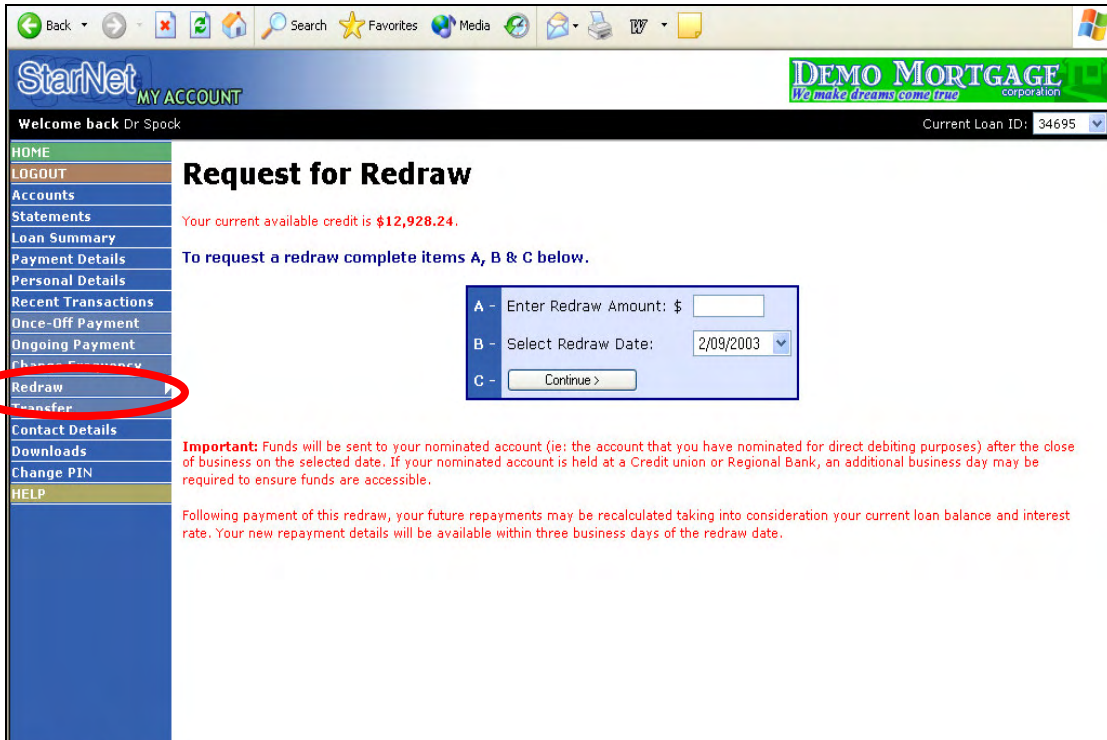


You will receive a confirmation page with a transaction number confirmation for your reference.

## 12. Redraw

The 'Redraw' option allows you to redraw funds you have paid in advance on your loan account, subject to the Terms and Conditions of your loan. You will be notified of your available redraw amount when you click on the Redraw option on the menu. Your available credit amount is shown in red under 'Request for Redraw'.

Access this option by clicking on the 'Redraw' button on the left-hand side of the screen.



The screenshot shows a web browser window with the StarNet MY ACCOUNT interface. The left-hand menu is visible, with the 'Redraw' option circled in red. The main content area is titled 'Request for Redraw' and displays the following information:

- Welcome back Dr Spock
- Current Loan ID: 34695
- HOME
- LOGOUT
- Accounts
- Statements
- Loan Summary
- Payment Details
- Personal Details
- Recent Transactions
- Once-Off Payment
- Ongoing Payment
- Redraw (circled in red)
- Transfer
- Contact Details
- Downloads
- Change PIN
- HELP

**Request for Redraw**

Your current available credit is **\$12,928.24**.

To request a redraw complete items A, B & C below.

A - Enter Redraw Amount: \$

B - Select Redraw Date: 2/09/2003

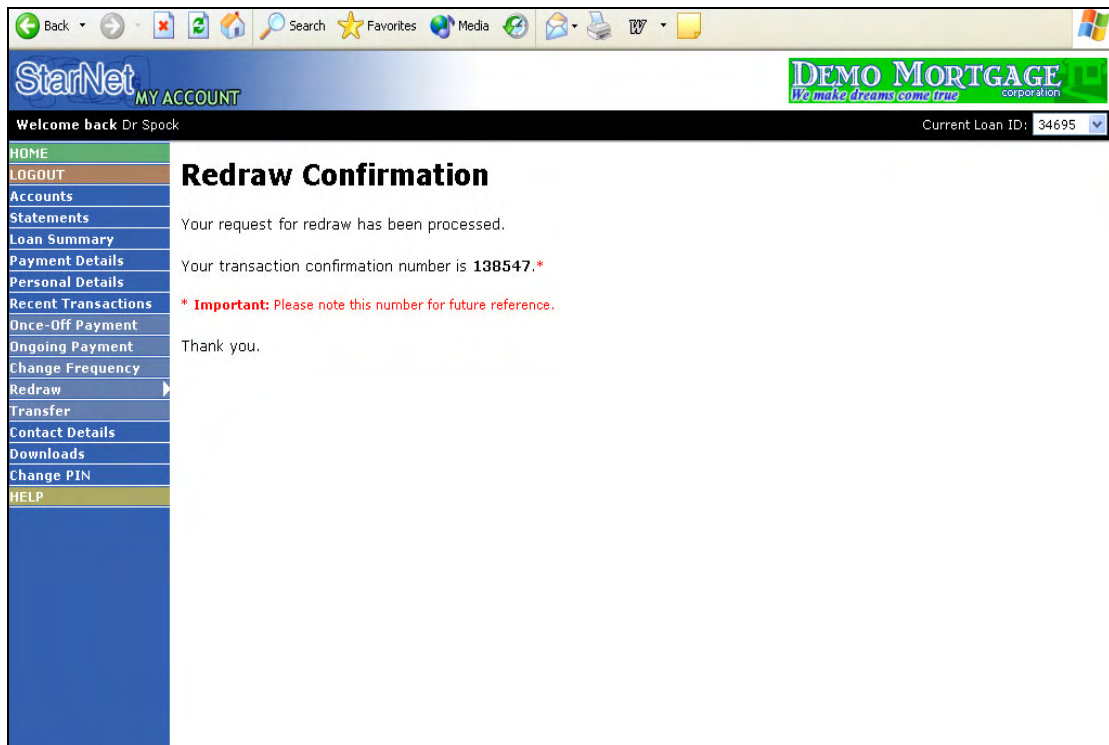
C -

**Important:** Funds will be sent to your nominated account (ie: the account that you have nominated for direct debiting purposes) after the close of business on the selected date. If your nominated account is held at a Credit union or Regional Bank, an additional business day may be required to ensure funds are accessible.

Following payment of this redraw, your future repayments may be recalculated taking into consideration your current loan balance and interest rate. Your new repayment details will be available within three business days of the redraw date.

The screen gives you the option of entering the amount you wish to redraw and what date you would like the money paid to you. The money will be paid into the nominated bank account from which your repayments come from. You cannot nominate a separate bank account to receive the payment nor can you pay someone else.

Click on 'Continue' to proceed to the redraw screen and you will see a Confirmation screen, where your redraw details will be confirmed. The screen will ask you to either 'Confirm' or 'Cancel'. To continue, click on 'Confirm'.

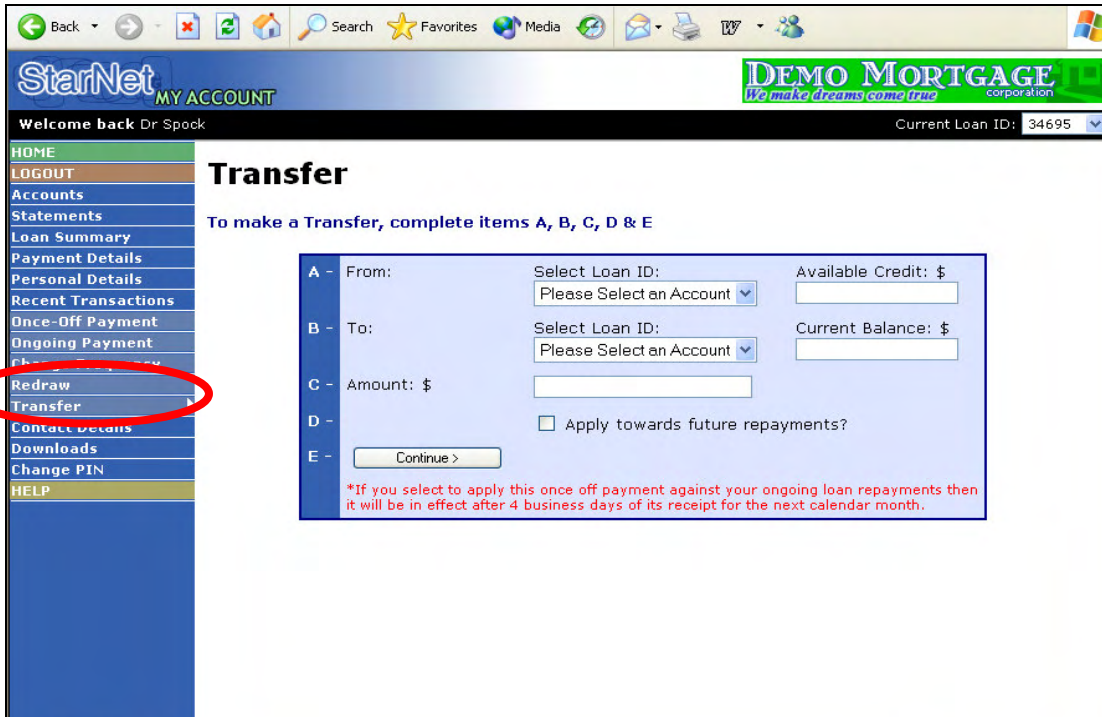


The redraw confirmation page shows your transaction confirmation number for your reference.

## 13. Transfer

The 'Transfer' option allows you to transfer available credit (redraw funds) to another related split loan account within the total loan facility, subject to the Terms and Conditions of your loan. You have the choice to apply this transfer towards future repayments due in the next calendar month, or alternatively this transfer can be treated as an additional repayment of principal to that split account.

Access this option by clicking on the 'Transfer' button on the left-hand side of the screen.



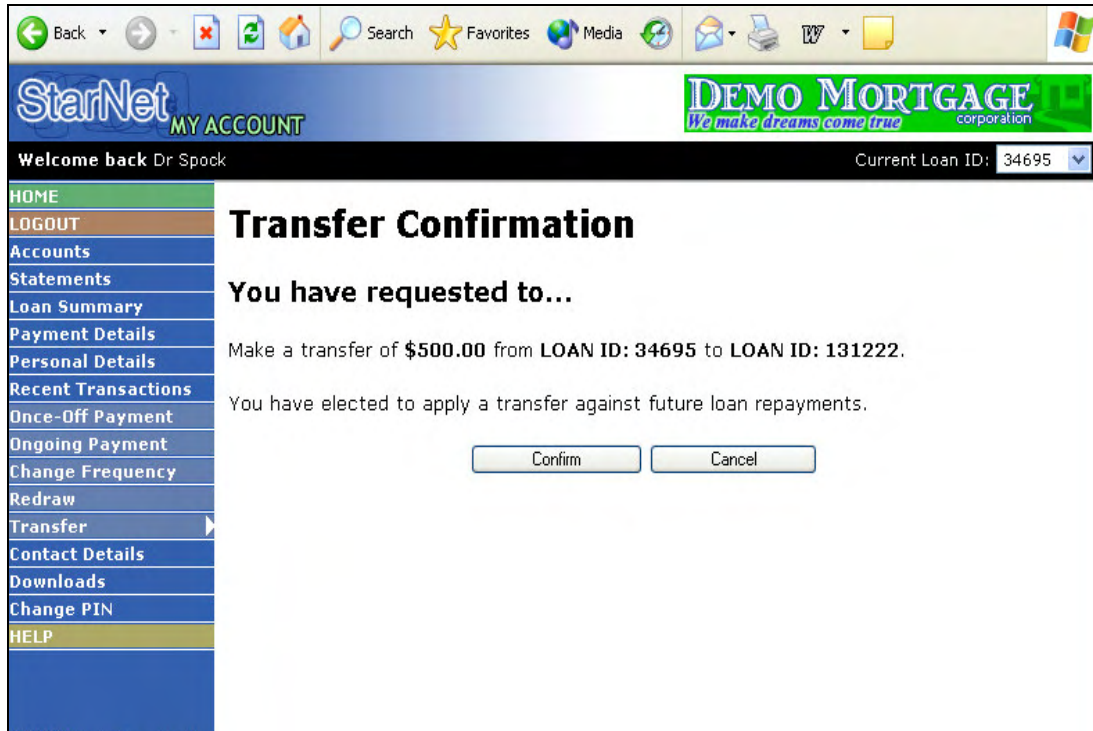
The screenshot shows a web browser window displaying the StarNet MY ACCOUNT interface. The browser's address bar shows the URL. The page header includes the StarNet logo, the text 'MY ACCOUNT', and the DEMO MORTGAGE corporation logo with the tagline 'We make dreams come true'. Below the header, there is a navigation menu on the left with options like HOME, LOGOUT, Accounts, Statements, Loan Summary, Payment Details, Personal Details, Recent Transactions, Once-Off Payment, Ongoing Payment, Redraw, Transfer, Contact Details, Downloads, Change PIN, and HELP. The 'Transfer' option is highlighted with a red circle. The main content area is titled 'Transfer' and contains a form with the following fields:

- A - From: Select Loan ID: Please Select an Account (dropdown), Available Credit: \$ (input field)
- B - To: Select Loan ID: Please Select an Account (dropdown), Current Balance: \$ (input field)
- C - Amount: \$ (input field)
- D -  Apply towards future repayments?
- E -

A red asterisk note at the bottom of the form states: '\*If you select to apply this once off payment against your ongoing loan repayments then it will be in effect after 4 business days of its receipt for the next calendar month.'

The screen gives you the option of selecting which Loan ID you wish funds to be transferred from and which Loan ID you wish funds to be transferred to.

Click on 'Continue' to proceed to the confirmation screen where the transfer details will be confirmed. The screen will ask you to either 'Confirm' or 'Cancel'. Click on 'Confirm' if you wish to continue with the transfer, or 'Cancel'.



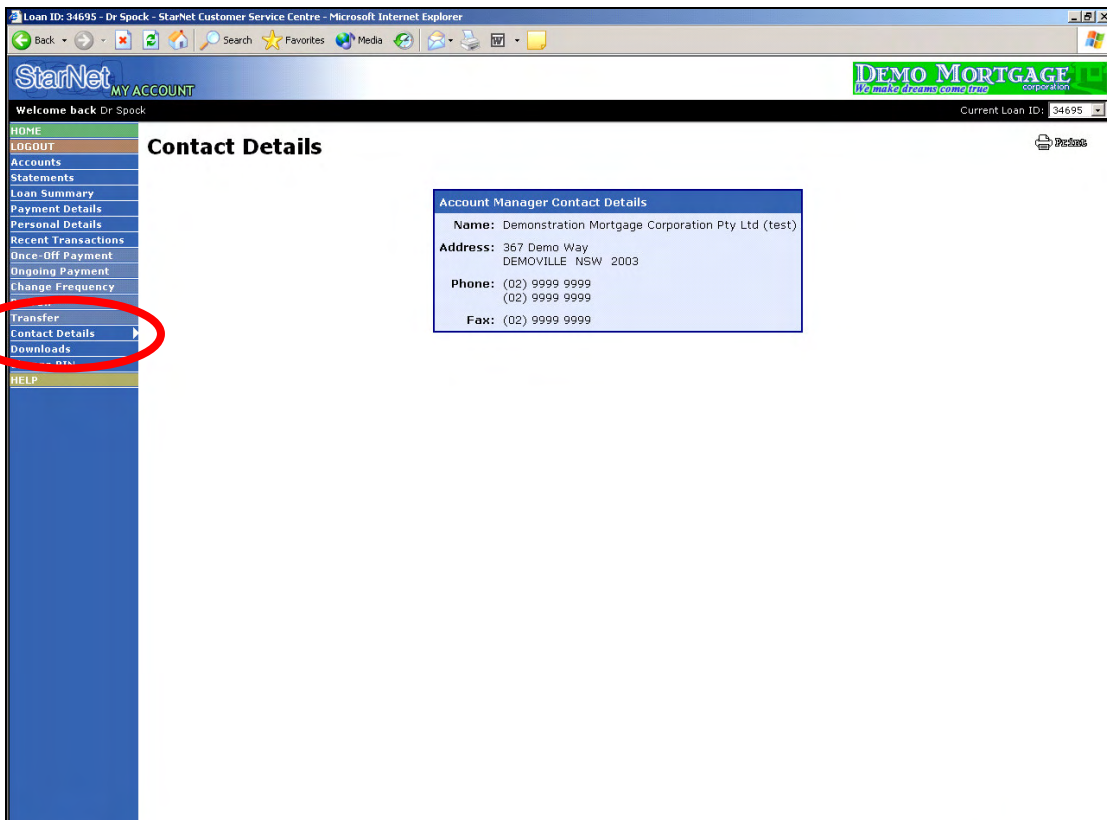
The confirmation page shows you your transaction confirmation number for your reference.

Hint: you will only be able to transfer between your split if your PIN's are the same for each split. You can amend your PIN in the 'Change PIN' option.

## 14. Contact details

The 'Contact Details' option provides you with contact information for your Mortgage Manager. Your Mortgage Manager is your first contact if you have any questions or queries regarding your loan facility.

Access this option by clicking on the 'Contact Details' button on the left-hand side of the screen.



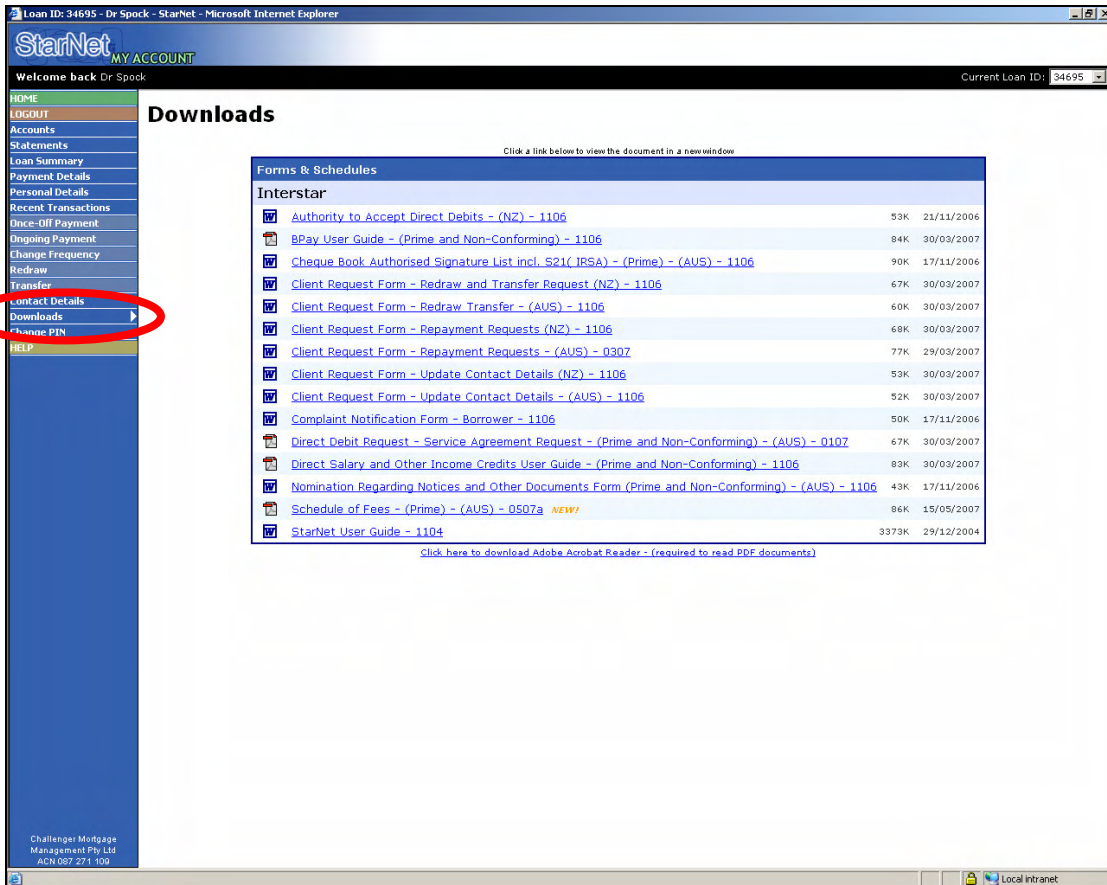
The screenshot shows a web browser window with the URL "Loan ID: 34695 - Dr Spock - StarNet Customer Service Centre - Microsoft Internet Explorer". The page title is "StarNet MY ACCOUNT" and the user is logged in as "Dr Spock". The current loan ID is 34695. The left-hand navigation menu includes links for HOME, LOGOUT, Accounts, Statements, Loan Summary, Payment Details, Personal Details, Recent Transactions, Once-Off Payment, Ongoing Payment, Change Frequency, Transfer, Contact Details (circled in red), Downloads, and HELP. The main content area is titled "Contact Details" and displays the following information:

Account Manager Contact Details	
<b>Name:</b>	Demonstration Mortgage Corporation Pty Ltd (test)
<b>Address:</b>	367 Demo Way DEMOVILLE NSW 2003
<b>Phone:</b>	(02) 9999 9999 (02) 9999 9999
<b>Fax:</b>	(02) 9999 9999

## 15. Downloads

The 'Downloads' option provides access to a number of forms that are required for changes to your loan and/or your personal details.

Access this option by clicking on the 'Downloads' button on the left-hand side of the screen.



The screenshot shows the StarNet MY ACCOUNT interface. The left-hand navigation menu includes options like HOME, LOGOUT, Accounts, Statements, Loan Summary, Payment Details, Personal Details, Recent Transactions, Once-Off Payment, Ongoing Payment, Change Frequency, Redraw, Transfer, Contact Details, Downloads (circled in red), Change PIN, and HELP. The main content area is titled 'Downloads' and contains a table of forms and schedules.

Forms & Schedules		
<b>Interstar</b>		
<a href="#">Authority to Accept Direct Debits - (NZ) - 1106</a>	53K	21/11/2006
<a href="#">BPay User Guide - (Prime and Non-Conforming) - 1106</a>	84K	30/03/2007
<a href="#">Cheque Book Authorised Signature List incl. S21( JRSA) - (Prime) - (AUS) - 1106</a>	90K	17/11/2006
<a href="#">Client Request Form - Redraw and Transfer Request (NZ) - 1106</a>	67K	30/03/2007
<a href="#">Client Request Form - Redraw Transfer - (AUS) - 1106</a>	60K	30/03/2007
<a href="#">Client Request Form - Repayment Requests (NZ) - 1106</a>	68K	30/03/2007
<a href="#">Client Request Form - Repayment Requests - (AUS) - 0307</a>	77K	29/03/2007
<a href="#">Client Request Form - Update Contact Details (NZ) - 1106</a>	53K	30/03/2007
<a href="#">Client Request Form - Update Contact Details - (AUS) - 1106</a>	52K	30/03/2007
<a href="#">Complaint Notification Form - Borrower - 1106</a>	50K	17/11/2006
<a href="#">Direct Debit Request - Service Agreement Request - (Prime and Non-Conforming) - (AUS) - 0107</a>	67K	30/03/2007
<a href="#">Direct Salary and Other Income Credits User Guide - (Prime and Non-Conforming) - 1106</a>	83K	30/03/2007
<a href="#">Nomination Regarding Notices and Other Documents Form (Prime and Non-Conforming) - (AUS) - 1106</a>	43K	17/11/2006
<a href="#">Schedule of Fees - (Prime) - (AUS) - 0507a <b>NEW!</b></a>	86K	15/05/2007
<a href="#">StarNet User Guide - 1104</a>	3373K	29/12/2004

Click here to download Adobe Acrobat Reader - (required to read PDF documents)

These include authorised signature change forms, current fee schedule and direct debit change forms.

Click on any of the underlined titles to take you to the form you need to print. If possible, type the required details onto the form prior to printing.

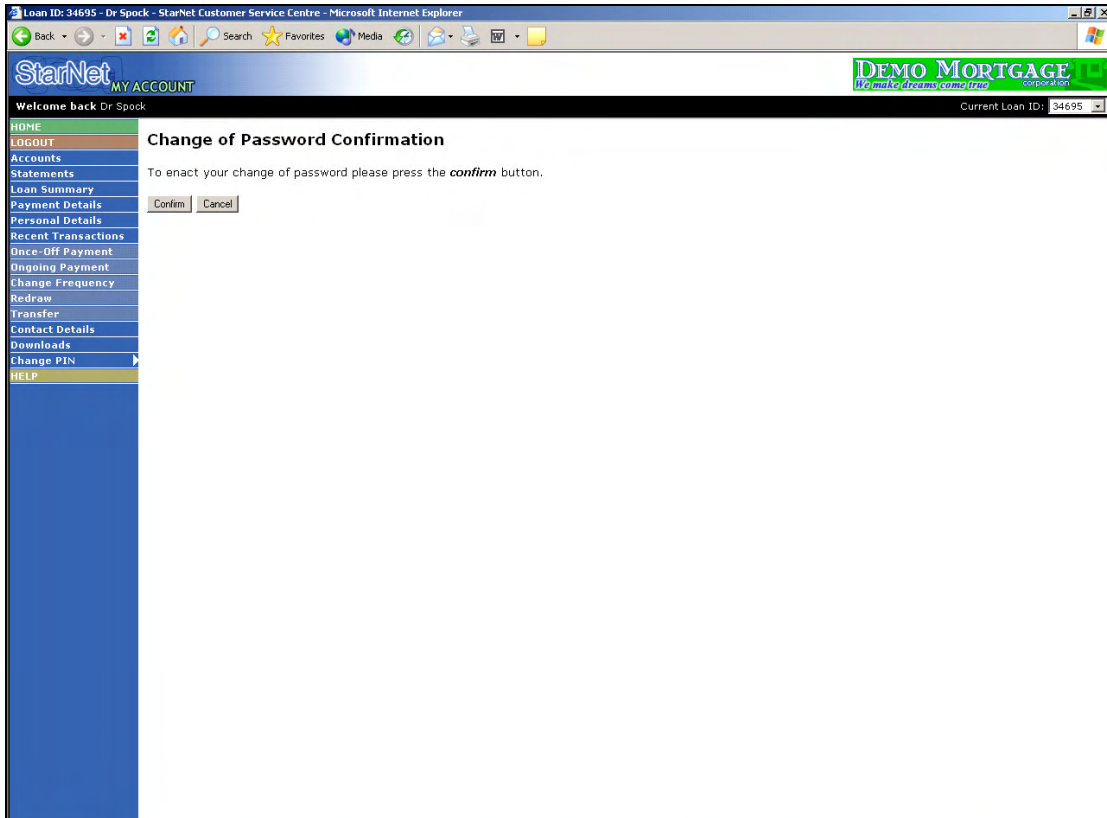
## 16. Change PIN

To change your PIN, click on 'Change PIN' on the main menu. This will take you to the 'Change PIN Request' screen.

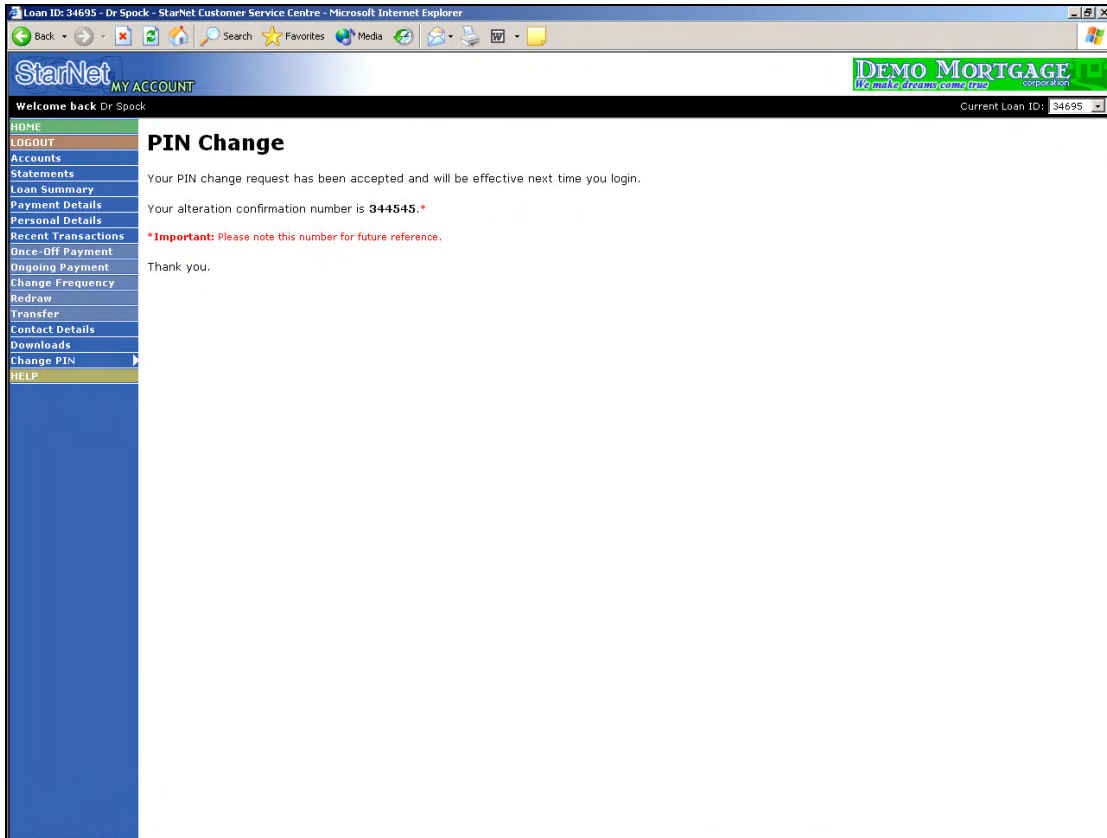
This screen will ask you to type in your current PIN, your new PIN and then retype your new PIN a second time to confirm. Once completed, click on 'Continue'.

**Please note that your PIN number must be 4 digits exactly.**

Note: If you lose or forget your PIN, the Lender cannot issue you another via telephone. You must contact your Mortgage Manager, they will contact the Lender and the Lender will post you a new PIN.



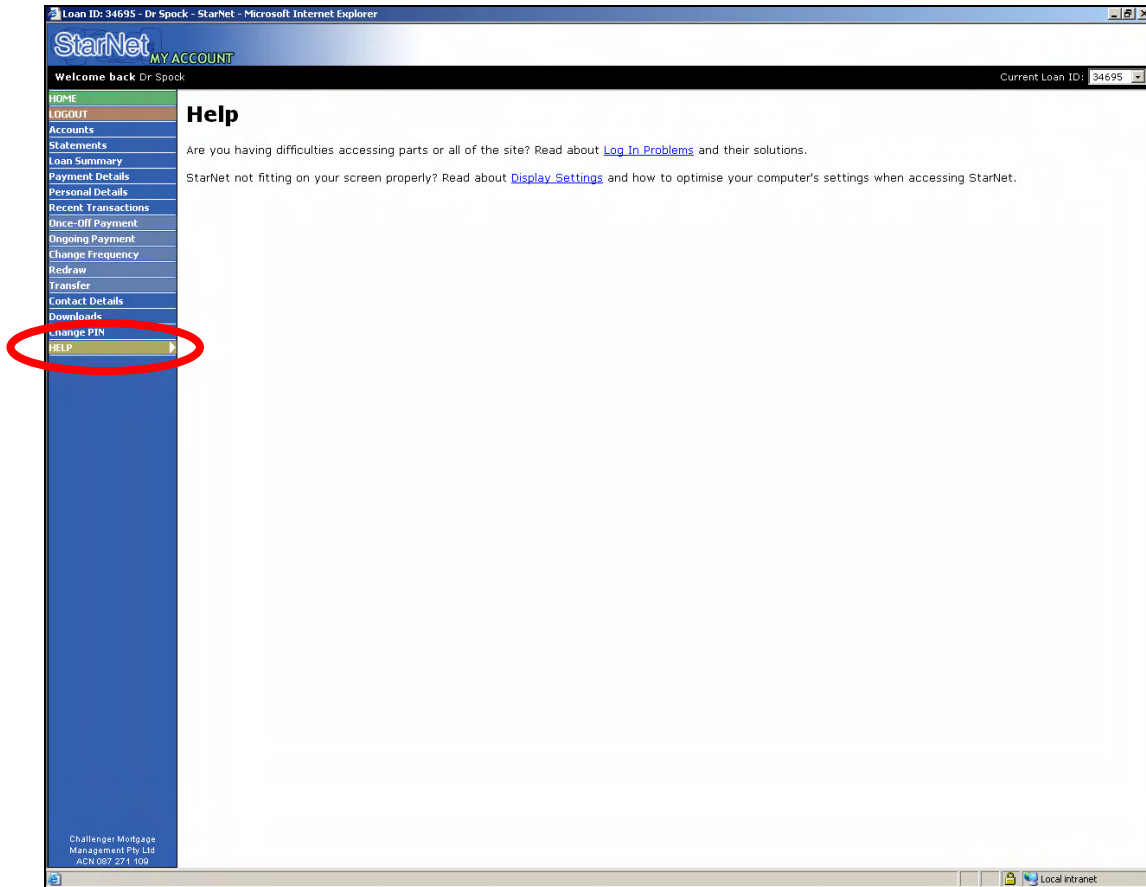
Once completed, you will receive a confirmation screen where you will be asked to either 'Confirm' or 'Cancel'. To proceed, click on 'Confirm'.



Your new password is now active.

## 17. Help options

Help is available online if you do experience difficulties. Click on 'Log In Problems' for assistance with accessing certain options, and 'Display Settings' if the website does not fit your screen.



Loan ID: 34695 - Dr Spock - StarNet Customer Service Centre - Microsoft Internet Explorer

StarNet MY ACCOUNT

WELCOME back Dr Spock

Current Loan ID: 34695

**HOME**

**LOGOUT**

Accounts

Statements

Loan Summary

Payment Details

Personal Details

Recent Transactions

Once-Off Payment

Ongoing Payment

Change Frequency

Redraw

Transfer

Contact Details

Downloads

Change PIN

**HELP**

## Help

Are you having difficulties accessing parts or all of the site? Read about [Access Problems](#) and their solutions.

StarNet not fitting on your screen properly? Read about [Display Settings](#) and how to optimise your computer's settings when accessing StarNet.

## 18. Logout

The last option on the Main Menu is 'Logout' found at the top left-hand side of the page. It is very important that you logout of StarNet to ensure that your personal and financial details are kept secure.

The logout function clears the cache so that someone else cannot use your Temporary Internet files that are created when you enter a website.

This is the Lender's further commitment to you as the borrower, to ensure that your personal and financial records are kept secure.

