

## ***What customers ask us most about loan repayments***

### **How can repayments be deposited into the home loan account?**

Direct debit or direct salary crediting are the preferred payment methods. We don't accept any cash payments at our branches.

### **When do payments need to go into the home loan account?**

Payments are due in the home loan account on the monthly anniversary of the settlement of your loan.

### **How long does it take for funds going into a home loan clear?**

Payments made by direct debit take 5 working days from the payment date to clear. Direct electronic payments clear after 11:00am each working day.

### **Does United Permanent charge payment reversals?**

Yes. There is a \$25 payment reversal fee for each reversal.

### **Can same day payments be set up on the home loan?**

No. the earliest we can set up payments is for the next working day.

### **Can direct electronic crediting and direct debiting be done together?**

As a United Permanent borrower you can elect to have both paying off your home loan.

### **How is direct electronic crediting set up?**

The electronic reference number needs to be instructed to the payroll office. Once the first direct electronic credit has gone through you'll need to call your local United Permanent branch if you want them to stop in the future.

### **What frequency can direct debits be set up for?**

Direct debits can be set up for monthly, fortnightly and weekly deductions.

### **Contact us for more information**

- Your local branch lending manager
- Head Office 1300 782 245