

Your Connective Home Loans Essentials loan has been approved... What happens next?

Find out what to expect once your Connective Home Loans Essentials loan is approved through to your first loan repayment.

<p>1  Loan approved</p>	<p>2  Digital loan contracts issued</p>	<p>3  Check, sign & return your documents</p>
<ul style="list-style-type: none"> Your broker will be notified by email when your home loan is approved and will let you know Your digital loan contract pack is being prepared 	<ul style="list-style-type: none"> Your digital loan contracts will be sent to your nominated email address You will receive a text message letting you know that your home loan docs are ready to sign This is a secure service provided by Docusign and MSA National which requires dual verification (email and SMS verification) to ensure your documents remain confidential 	<ul style="list-style-type: none"> Your broker will be notified when you receive your documents and they'll be able to assist you through the process of digitally accessing, reviewing, signing and submitting your loan documents Once your documents are signed and completed they will be instantly returned to our settlements team Once your documents have been received, they are checked and verified Your Broker can track the progress of your loan
<p>When: Approval day</p>	<p>When: Day after Approval day</p>	<p>When: Day after signed documents received</p>
<p>4  Settlement date booked in</p>	<p>5  Loan settled</p>	<p>6  Online and phone access</p>
<ul style="list-style-type: none"> Your settlement date will be confirmed through your solicitor or conveyancer If you do not have a solicitor or conveyancer, we will confirm with you directly 	<ul style="list-style-type: none"> Your Broker will receive an e-mail confirming that your loan has settled You will be posted your Settlement Statement and your broker will be e-mailed a copy Surplus funds (less loan disbursements¹) will be made available via: cheque by post; or direct deposit into your bank account; or your loan account to draw at any time 	<ul style="list-style-type: none"> You will receive your login details to StarNet and StarCall by post
<p>When: Generally 2 days before Settlement</p>	<p>When: Settlement day</p>	<p>When: 5-10 days after Settlement day</p>
<p>7  Welcome Pack sent</p>	<p>8  Debit Card & PIN issued</p>	<p>9  First loan repayment</p>
<ul style="list-style-type: none"> You will receive a welcome letter detailing your loan account and repayment information along with a brochure detailing easy ways to manage your loan 	<ul style="list-style-type: none"> If you requested a Debit Card when you applied for your loan, you will receive your Debit Card and a PIN for this card by post Your PIN and card will come in two separate letters for your security, so check your mail regularly during this time 	<ul style="list-style-type: none"> Your first loan payment will be drawn from your bank account by direct debit one month after your loan Settlement day²
<p>When: 10-15 days after Settlement day</p>	<p>When: 10 days after Settlement day</p>	<p>When: 1 month after Settlement day</p>

Timeframes are indicative only.

- Options apply to variable rate loans only and are based on your instructions in the 'Direction to pay' form within loan documents.
- Ongoing repayments will convert to the frequency as nominated by you in the 'Direct Debit Request' form within loan documents.

connectivehomeloans.com.au

For more information, contact your broker.

CustomerCare are here to help on 1300 543 558

or connective@mycustomercare.com.au

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Connective Home Loans Essentials is funded by the Advantedge Residential Loan program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer. The program is funded under arrangements with National Australia Bank Limited (NAB). Each of AFSH and Advantedge are members of the NAB Group. NAB does not guarantee the obligations of its subsidiaries. Connective Home Loans Essentials is distributed by Connective Credit Services Pty Ltd ACN 143 651 496. Australian Credit Licence 389 328.

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