

Your Guide to Online Banking

Free 24/7 Online Access



MORTGAGE
STREET

From your comfy couch at home or just as conveniently from a hotel room overseas, you have 24/7 easy online access to your loan account, wherever internet is available.

Enjoy unlimited transactions, whether you simply want to check your balance, pay bills or transfer funds between accounts, you can access your account online as often as you like. You can also call us any time if you need help and we will be able to guide you through the process.

Getting Started

You will need your Username and password to login to online banking.

After your loan is settled you will receive your Welcome letter and within two days an Email with your Username and temporary password. Each borrower will have their own unique Username.

Hours:	Mon – Fri	9:00 AM - 5:00 PM
	Sat - Sun	CLOSED

Once you login to internet banking for the first time you will be able to change this password to one that is secure and easy to remember.

Note: *Your temporary password is only valid until the end of the day on which it is issued*

To login to online banking:

STEP 1:

Click on www.mortgagestreet.com.au/Customerlogin OR go to top right-hand corner of the page then click on “Customer Login”

STEP 2:

Then click on **LoanPal** and you will reach the login screen where you can enter your Username & password.

Forgotten Your Password?

Your login screen will look like the one below. The first time you login you will be requested to change your password. If you have forgotten your password, please refer to the FORGOT? and RESET? prompts on the right side of the USERNAME and PASSWORD fields.

LOGIN

Welcome to Mortgage Street. Our online solution to support your business goals.

USERNAME FORGOT?

PASSWORD RESET?

LOGIN →

On the next screen you can reset your password by entering your Username and contact details. Your temporary password will be sent to the mobile number or email address you've provided.

Reset your Password

Username

Username

Please choose a method to receive your temporary password.

Send via SMS

Send via E-mail

REQUEST PASSWORD

If you have Forgotten your Username or want to change your password at any time please contact us here <https://www.mortgagestreet.com.au/contact-us/>

Setting up MFA for use in Loanpal

You need to set up Multi Factor Authentication (MFA) by clicking on the icon below and then click on Two-Factor Authentication from the menu that appears.



Welcome back, **Barry Barryson**

Total Current Balance: **\$201,278.46**
Total Available Balance: **\$1,798,742.57**

My Finances

Sir Barry Barryson - 16350103			
Sir Barry Barryson 101022358	Curr Bal	\$201,264.40	▼
	Avail Bal	\$1,798,742.57	▼
Sir Barry Barryson 40300301	Curr Bal	\$14.06	▼
	Avail Bal	\$0.00	▼
Sir Barry Barryson 40400544	Curr Bal	\$0.00	▼
	Avail Bal	\$0.00	▼
Sir Barry Barryson 40400543	Curr Bal	\$0.00	▼
	Avail Bal	\$0.00	▼
Sir Barry Barryson 40400540	Curr Bal	\$0.00	▼
	Avail Bal	\$0.00	▼

Show All

Total Current Balance: **\$201,278.46**
Total Available Balance: **\$1,798,742.57**

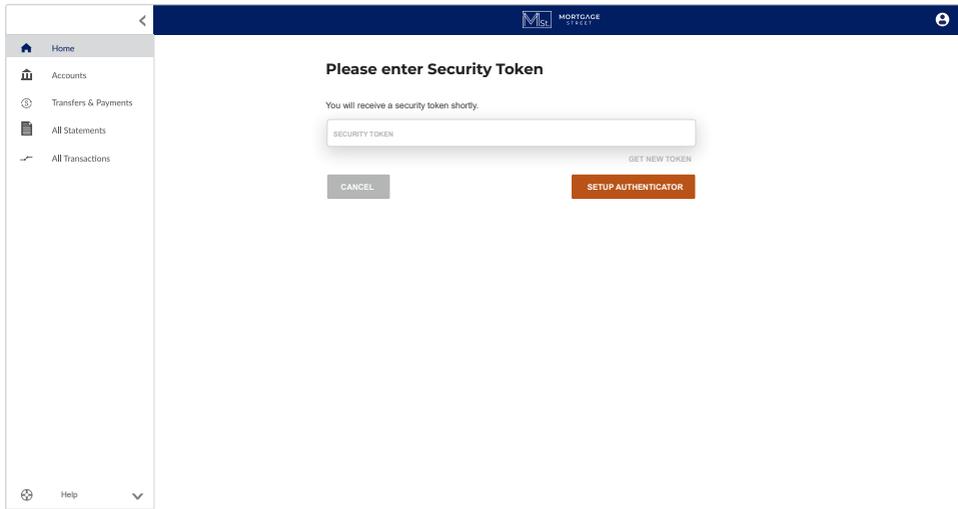
Recent Activity

For Account: 101022358

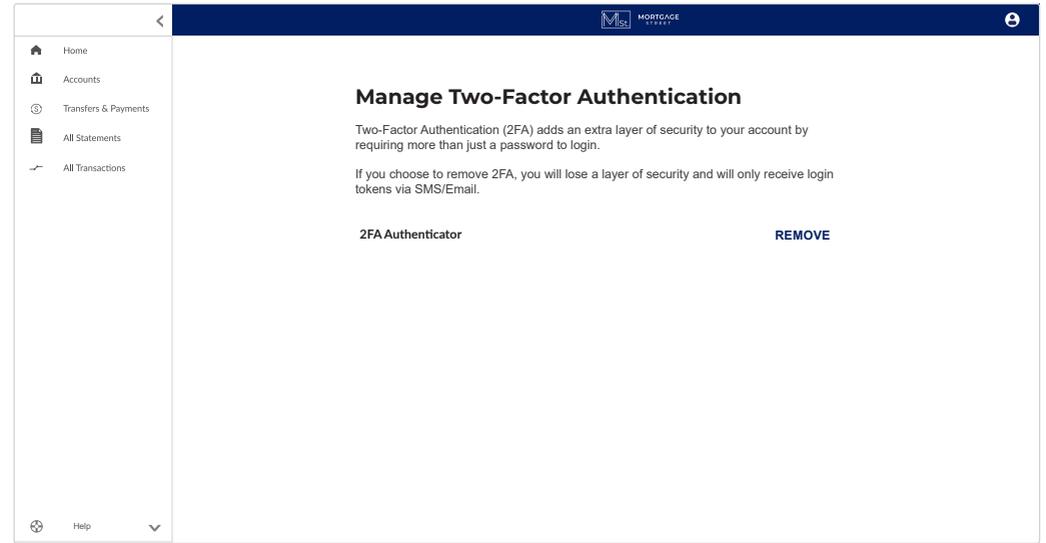
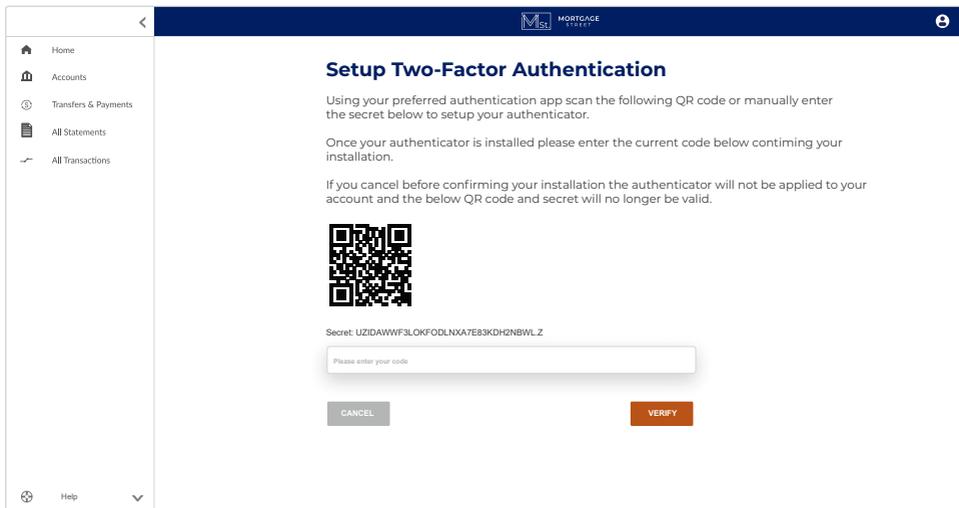
15/12/2022 Facility Fee	\$385.00	\$200,884.40
15/02/2022 Interaccount Payment Received	-\$0.01	\$200,884.40
15/12/2021 Facility Fee	\$385.00	\$200,454.41
15/02/2022 Interaccount Payment Received	-\$5.00	\$200,099.41
24/06/2021 Interaccount Payment Received	-\$300.00	\$200,099.41
17/08/2021 Interaccount Payment Received	-\$5.00	\$200,094.41
15/06/2021 Interaccount Payment Received	-\$5.00	\$200,094.40
10/09/2021 Interaccount Payment Received	-\$10.00	\$200,084.41
15/12/2020 Interaccount Payment Received	-\$10.00	\$200,084.41
15/12/2020 Facility Fee	\$385.00	\$200,384.41
09/12/2020 Loan Advance	\$200,000.00	\$199,999.41

Two-Factor Authentication (2FA) Manage Settings

You then enter your Security Token and click on the **SETUP AUTHENTICATOR** button



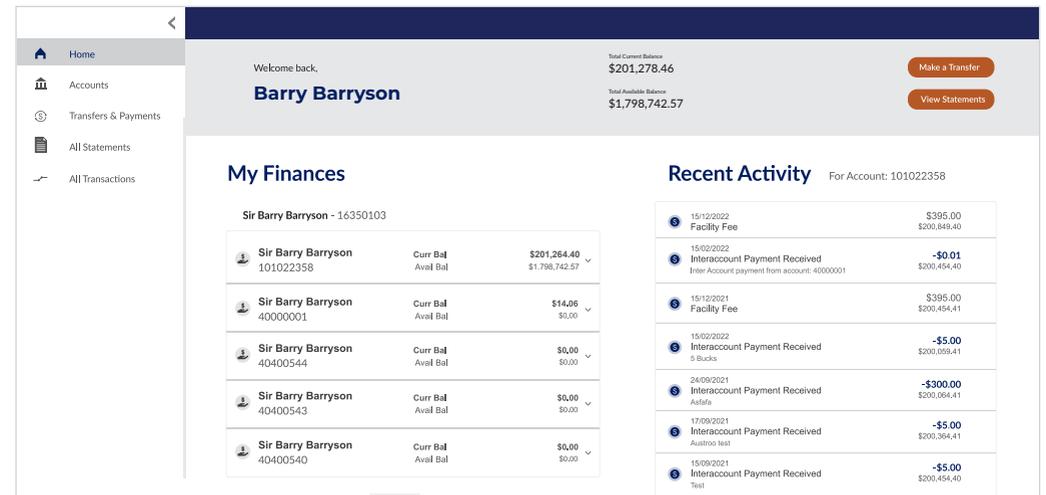
To set up Authentication, download an Authenticator app to your phone, create a new profile and scan the QR code. Enter the code displayed in your Authenticator app into the **Please enter your code** field



Viewing Your Loan Summary and Accounts

The Loan Summary screen is your main screen. Basic loan details and all accounts that are linked to the loan are displayed here. Click the 'Home' button at the top of the screen to return to this screen at any time.

It also shows you when you last logged on, under your profile name at top right.



Top Tips to Keep Your Account Secure



A few tips to staying safe:

- Keep your Online Banking details and password in a safe place
- Do not write down your password on any bank-issued forms or statements
- Do not write down or keep your password with your Personal Identification Number (your ATM PIN).

When first selecting to update payment limits, the default limits will be displayed. These limits can only be updated if MFA is set up for you.

Payment Limits

Functionality to allow you to change your own payment limits has been included in LoanPal. To update these limits, click on Payment Limits from the same menu as Two-Factor Authentication (2FA) and Change password.

The screenshot shows the 'Current Daily Transfer Limits' page. It features three columns of information:

Pay Anyone	Redraw	BPAY
Daily Limit \$7,000.00	Daily Limit \$8,000.00	Daily Limit \$6,000.00
Remaining \$7,000.00	Remaining \$8,000.00	Remaining \$6,000.00

At the bottom of each column is a 'CANCEL' button, and a larger 'EDIT LIMITS' button is positioned at the bottom right of the entire section.

The screenshot shows the LoanPal dashboard for Barry Barryson. The top navigation bar includes 'Home', 'Accounts', 'Transfers & Payments', 'All Statements', and 'All Transactions'. The main content area is divided into several sections:

- Welcome back, Barry Barryson:** Shows 'Total Current Balance' of \$201,278.46 and 'Total Available Balance' of \$1,798,742.57. Buttons for 'Make a Transfer' and 'View Statements' are present.
- My Finances:** A table listing accounts for Sir Barry Barryson (16350103).
- Recent Activity:** A list of transactions for account 101022358, including Facility Fees and Interaccount Payments.
- Right-hand sidebar:** A 'Welcome Barry Barryson' section with links for 'Last Login', 'Last Login Location', 'Change Password', 'Two-Factor Authentication (2FA)', and 'Payment Limits'.

Sir Barry Barryson - 16350103			
	Sir Barry Barryson 101022358	Curr Bal Avail Bal	\$201,278.46 \$1,798,742.57
	Sir Barry Barryson 40000001	Curr Bal Avail Bal	\$34.06 \$0.00
	Sir Barry Barryson 40400544	Curr Bal Avail Bal	\$0.00 \$0.00
	Sir Barry Barryson 40400543	Curr Bal Avail Bal	\$0.00 \$0.00
	Sir Barry Barryson 40400540	Curr Bal Avail Bal	\$0.00 \$0.00

Buttons: Show All, Total Current Balance \$201,278.46

Date	Description	Amount
15/02/2022	Facility Fee	\$395.00
15/02/2022	Interaccount Payment Received	-\$0.01
15/12/2021	Facility Fee	\$395.00
15/02/2022	Interaccount Payment Received	-\$5.00
24/09/2021	Interaccount Payment Received	-\$300.00
17/09/2021	Interaccount Payment Received	-\$5.00
10/09/2021	Interaccount Payment Received	-\$5.00
10/09/2021	Interaccount Payment Received	-\$10.00

Account Summary

To view an account in detail, click on the account and it will show you full details of that account and a list of transactions from when the loan first settled.

You can edit this name! /
Acc: 101022358
Available balance
\$1,798,742.57
Current balance: \$200,849.40

Make a Transfer View Statements

DETAILS **TRANSACTIONS** SCHEDULED TRANSFERS

Date	Descriptions	Debit	Credit	Balance
15/12/2023	Facility Fee	\$395.00		\$201,264.40
27/10/2023	Interaccount Payment Made Note: Transfer test	\$10.00		\$200,869.40
27/10/2023	Interaccount Payment Made Note: Transfer test	\$10.00		\$200,859.40
15/12/2021	Facility Fee	\$395.00		\$200,849.40
15/02/2022	Interaccount Payment Received Note: Inter Account payment from account: 40000001		-\$0.01	\$200,454.40
15/12/2021	Facility Fee	\$395.00		\$200,454.41
18/11/2021	Interaccount Payment Received Note: 5 bucks		-\$5.00	\$200,059.41
24/09/2021	Interaccount Payment Received Note: 5 bucks	\$395.00	-\$300.00	\$200,064.41

This will show you a list of available options and also any upcoming or recently processed payments or redraws. To start a transaction, select any of the options in the top navigation. Please note: if your lender has turned off any or all of these options, they will not be visible.

Transfers & Payments

TRANSFERS & PAYMENTS PAYEES

FROM

My Accounts

- Home Loan 101022358 Available: **\$1,799,137.57**
- Offer Custom name 2 40400543 Available: **\$0.00**
- Offer Custom name 2 40000001 Available: **\$0.00**
- Offset Account 40400540 Available: **\$0.00**
- Prattly Split 40400544 Available: **\$0.00**

My Nominatod Account

- Test Account 012-714 0000 Available: **\$0.00**
- Test Offert 037-842 40000001 Available: **\$0.00**

Transferring Funds

To transact from your selected account, click the Make a Transfer button as shown below.

Welcome back,
Barry Barryson

Total Current Balance
\$201,278.46

Total Available Balance
\$1,798,742.57

Make a Transfer View Statements

How To Use BPAY®

Free to use, BPAY is one of Australia's most popular bill payment services, allowing you to pay multiple bills at the same time and schedule future-dated payments in advance.

If the biller accepts BPAY payments, you will need the Biller Code and Reference number (these can be found near the BPAY logo on your bill).

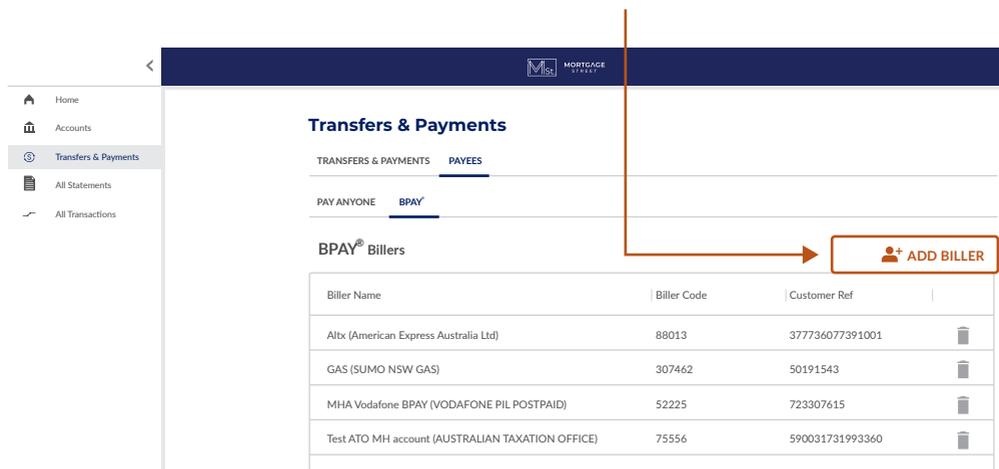
STEP 1: In the right hand menu, click on Transfer & Payments, click Payees and then click BPAY

STEP 2: Select an existing BPAY biller or add a new BPAY biller to send your payment to.

STEP 3: Select the account to make your payment from.

STEP 4: Enter the date you would like to make this payment and select the frequency.

STEP 5: Review all the details before you hit 'Pay Bill'.



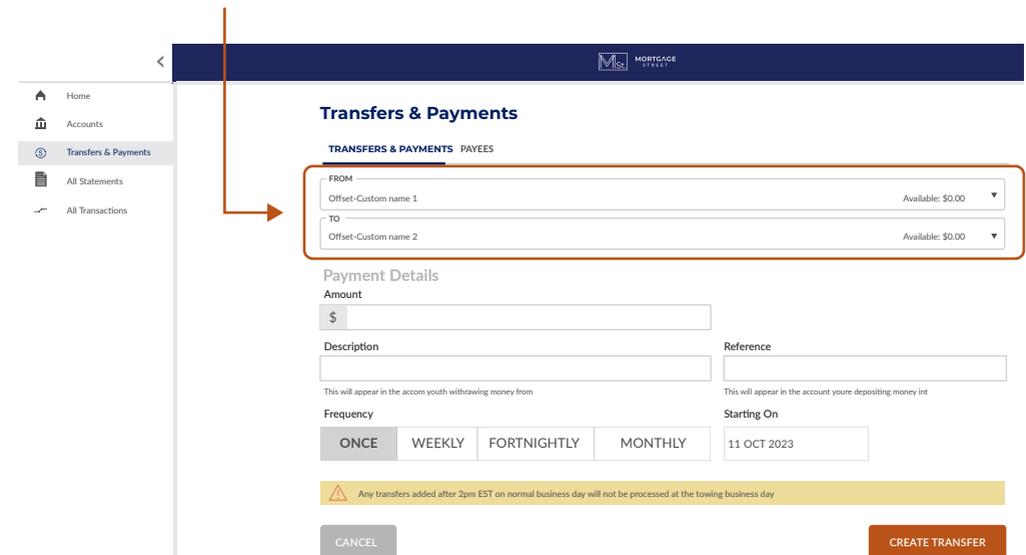
Top Tip



When you have to make regular payments on specific dates, you can set up a payment schedule in advance in online banking. That way your payments are taken care of automatically.

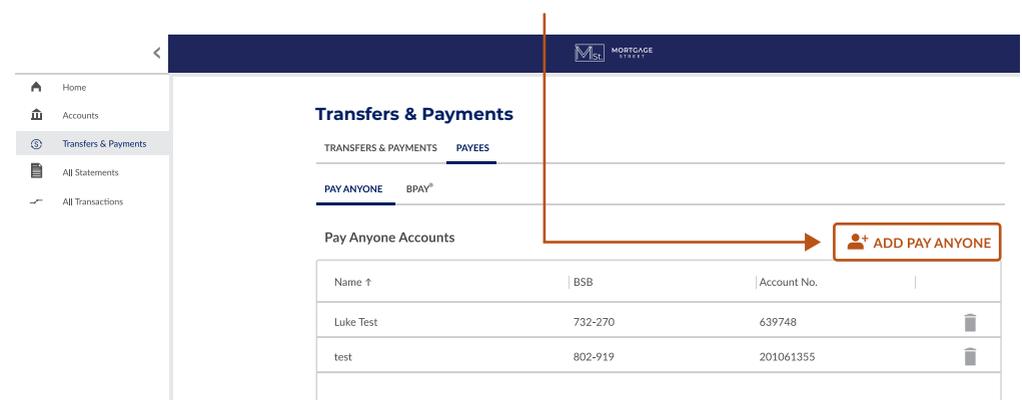
Transfer Between Accounts

If you have multiple accounts linked to your loan, you can transfer money between accounts at any time provided there is enough redraw. These transfers can also be scheduled to occur at specific frequencies.



Pay Anyone

Click on the **ADD PAY ANYONE** button to pay funds to another Australian bank account holder.



Customise Your Account

You are able to personalise your accounts to help identify and manage them easily.

To rename your account, click into the **Accounts Name** field and type in the new nickname, then click the **Save** button to accept the change

The screenshot shows the 'Accounts Name' field with 'Home Loan' entered. The 'SAVE' button is highlighted with an orange box and an arrow pointing to it from the text above. Other buttons include 'CANCEL', 'Make a Transfer', and 'View Statements'. The account details show an available balance of \$1,798,742.57 and a current balance of \$200,849.40. Below is a table of transactions.

Date	Descriptions	Debit	Credit	Balance
15/12/2022	Facility Fee	\$395.00		\$200,849.40
15/02/2022	Interaccount Payment Received Note: Inter Account payment from account: 400000001		-\$0.01	\$200,454.40
15/12/2021	Facility Fee	\$395.00		\$200,454.41

Payment

This option allows you to make extra payments to your loan account from your nominated bank account.

The screenshot shows the 'Transfers & Payments' section with 'PAYEES' selected. The 'FROM' and 'TO' dropdown menus are highlighted with an orange box and an arrow pointing to it from the text above.

Would You Like Assistance?

Please contact us here <https://www.mortgagestreet.com.au/contact-us/>



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Web: www.mortgagestreet.com.au

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