

loans.com.au

SMART MONEY
GUIDE



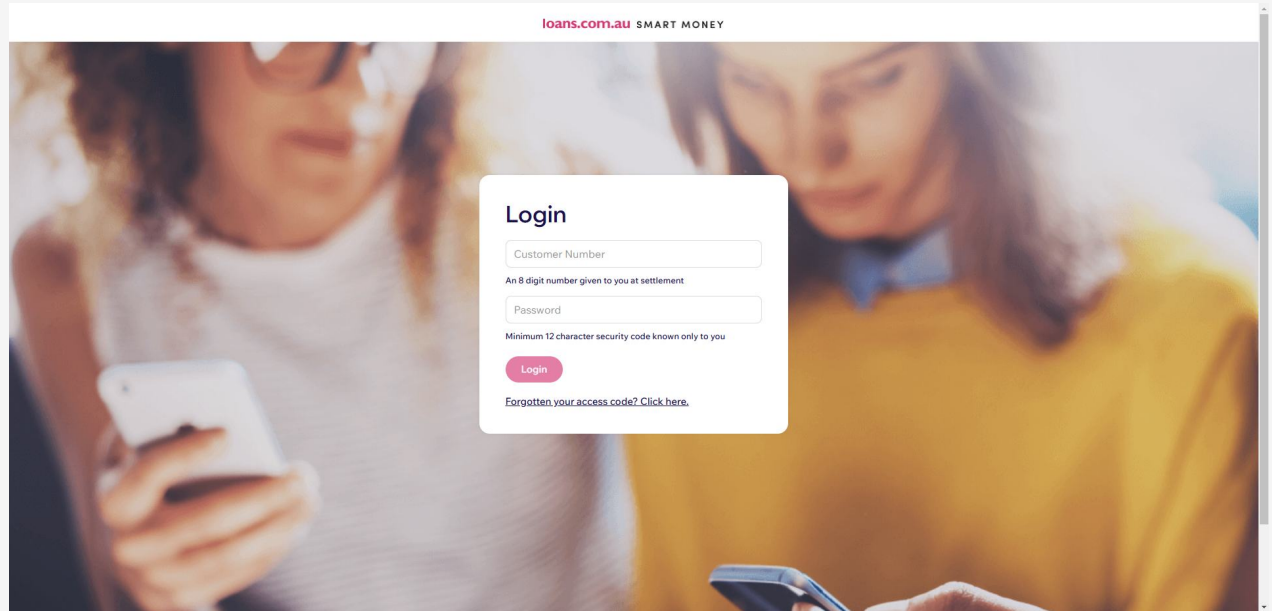
Table of contents

01 Log In	01
02 Main Menu	02
03 Accounts	03
04 Pay	04
05 Offers	05
06 Messages	06
07 Manage	07
08 Manage - Accounts	08
09 Manage - Documents	10
10 Manage - Loan Services	11
11 Manage - Statements & Notices	13
12 Manage - Tips & Help	14
13 Manage - Contact Us	15
14 Manage - Profile	16
15 Manage - Security	17
How to use Smart Money	

Log In

To log in, you will need your **Customer Number** and **Access Code**. These can be found on your welcome letter.

If you have forgotten your Access Code, you are able to reset it by clicking "**Forgotten your access code? Click here.**"



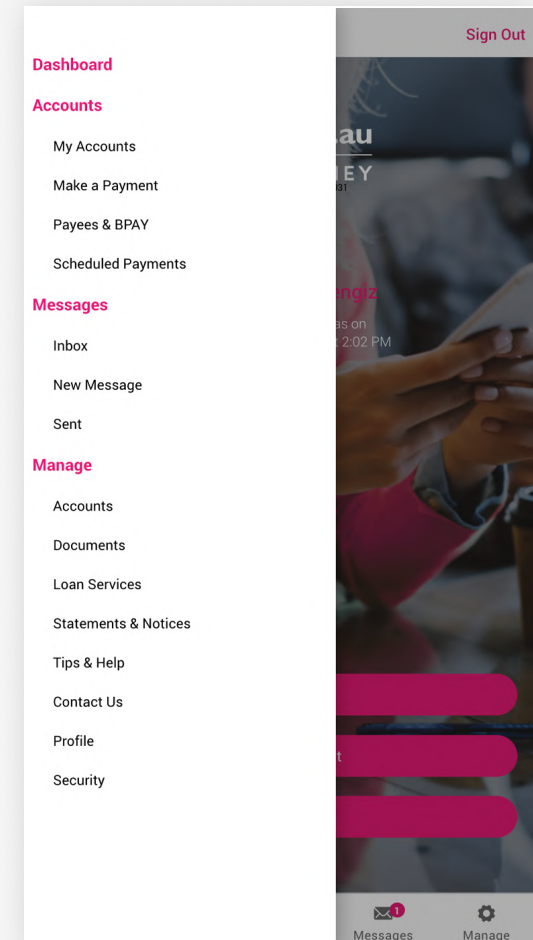
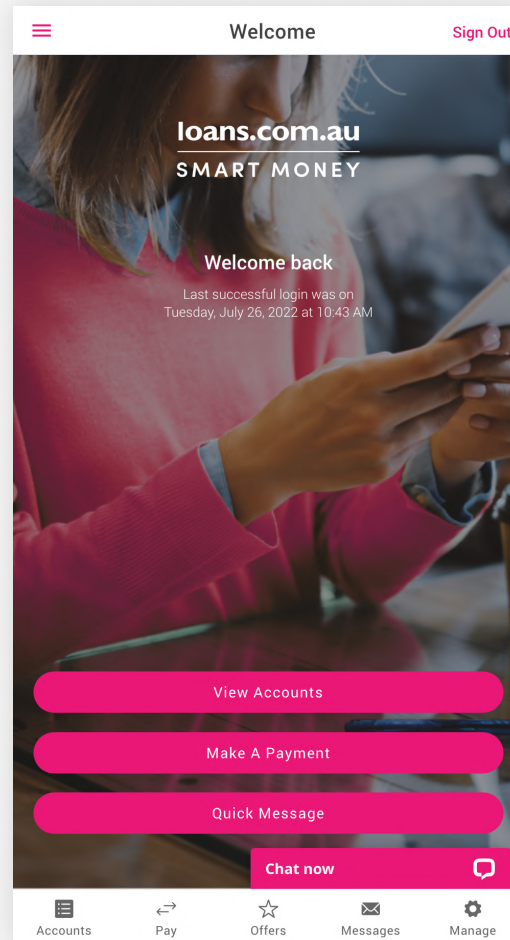
Main Menu

In Smart Money, there are three main actions for you to take: **View Accounts**, **Make a Payment** and **Quick Message**.

There are five areas to access: **Account**, **Pay**, **Offers**, **Messages** and **Manage**, which will be detailed in the following pages.

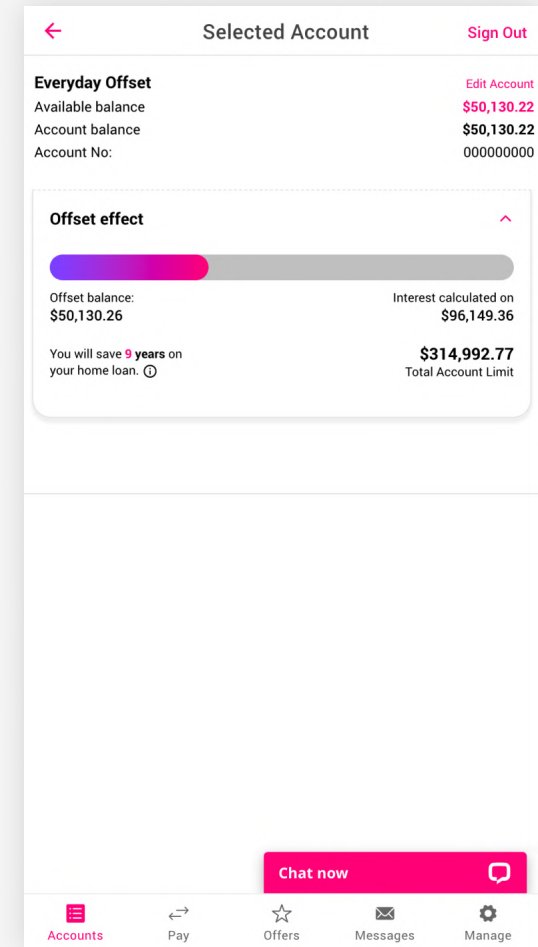
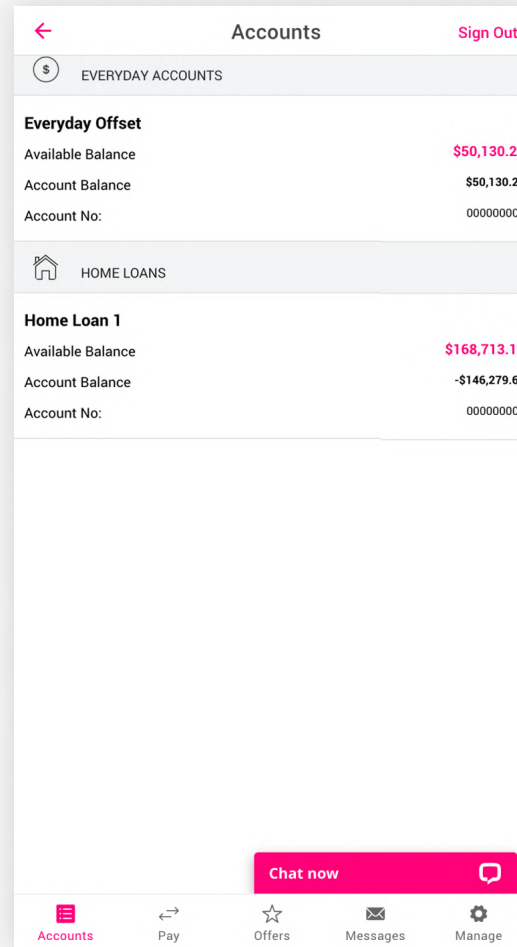
Additional options & helpful tools are available when you click the hamburger ☰ icon.

You can also access our **Live Chat** feature in your Smart Money app, which allows you to quickly and securely chat with our agents about your account.



Accounts

The 'Accounts' area provides a summary of all your current accounts. You can select one of the accounts to view recent transactions and relevant details and make a quick payment as a **transfer** or **BPAY**. If you have an **offset sub-account**, you will be able to access our handy offset tracking feature in the 'Accounts' area, where you can view your offset benefits.



Pay

In both the **Make a Payment** or **Pay section**, you can take a number of actions:

- Set up a once-off payment
- Schedule ongoing payments
- Add a new payee or biller in the “To:” area
- Change Daily Transfer Limit by clicking the link below “Amount”

The screenshot shows the 'Make a Payment' screen in a mobile app. At the top, there is a back arrow, the title 'Make a Payment', and a 'Sign Out' link. Below the title, there are several input fields:

- From :** Select account (with a right arrow)
- To :** Select account (with a right arrow)
- Amount :** \$0.00 (with a link 'Change transfer limit' below it)
- Description :** Optional
- When:** 26/Jul/2022 (with a calendar icon)
- How often :** Once (with a right arrow)

Below these fields is a large pink 'Continue' button. Underneath the button is a radio button labeled 'Send receipt to my messages'. At the bottom of the screen, there is an 'IMPORTANT MESSAGE' section with the following text:

As a security measure prior to transferring any funds to an external third party account, we strongly recommend that you telephone the third party account holder to confirm the account details and the amount you are transferring are correct.

Please do not rely on email communication to update or verify third party account details. If funds are transferred, it may not be possible to recover the funds.

At the bottom right of the message area is a pink 'Chat now' button with a speech bubble icon. The bottom navigation bar contains five icons: Accounts, Pay (highlighted in pink), Offers, Messages, and Manage.

Offers

In the **Offers section**, you'll see current offers available to our loyal customers.

This includes our Smart Friends offer, where you can receive \$450 when the friend you refer settles their home loan, or \$250 when the friend you refer settles their car loan. Here is also where you will find your **referral code** to earn these payments.

In the Offers section, you can also see any offers or discounts for other products.

Smart Friends

As a loans.com.au customer, if you refer a new customer to us we'll reward you.



Home loan referral

Refer a friend for a home loan to us and we'll reward you with a

\$450 Bonus!



Car loan referral

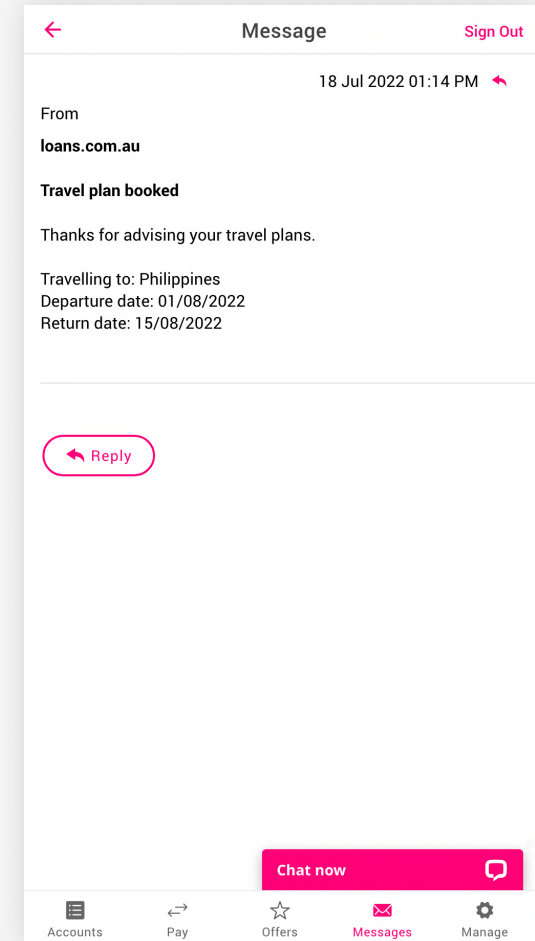
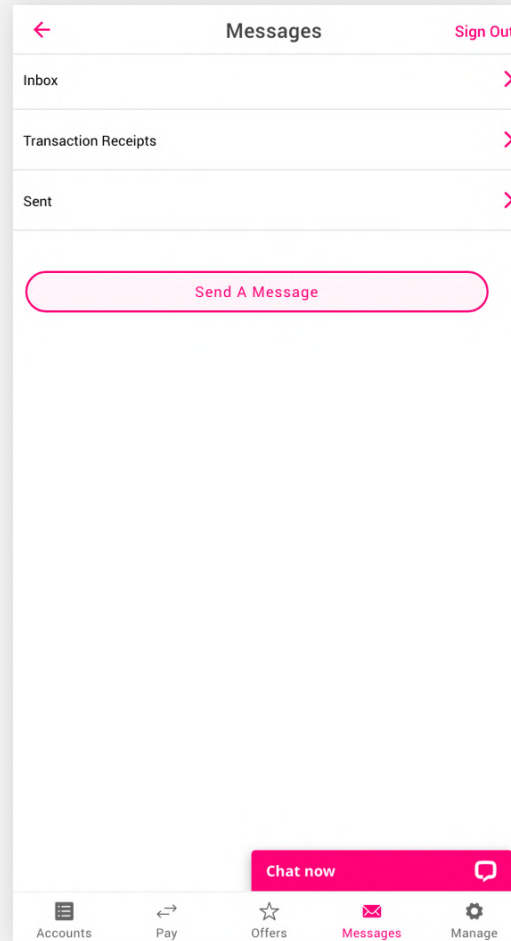
Refer a friend for a car loan to us and we'll reward you with a

\$250 Bonus!

Your referral code: 12345

Messages

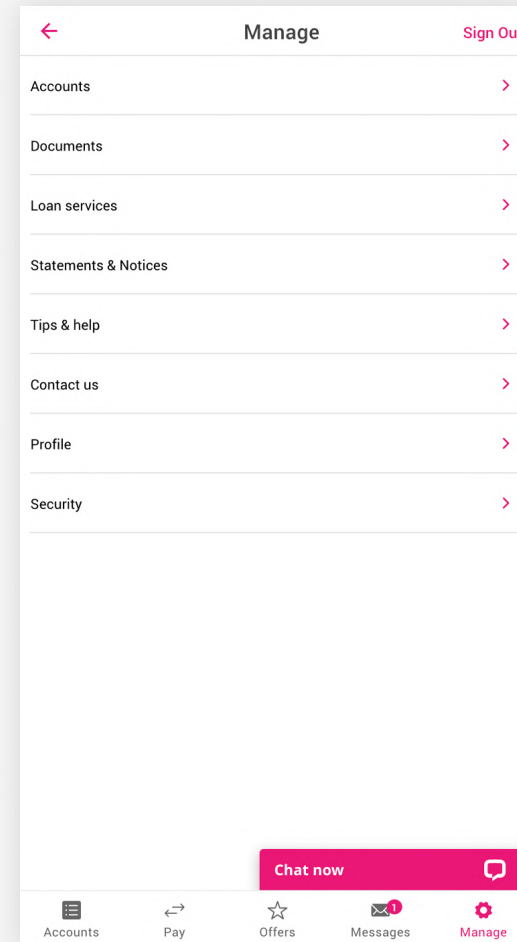
The messages section shows any important communications from loans.com.au and transaction receipts. In this section, clicking 'New Message' will allow you to send us a direct and secure message, to which we can respond.



Manage

The Manage menu provides access to the following:

- Accounts
- Documents
- Loan Services
- Statements & Notices
- Tips & Help
- Contact Us
- Profile (mobile app only)
- Security



Manage - Accounts

The following information can be found under the **Accounts section**.

Account Details

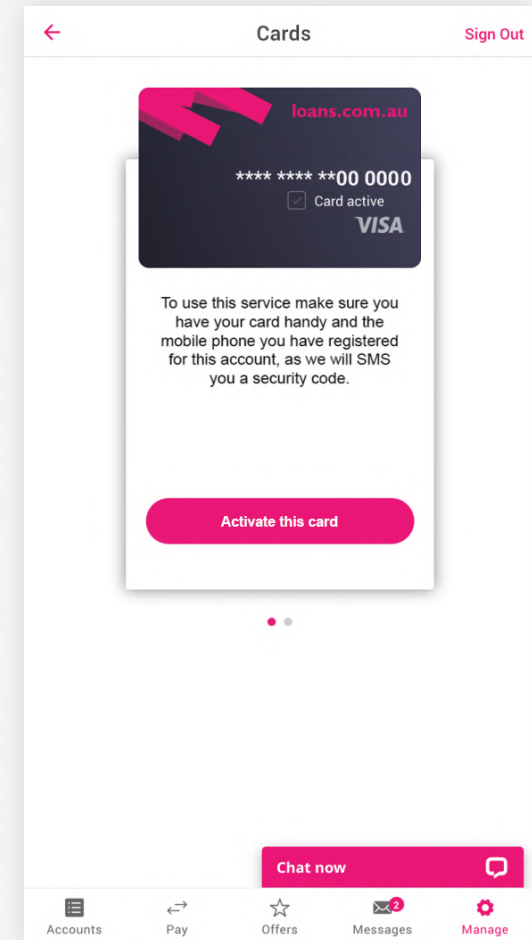
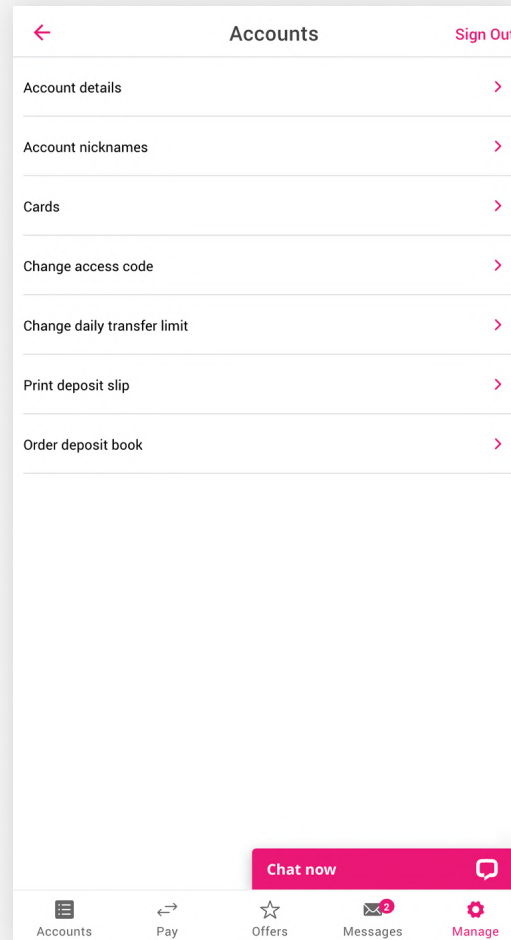
View the current rate, repayment amount and due date plus much more.

Account nicknames

Update the account display name to be more suitable to your needs.

Cards

Activate your new card or change your card PIN number here.



Change Access Code

Your new password will need to meet the following requirements:

- Minimum 12 characters
- Must include a number
- Must include a special character
- Cannot include Date of Birth
- Cannot include consecutive numbers

Change daily transfer limit

Increase or decrease your daily transfer limit. The maximum online transfer limit is \$20,000.

Print deposit slip

Generate a deposit slip for over the counter deposits at Australia post.

Order deposit book

Place an order for your deposit book.

← **Change Access Code** Sign Out

Current code:

New code:

Verify new code:

Your password must be at least 12 characters and include at least a lower case character, upper case character, and a number. It must not consist of consecutive number (e.g. 12345678), repeated numbers (e.g. 22222222), and must not resemble your date of birth or client number.

- ✓ Password must be between 12 and 98 characters.
- ✓ Password must contain at least one symbol.
- ✓ Password must contain at least one number.
- ✓ Password must contain at least one upper case letter.
- ✓ Password must contain at least one lower case letter.

Save

Chat now

Accounts Pay Offers Messages Manage

Manage - Documents

Interest Charged Letter

You can generate a letter confirming the interest charged on your loan for the previous or current financial year, for tax purposes.

Forms

There is also a document vault available for you to upload completed forms quickly and securely.

← Interest Charged Le... Sign Out

Account: INV PROPERTY MORTGAGE 000000000 >

Financial Year: Last financial year >

Please select the account that you require an interest charged letter for and select the financial year. Then, please print on A4 piece of paper.

Generate PDF

Chat now

Accounts Pay Offers Messages 2 Manage

← Upload file Sign Out

Account: Home Loan 1 >

Document Type: Select document type >

Selected file: Provide file to upload >

Additional information:
Provide any additional information you would like to tell us.

Upload File

Chat now

Accounts Pay Offers Messages 2 Manage

Manage - Loan Services

The following requests can be done under the **Loan Services** section.

Edit direct debit details

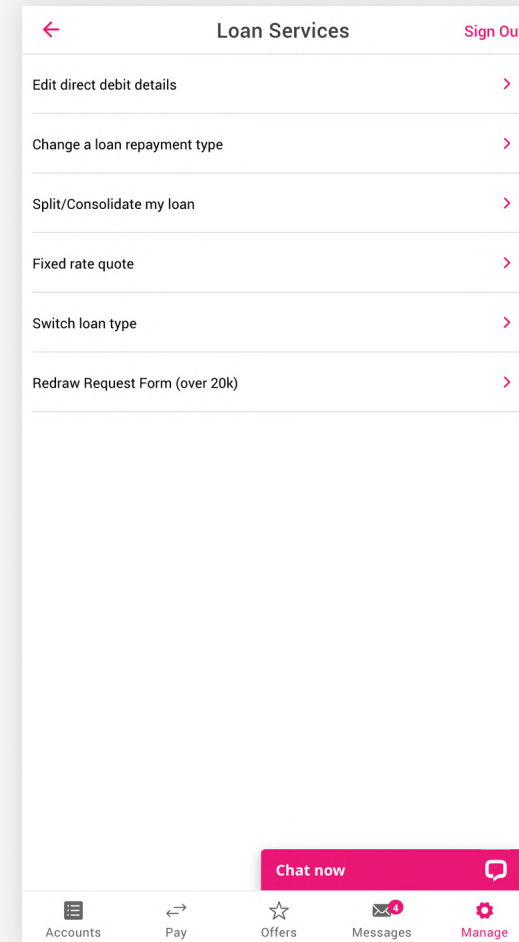
Add or edit your direct debit details.

Change loan repayment type

Request to change your change loan repayment type.

Split/consolidate loan

Request to split/consolidate your loan



Request fixed rate quote

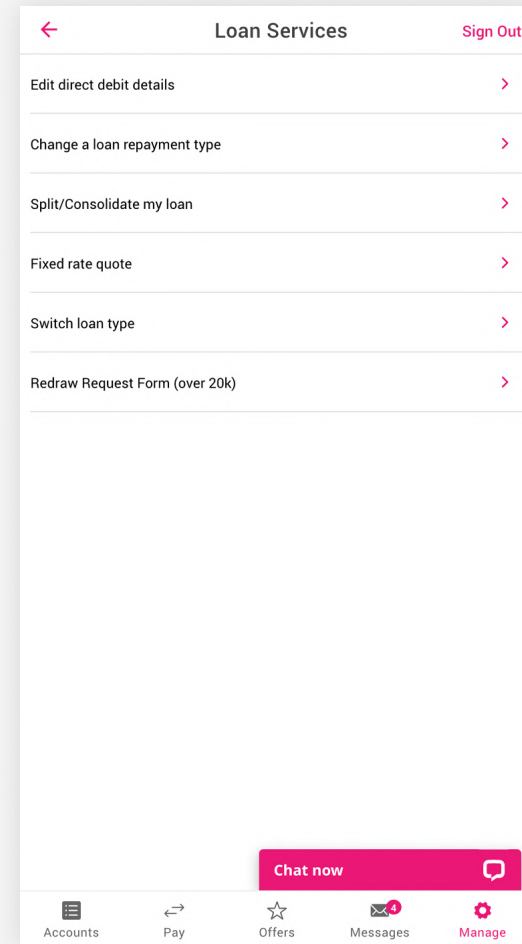
Request a fixed rate quote based on the selected fixed term.

Switch loan type

Request to switch loan type

Redraw Request Form (over \$20k)

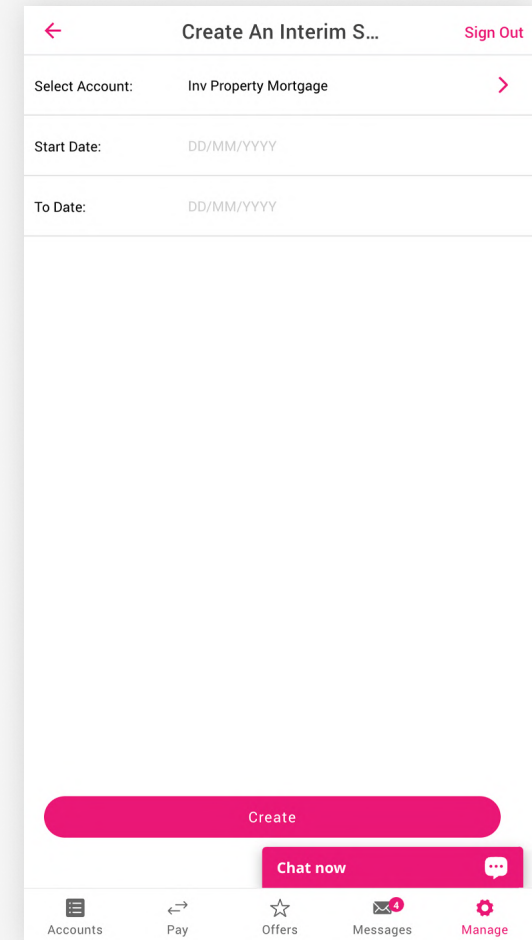
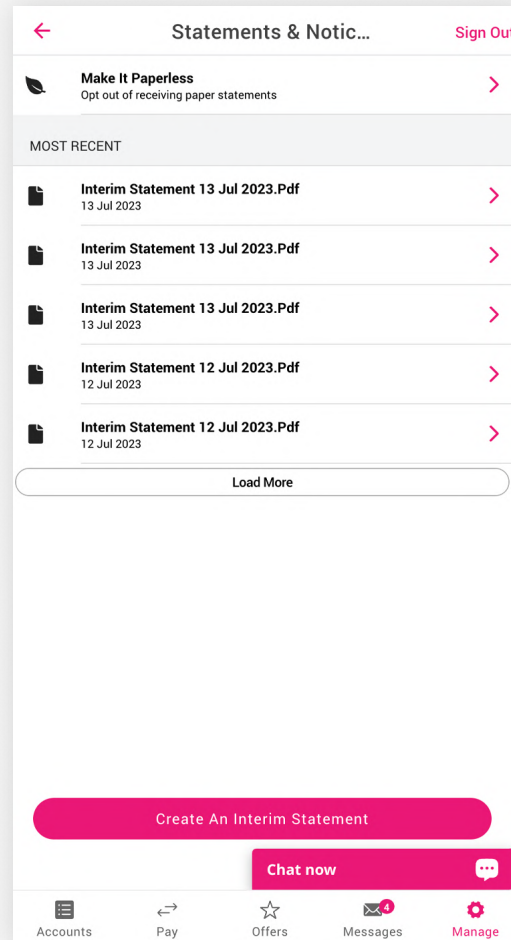
Request for a redraw for over \$20,000.



Manage - Statements & Notices

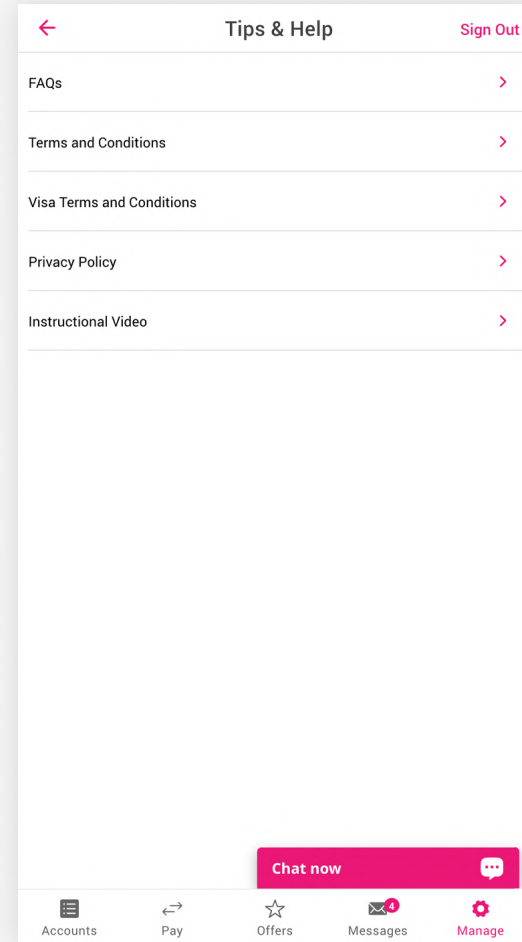
View your most recent **Statements** and correspondence regarding your Account.

You can also go green and **opt out of receiving paper statements**.



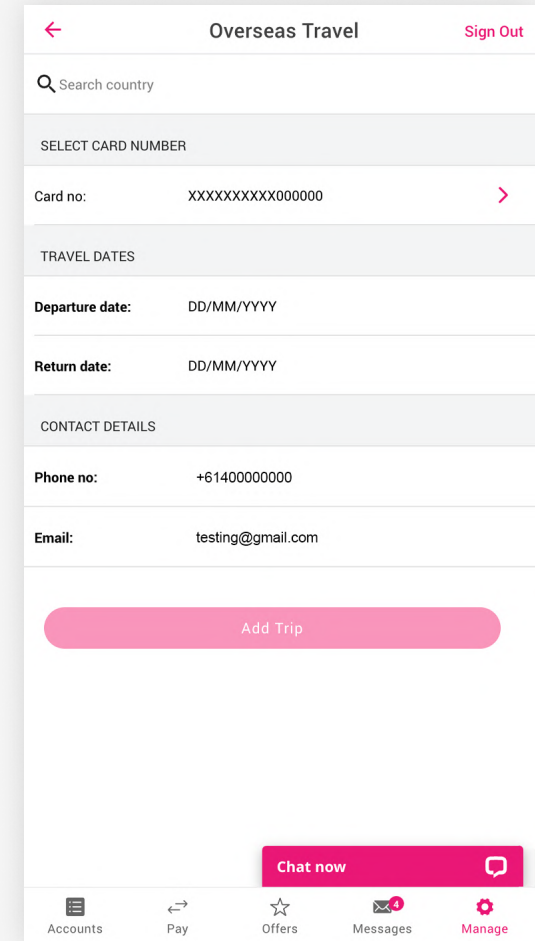
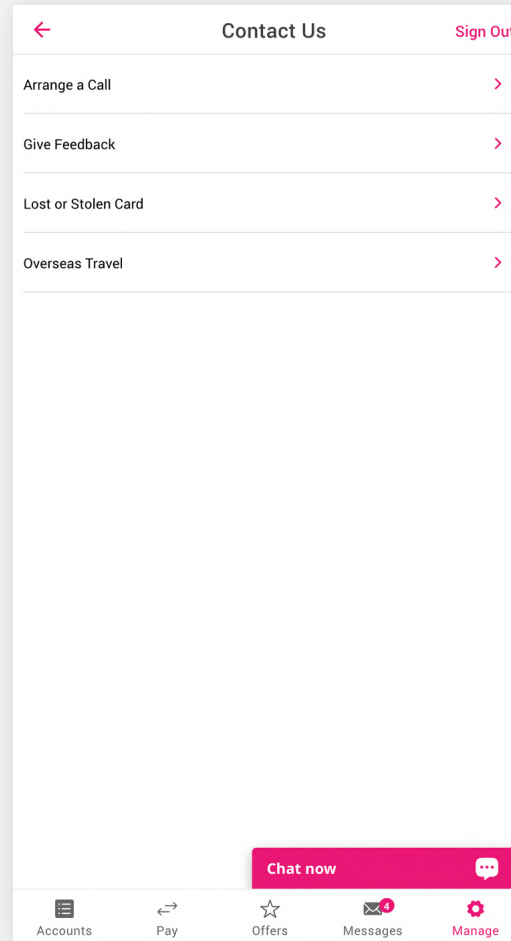
Manage - Tips & Help

View FAQs, Smart Money Terms and Conditions, Visa Terms and Conditions, Privacy Policy, and an Instructional Video how to use Smart Money.



Manage - Contact Us

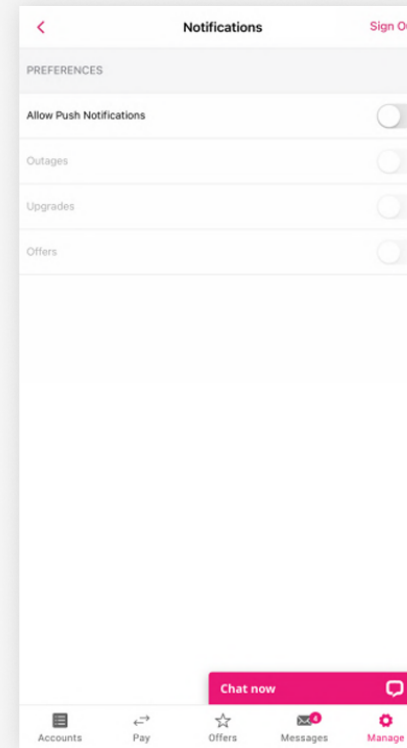
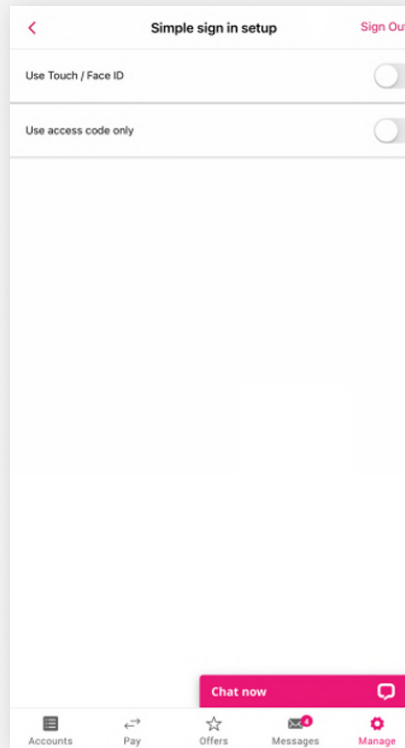
You can arrange a call, give feedback, and if your card is lost or stolen call us using the phone numbers in Contact Us. You can also notify us whenever you travel overseas.



Manage - Profile

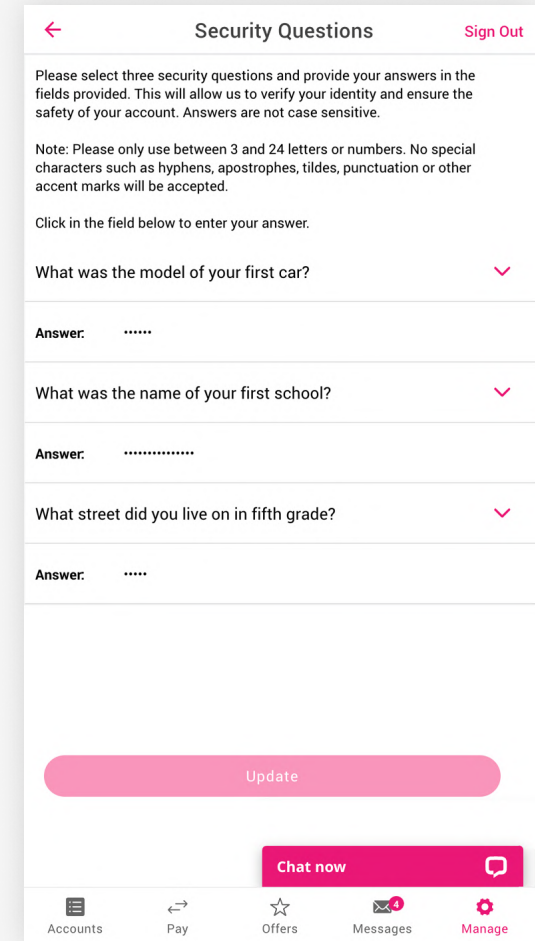
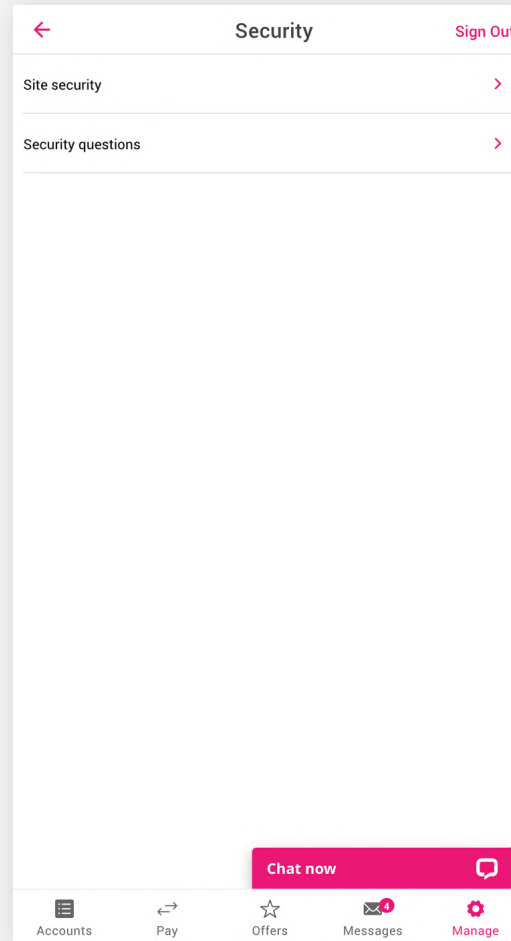
Choose your preferred **sign in settings** for Touch and Face ID and manage notifications from Smart Money in the **notification settings**. These features are available in the iOS and Android mobile app versions only.

You can also update your personal information under **Contact Details**.



Manage - Security

View information on our **site security** or provide additional **security questions** to be answered for inquiries to the online services team.



If you have any questions about getting set up or using our **Smart Money Online Services**, get in touch with us via **Live Chat, Facebook** or by calling **13 10 90**.



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