



Latest News

Keeping you informed



LATEST NEWS

Check out the latest updates from Connective Home Loan Essentials below, including:

- **Updated Terms & Conditions:** The updated Terms & Conditions are effective from Monday 17 February 2025.
- **Scheduled system maintenance:** There will be a scheduled system outage on Friday 21 February from 8pm - 11pm (AEDT).

Further Support

See more details below and if you have any questions, please speak to your Connective Home Loan Essentials Business Development Manager.

We've updated our Terms & Conditions

We've updated the Loan Contract Terms and Conditions and the latest version (version 44) is effective from Monday 17 February 2025.

Summary of changes

We've made updates which include the following:

- **Clause 5.4** to provide greater clarity on when payments will be taken.
- **Clause 8.1, 8.4 and 13.14** to allow us to notify customers of changes in any way permitted by law.
- **Part 4: INFORMATION STATEMENT, Section 8** to reflect regulatory changes which no longer mandate notifying changes to an annual percentage rate in a newspaper publication.
- **Part 5: DIRECT DEBIT SERVICE AGREEMENT, Section 2** to increase the period we will give written notice from 14 days to 30 days in instances where we may vary any details of this agreement or a direct debit request.

- **Page 41:** We have included information on how to best contact us for customers with hearing or speech communication difficulties along with customers who do not speak English.

Accessing the updated Terms & Conditions

For full details we encourage you to read the updated Loan Contract Terms & Conditions Booklet which is available at <https://www.advantedge.com.au/home/borrowers>

Updating our customers

Existing customers have received a unilateral notice with their half yearly statement in January 2025 outlining the above changes.

Any customers who have signed their loan contract prior to 17 February 2025 will receive a letter along with the updated Loan Contract Terms and Conditions from MSA at settlement.

Scheduled system maintenance

There will be a scheduled system outage on **Friday 21 February from 8:00pm to 11:00pm (AEDT)**.

What this means for you

During the outage you'll still be able to submit applications via ApplyOnline, however you won't receive a credit decision or reference number until systems are restored.

You can continue using LoanApp during this time to capture data, but will be unable to submit loan applications until systems are restored.

What this means for customers

During the outage period customers will be unable to access StarNet to check their account information or transfer funds.

There will be a banner on StarNet notifying customers of the outage.



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All applications are subject to normal credit approval criteria. Full terms, conditions and schedule of fees are set out in the relevant loan contracts. Fees, charges and government taxes may be payable. Fees and charges may be varied or introduced in the future.

Important information

Interest rates, fees and charges are subject to change. Fees and charges apply to all Advantedge products. Refer to the Fees and Charges Booklet on your aggregator's software for full details. Fees and charges are current and may be introduced or varied in accordance with loan terms.

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