

# Welcoming your customer

From day one your customers are in great hands with Bendigo Bank. Here's what they can expect from our specialist Virtual Banking team.



## Approval

Customers receive their **Approval Letter** via DocuSign. **Formal documentation** is then sent to them in the days following approval.



## Welcome email

Customers **sign and return** their documentation. Once verified by us, we send them a **welcome email**, which includes:

- their loan account information
- how to register for online banking
- how to access their offset account (if taken), and advise their cards are on the way



## Ready to settle

Prior to settlement our **Virtual Banking** team will **call customers**, ensuring they understand the following:

- chosen loan products ahead of settlement
- online banking has been activated and associated accesses provided
- debit cards have been ordered and linked to their account, and
- future banking needs which include credit cards, additional transaction accounts and insurance

If we're unable to reach customers via phone, **we'll send an SMS** asking them to return our call.



## Settlement

Your customer will receive a SMS within 24 hours of their loan settling; the message will congratulate them on settlement and advise that we will be contacting them shortly to officially welcome them to the bank. The SMS also provides our contact information in the case they want to contact us sooner.

We'll send a **Settlement Advice email** to customers which will confirm their:

- loan amount
- date of settlement, and
- amount of first minimum repayment

**Settlement statements** are issued to customers shortly after settlement to provide a breakdown of funds at settlement. For offset account holders we'll send a confirmation that their account has been linked to their loan.



## Welcome call

Shortly after settlement, customers receive a call from our **Virtual Banking** team formally **welcoming them to Bendigo Bank**. We also confirm that everything has gone to plan, as well as their home loan details (and offset if applicable) including:

- loan product type
- loan amount
- settlement date
- interest rate
- repayment due date, and
- payment set-up

**Customers we couldn't reach** with a *ready to settle call*, will have all items covered off during this welcome call. Again, if we're unable to reach them, we'll send an SMS asking them to return our call.



## Ongoing support

Our experienced and dedicated **Virtual Banking** team are ready to help your customers with all their banking needs, including loan variations, additional offset accounts, everyday banking enquiries and further lending requests.

The dedicated contact number for **Bendigo Bank Virtual Banking** is 1300 236 344. They are available Monday to Friday, 9am - 6:30pm (AEST).

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