



Mobile App User Guide

AFG Home Loans Retro

AFG
HOME LOANS
RETRO

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How to download the mobile app?

Members will be able to download the new Mobile App through the Google Play or Apple Store.

Android - <https://play.google.com/store/apps/details?id=com.fusion.AFGHL.Retro>

Apple - <https://itunes.apple.com/us/app/afg-retro/id1380588272?ls=1&mt=8>

How to register for the mobile app?

You will need to register the new mobile app with your device, when you download for the first time.

The app will ask you to provide:

- Your customer number
- Your current Internet Banking password
- A name for your device
- A new PIN - if your device has Fingerprint or Face ID enabled you will also see the 'Use Touch ID' option.

Once you have completed the registration screen, tap the red arrow to get your 'SMS Code'. An SMS will be sent to the registered mobile number for your account, and will need to be entered in the applicable field.

Tapping on 'Register' will then register your device so you can start using the Mobile App.



The dashboard

This is the main page you will see after you open the app. From here you are able to perform a number of actions without logging.

This includes:

- Call through to 1800 629 948
- Send a message/feedback through to support

If you click on an action that requires you to log in you will be presented with the PIN requirement or Biometric login if that has been enabled.



The menu

The Menu structure slides out from the left once you select the 'Hamburger' menu. From the Menu you can navigate to anywhere within the app quickly and easily. With iOS to see all the Settings you will need to click on the button labelled Settings & Term. For Android these will display them all. The functions accessible via the menu are listed below:

Dashboard - This will take you back to the Dashboard.

Accounts - All your loan accounts and 100% offset facility* will be displayed and you will be able to view their history through this.

Transfer - Transfer money between your own loan accounts.

Pay anyone - Transfer money to another financial institution within Australia.

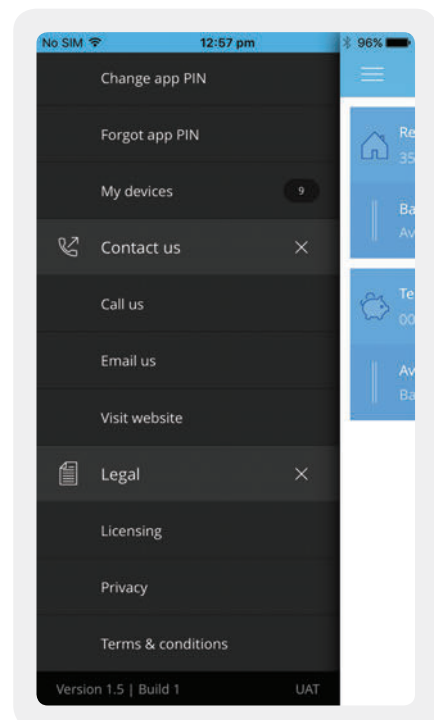
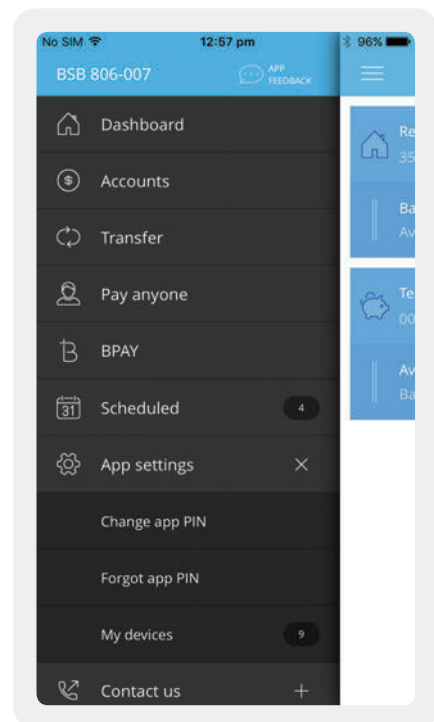
BPAY - Pay bills through the app.

Scheduled - Will display all scheduled transfers that have been client created. Clients will be able to edit the Amount and timing only for these.

App settings - When expanded shows the Touch ID, Change App PIN, Forgot App PIN and My Devices menu selections.

Contact us - When expanded shows the Call Us, Support and Visit Main Site menu selections.

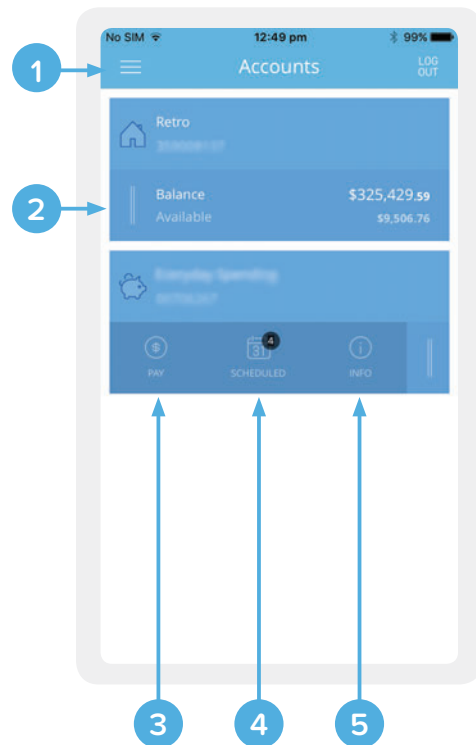
Legal - When expanded shows the Licensing, Privacy and Terms & Conditions menu selections.



Accounts

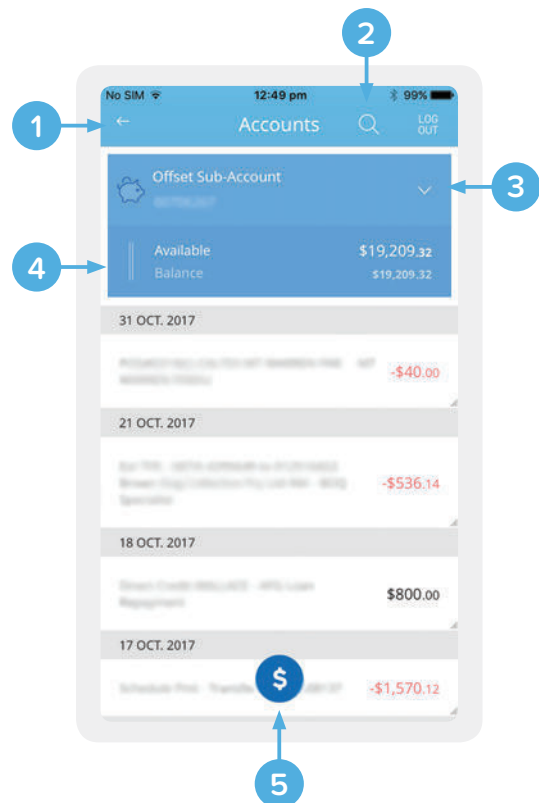
The accounts screen will show all the available loan accounts and 100% offset facility*.

1. Hamburger icon will open up the menu.
2. Slide/tap to show the selections 3, 4 and 5.
3. Selecting this will show a quick transfer menu so users can get to the payment screen directly for that account.
4. If the account has any scheduled transactions a number will appear in black (1 for this account).
5. The Information Icon will take users to the Account Information screen and display additional information such as uncleared funds and interest paid for this financial year and the previous year.



Once you have selected an account this screen will enable you to see the account history and any uncleared funds.

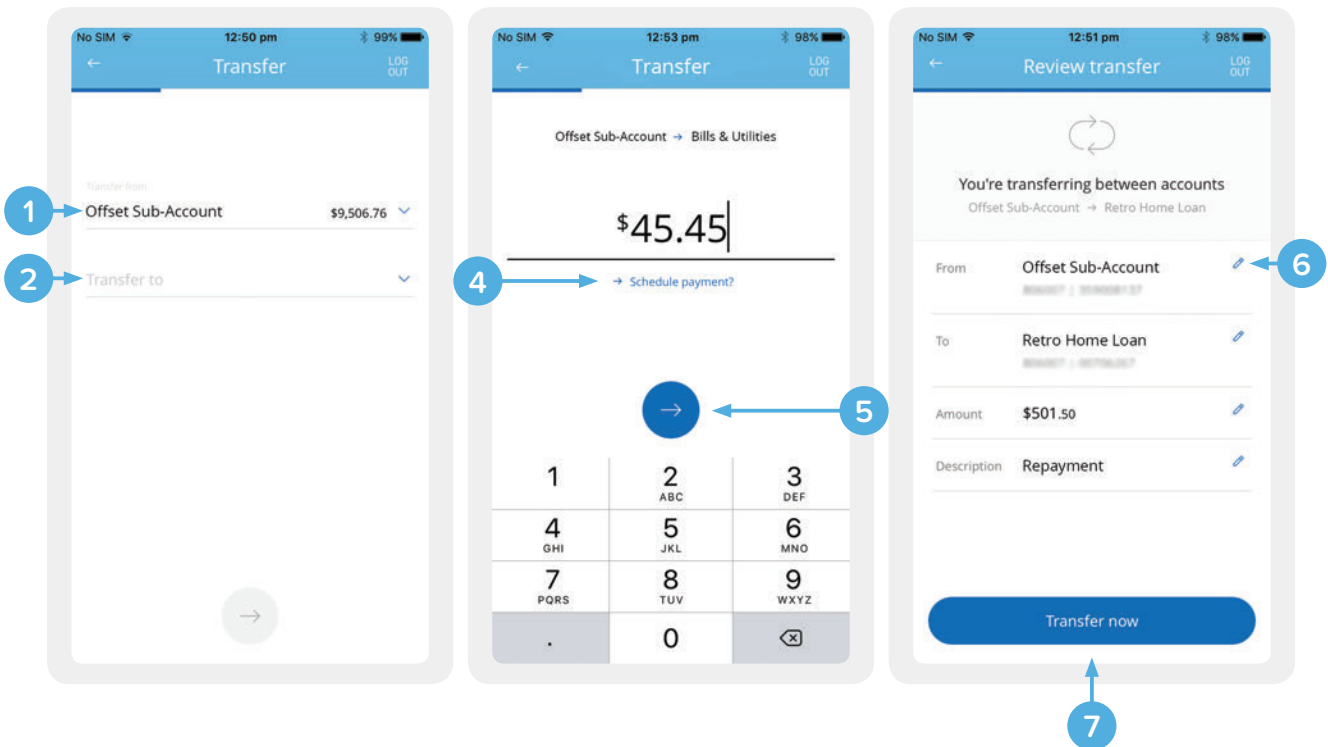
1. This will take you back to the accounts screen.
2. Magnifying glass opens up a search text box where you will be able to search for certain transactions for this account.
3. Clicking on this dropdown will allow you to select another account to view the transaction history of.
4. Able to slide this across to show additional options depending on the account type (for this example will show Pay, Scheduled and Info).
5. Selecting this will bring up a quick transfer menu so users can get to the payment screen directly for that account.



Transfer

The Transfer payment selection is used to transfer money between your own AFG Home Loans Retro accounts. These transactions are immediate and you will see the funds in the receiving account instantly.

1. Select which account you wish to transfer 'from'.
2. Select which account you wish to transfer 'to'.
3. Users can select this once the 'from' and 'to' accounts have been selected.
4. Enter the amount you wish to transfer and have the option to 'Schedule payment'.
5. Once amount has been entered users can continue.
6. Users can edit any part of the transfer from the 'Review transfer' screen.
7. Selecting the 'Transfer now' button will process the Transfer.



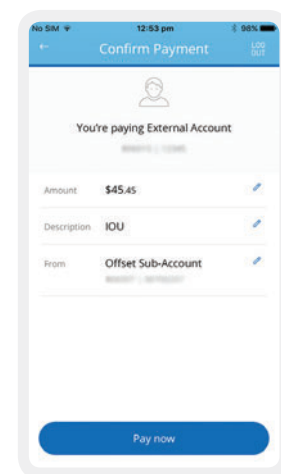
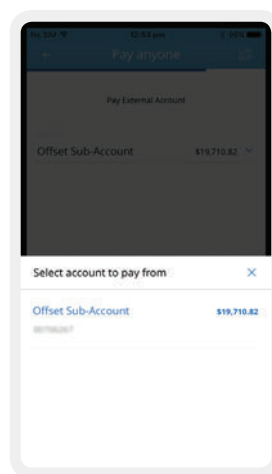
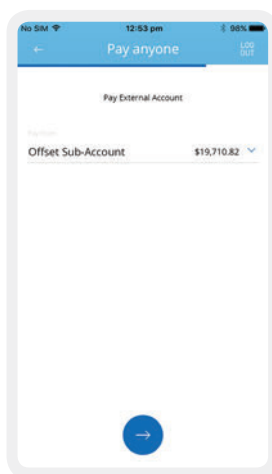
Pay anyone

The Pay anyone screen allows you to transfer money from your 100% offset facility* to a BSB and Bank Account from your Mobile App.

- Payments made to a BSB and account number can take up to two business days.

The Pay anyone screen allows you to transfer money to a BSB and Bank Account from your Mobile App.

1. Search all your Pay anyone previously saved payees.
2. Your Favourite payees will be listed on screen
3. Select to pay to 'Account'
4. Enter the name of the account holder
5. Enter the BSB and account number.
6. You can save the payee for future use, and give it a Nickname
7. Complete the offset sub-account*, amount and description
8. Check the details are correct on the confirmation page. You can edit the details from here if you need to.



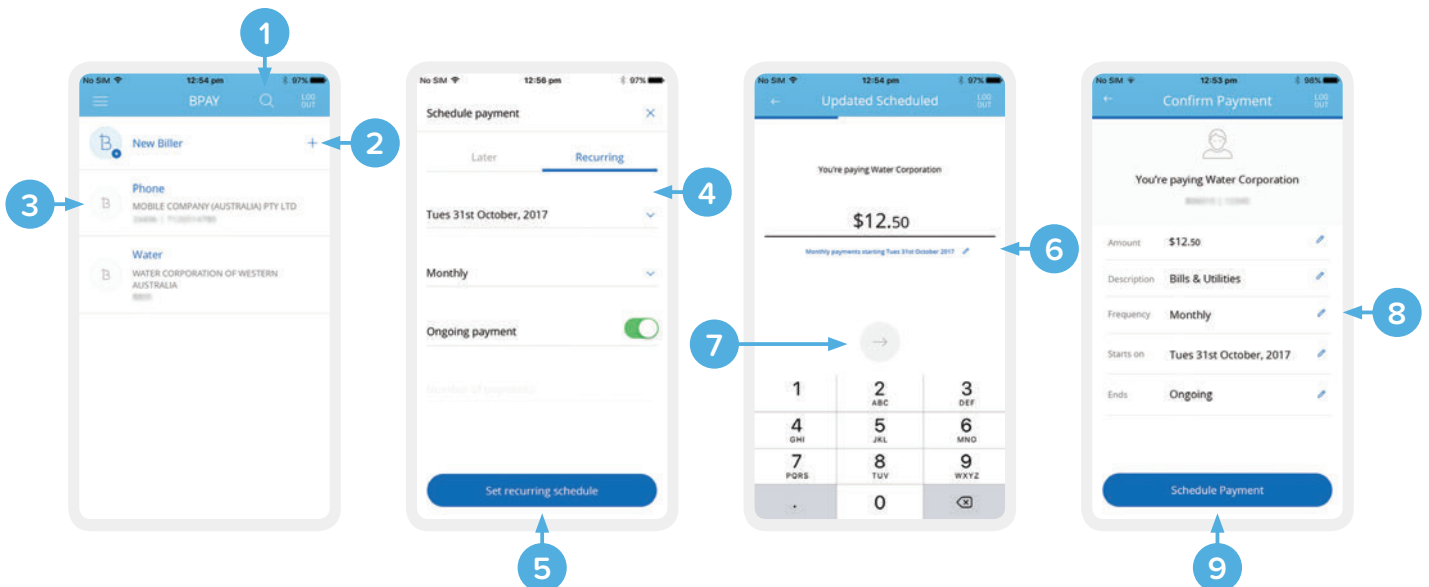
BPAY

You can quickly and easily pay from your 100% offset facility* through the BPAY screen of the app. To successfully perform a bill payment you will need to ensure you have the correct Biller Code and Reference Number.

1. Search all your BPAYs for previously saved billers.
2. Select to create a new BPAY.
3. Previously saved billers will display here.
4. When scheduling a payment users have the option of creating a one off transfer ('Later') or an ongoing one ('Recurring'). 'Later' payments will only have the date you wish to send payment on. 'Recurring' payments will have several options such as the First payment date, Payment frequency and whether it will be ongoing or expire after a certain number of payments.
5. Once all required details have been filled in 'Set schedule' button is enabled.
6. Select link if user wishes to set up a scheduled payment or edit one.
7. Once all required details have been filled in the continue button is enable.

From here users complete the transfer process as per normal

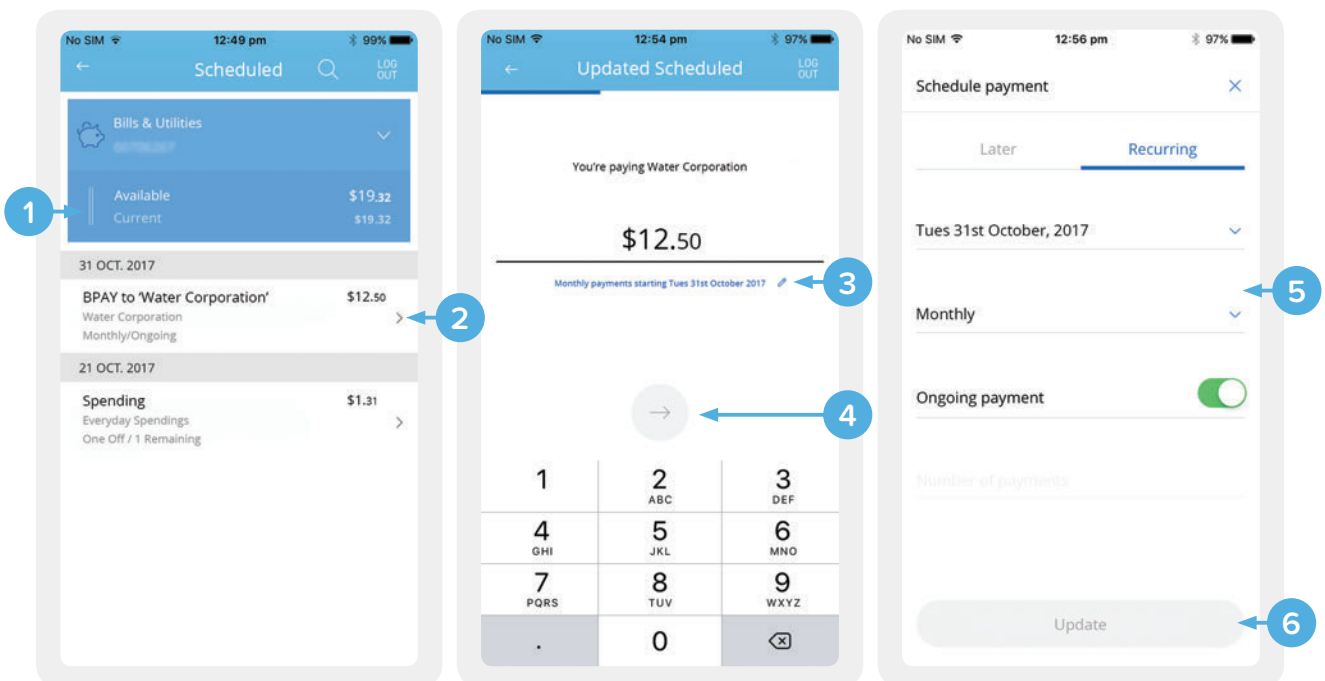
8. Confirmation screen where all fields entered can be edited.
9. Select 'Schedule payment' once reviewed all transaction details



Scheduled

In the Mobile App you are able to create, edit and delete Scheduled Transfers from your 100% offset facility*. If you have created Scheduled Transfers through Internet Banking they will flow through to the Mobile App and you can edit or delete them from this screen.

1. Able to slide the bar on the Accounts screen to show additional options depending on the account type (for this example will show Pay, Scheduled and Info).
2. Sliding a Scheduled Payment from right to left will allow users to delete them.
3. Once a user selects a Scheduled Payment to edit, the next screen will show the amount and the details of the schedule, clicking on this link will allow users to edit all parts of the transfer aside from the amount.
4. Select here to save any changes made
5. This screen is displayed once users click on the link in select **Step 3**. All these options can be changed.
6. Once a user has edited the required fields the 'update' button is enabled. Selecting this and the button in **Step 4** will save the edited Scheduled Payment.



Call us

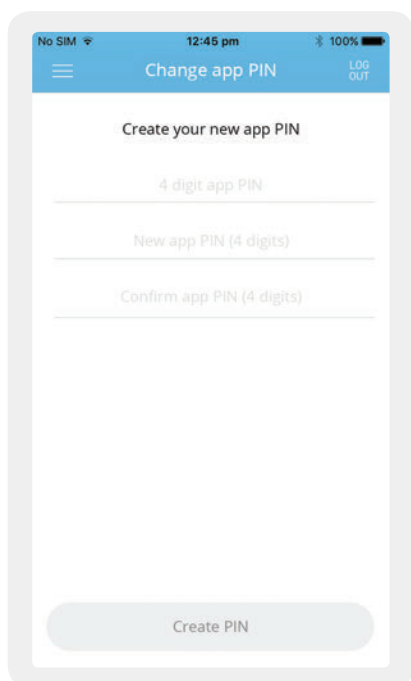
If you would like to get in contact with us you can do so through the app, by tapping on the Call Us option. This will connect you with our phone services, speaking with a consultant in our Contact Centre 8.30am to 7:00pm EST, Monday to Friday (excluding public holidays).

Support

If you wish to send a general enquiry to AFG Home Loans Retro via email you are able to do so via the Mobile App. All queries will be answered within one business day.

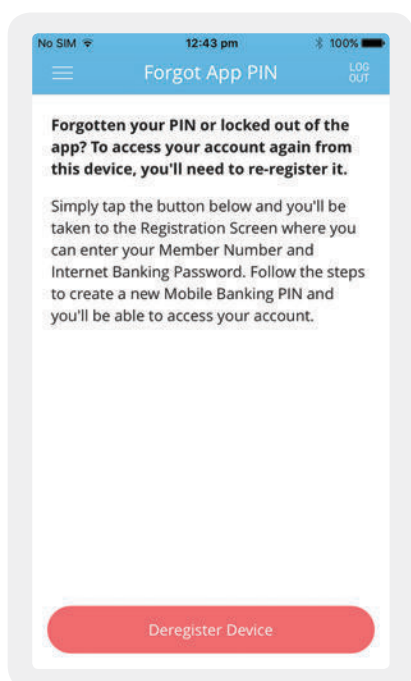


Change your PIN



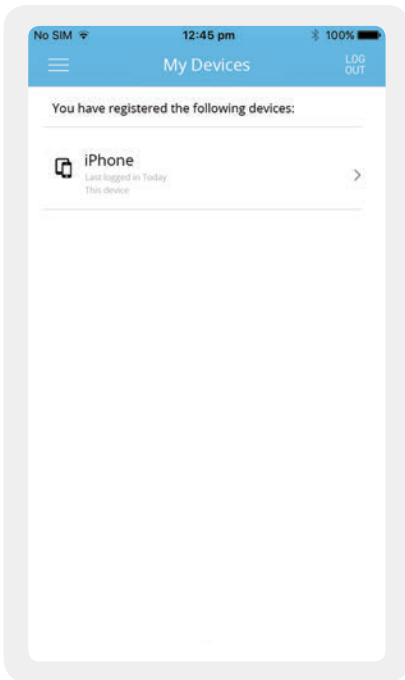
If you would like to change your Mobile App PIN you can do so from this screen. You will need to remember your current PIN to be able to complete the change.

Forgotten PIN



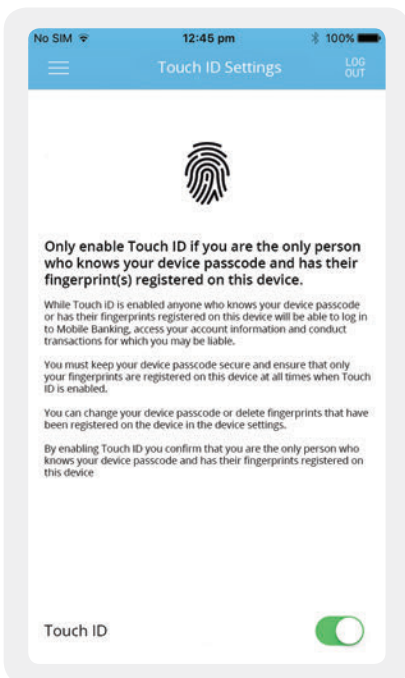
If you have forgotten your PIN or wish to re-register your device, this screen will allow you to do so. Be aware that this action will wipe all the customisation settings that have been saved in the app to-date, such as your preferred debit account, homepage image and account display order.

Devices



If you have forgotten your PIN or wish to re-register your device, this screen will allow you to do so. Be aware that this action will wipe all the customisation settings that have been saved in the app to-date, such as your preferred debit account, homepage image and account display order.

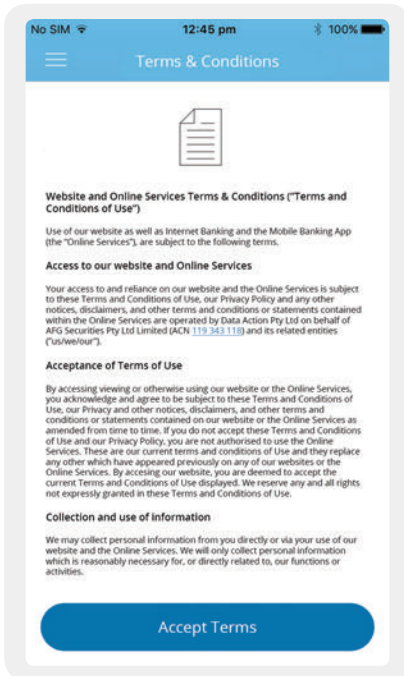
Touch ID



If you are using multiple devices for the AFG Home Loans Retro Mobile App this screen will help you see all devices you have registered at a glance.

Terms & Conditions

Everyone who registers for the AFG Home Loans Retro Mobile App will need to read and accept these Terms & Conditions before logging in. If you would like to know more or if you would like a printed copy, please contact us during business hours on 1800 629 948.



Troubleshooting

ios

To close an app running in the background or force it to quit:

1. Double-click on the Home button to access the new app switcher or multitasking tray
2. Swipe up on the app that you want to close. You can close multiple apps (up to three apps) at a time using multiple fingers

Android

To close an app running in the background or force it to quit:

1. Launch the recent applications menu
2. Find the application(s) you want to close
3. Tap and hold on the application and swipe it to the right

If you are still experiencing issues after forcing the application to quit and restarting it, delete or uninstall the Mobile App and re-download it.

This will resolve most issues with the Mobile App, however if you are still experiencing problems please call AFG Home Loans Retro during business hours on 1800 629 948 so we can assist you further.





afghomeloans.com.au
clientservices@afghomeloans.com.au
1800 629 948

*The 100% Offset Facility is also known as an Offset Sub Account and enables everyday transactions via a linked loan sub account. The Offset Sub Account balance offsets against the balance of the home loan and may not exceed the loan account balance. Access to funds in the offset portion is via ATM, EFTPOS, VISA merchants & Internet Banking. In some circumstances redraw is not permitted and amounts lent or due under the mortgage may be deducted from the Offset Sub Account. Full terms and conditions for Offset Sub Account are contained in the AFG General Terms and Conditions.