



e-Statements Fact Sheet

What are e-Statements?

e-Statements are electronic statements that are available to view online via myRAMS. They replace paper statements that would otherwise be mailed to you.

How do they work?

If you are registered to receive e-Statements, we will advise you via email when your e-Statement is available to view online at **myRAMS.com.au**. You simply login to **myRAMS**, click on “Statements” in the left hand menu, then “View Statements”.

From there, you can view up to the previous 7 years worth of statements. (Note: you cannot view statements for any period during which you were receiving paper statements.) You can also print and save the statement, which looks the same as a standard paper statement.

Are e-Statements available on my deposit and home loan accounts?

Yes, e-Statements are available on all deposit and home loan accounts where the account holders have registered for myRAMS.

How can I opt-in to receive e-Statements?

There are 3 ways to opt-in for e-Statements depending on the type of RAMS account you currently have:

Option 1 – you opened a deposit account from 12 May 2012

If you opened a deposit account on or after 12 May 2012, you will automatically receive e-Statements, so there is no action required.

Option 2 – you opened a deposit account before 12 May 2012

If you opened a deposit account before 12 May 2012, you can now choose to opt-in to receive e-Statements. To do this simply login to **myRAMS**, click on “Statements” in the left hand menu, then “Statement Options”. From there, select e-Statements for each account you wish to opt-in to receive e-Statements. Then click on “Submit”.

Provided you choose e-Statements prior to the final date of your statement cycle, your next statement will be an e-Statement.

For more information, call **13 RAMS, that's 13 7267** or visit **RAMS.com.au**



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Option 3 – you have a current home loan

You can opt-in to receive e-Statements for your home loan account if you have registered for myRAMS.

If all account holders have already registered for myRAMS and have provided RAMS with an email address:

Simply login to **myRAMS**, click on “Statements” in the left hand menu, then “Statement Options”.

From there, select e-Statements for each account you wish to opt-in to receive e-Statements. Then click on “Submit”.

Provided you choose e-Statements prior to the final date of your statement cycle, the change will be effective from your next statement cycle date.

If all account holders have not already registered for myRAMS:

Each account holder not registered for myRAMS will need to call RAMS Customer Service Team on **13 RAMS, that's 13 7267** to register for myRAMS and, if not already done so, also provide an email address (note company and trust borrowers cannot register for myRAMS).

Once all account holders have done this then simply login to **myRAMS**, click on “Statements” in the left hand menu, then “Statement Options”. From there, select e-Statements for each account you wish to opt-in to receive e-Statements. Then click on “Submit”.

Provided you choose e-Statements prior to the final date of your statement cycle, the change will be effective from your next statement cycle date.

How will I know when my e-Statement is available for viewing online?

You will receive an email from RAMS when your e-Statement is available for viewing via **myRAMS**.

How do I view my e-Statement online?

To view your e-Statement online, simply login to **myRAMS**, click on “Statements” in the left hand menu, then “View Statements”. From here you can select the latest statement or search for a statement by date.

If I opt-in for e-Statements, will I still receive paper statements?

If you opt-in to receive e-Statements, paper statements will not be sent to any account holder.

Can I switch to paper statements?

Yes you can, by ringing your RAMS Customer Service Team on **13 RAMS, that's 13 7267**.

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