**Confusing home loan accounts**

*My current home loan is set up so that payments can only be made from a bank account with the same lender.*

*I did not know this and moved my everyday cheque account to another bank.*

*I gave the bank my new direct debit details, however, they could not process the request.*

*When I tried to make manual payment to my loan, I found out that my lender did not accept Bpay or EFT payments so I was forced to go into the branch and pay cash each month.*

*Because of this inconvenience, I have had great difficulty making my repayments on time.*