**Confusing home loan accounts**

Dear Banker,

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 Pay 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.

Sincerely,

Account Holder Name