myRAMS desktop FAQs

Can I change my card PIN?

Yes, you are able to change the PIN for any active card you have with us via myRAMS. To change your card PIN log into myRAMS, go to 'Your name' menu. Select 'Manage Cards' sub menu. You will then be able to select a new PIN for any active cards you have with us.

Which web browsers are supported?

To use **myRAMS Internet** you'll require the web browser Internet Explorer, Chrome, Firefox, Safari or Edge. The latest two versions of each browser is supported. Not sure which browser you have? You'll find the name listed in the 'Help' menu of your web browser.

How can I enable/disable myRAMS Internet Platform?

To enable or disable **myRAMS Internet**, please call RAMS on **13 RAMS**, that's 13 7267. This is a security measure so we can be sure that we're dealing with the authorised account holder and not someone else pretending to be you.

How do I name my accounts?

You can name your accounts by logging into myRAMS and going to the 'Accounts', 'Accounts summary' menu. Click on the account name, then click on pencil icon and rename your accounts. When done, click on the tick icon.

How do I register for myRAMS Internet?

Call **13 RAMS**, that's 13 7267 and we can walk you through the registration process over the phone. Your registration should take about 15 minutes to complete.
If you're calling from outside of Australia, please call us on **+612 9647 6967**.

How do I update or change my details?

You can change your details via either myRAMS Internet or Mobile. SMS security is required to access your details in myRAMS. You can also call 13 RAMS, that's 13 7267 and talk with a RAMS Consultant to change personal details.

If you're calling from outside of Australia, please call us on **+612 9647 6967**.
See our Contact us page for opening hours and mailing address.

myRAMS Internet – what can I do?

You can do most of your everyday transactions through **myRAMS Internet**. You can pay bills, transfer money, check your past transactions, change some of your personal details and give your accounts nicknames to make them easier to remember.

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myRAMS mobile FAQs

Account balances

The Accounts list displays a list of your accounts and balances that can be accessed using myRAMS mobile app.The Transaction list for each account displayed in the account list can be accessed by clicking the appropriate account.

BPAY

BPAY

myRAMS mobile app allows you to make BPAY® payments to both new and existing Billers. An existing biller is any biller code and reference number combination that you have previously paid using myRAMS or myRAMS mobile app.

Please note:

If sufficient cleared funds are not available the day before the BPAY® payment is due, the payment may not be processed.

To check if a future dated payment has been unsuccessful, go to Accounts, click on account name, and view pending payments .

Some billers change reference numbers regularly, so ensure you check the reference number is still correct before submitting a payment. If the reference has changed you will need to make this payment as a new BPAY payment in myRAMS mobile app.

When will my bill be paid?

If you make a BPAY payment before 4pm on any banking day then, generally, it is processed, or treated as having been received by the relevant Biller, on that day.

If you make the payment after 4pm or on a day which is not a banking day, it is generally received or treated as having been received by the relevant Biller on the next banking day. However, BPAY payment processing may be delayed (generally by one banking day but potentially longer) if payment is made on the day before a bank or public holiday or if another financial institution in the BPAY scheme, or the Biller, does not process the BPAY payment as soon as they receive its details.

If you make more than one transaction using myRAMS within a processing day, we may determine the order of processing those transactions.

Can I cancel a transaction?

You can cancel a future-dated transfer via myRAMS on both the desktop and mobile app.

Cancellations must be made at least one business day before the transfer is due (i.e. for transfers not scheduled for payment today).

To cancel a payment or transfer on browser:

- Login to myRAMS (on desktop or mobile)
- Go to the “Transfer and Pay” menu
- Select “Scheduled Transactions” to view and cancel upcoming payments

To cancel a payment or transfer on mobile app:

- Login to myRAMS app
- Go to the “More” tab
- Select “Scheduled Transactions” to view and cancel upcoming payments

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myRAMS mobile FAQs

Can I change my card PIN

Yes, you are able to change the PIN for any active card you have with us via myRAMS. To change your card PIN log into myRAMS, go to 'More' menu. Click on 'Manage Cards'. You will then be able to select a new PIN for any active cards you have with us.

Do I need SMS security when using myRAMS Mobile?

You will need to use SMS security for the following changes: password change, make BPAY® payments, make transfers and move money including new billers and payees, change personal details and set daily transfer limit.

Do I need to register for myRAMS Mobile?

Not if you are already registered for myRAMS. If so, simply use your existing sign in details to access myRAMS Mobile. Download the RAMS app or type myRAMS.com.au on your mobile browser and login by entering your Customer Identification Number and Password.

If you don't have myRAMS, access please call us on **13 RAMS, *that's* 13 7267** to register. Please note myRAMS access is not available to companies and trusts.

Please see our Contact us page for opening hours and mailing address.

How do I access myRAMS Mobile?

Via the RAMS Mobile app

RAMS mobile app, available from the Apple App Store and Google Play, is the app you download on your Apple or Android device. Once downloaded, select the myRAMS button and you can logon using your Customer ID and password.

Type in myRAMS.com.au into your browser on your mobile device. You will be presented with the logon screen. You can logon using your Customer ID and password.

How do I register for myRAMS?

If you are an existing home loan customer and currently do not have access to myRAMS, to register please call us on 13 RAMS, that's 13 7267. Please note myRAMS access is not available to companies and trusts.

If you have a RAMS savings or everyday account, you are automatically registered for myRAMS.

How do I register for SMS security?

You can register by using the "SMS Security" or by calling 13 RAMS, that's 13 7267. You will need to provide your mobile phone number to receive SMS security codes.

How much does myRAMS Mobile cost?

Using myRAMS is free. Standard fees and charges may apply for applicable transactions. You may incur internet data charges and call costs from your mobile service provider, as well as internet service provider costs when using a WIFI connection.

Is myRAMS Mobile safe to use?

myRAMS Mobile provides the same high level security as myRAMS.

RAMS employs a range of security measures to help ensure a secure online experience with myRAMS and help protect your personal account information. View myRAMS Security for more information.

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myRAMS mobile FAQs

Log In
A secure session commences when you enter your Customer ID and Password on the Login screen. All of the actions performed within your secure session is protected by industry standard security technology.

To end your secure session tap the More menu, then the Log out button located on the top right of the screen.

Log out
A secure session commences when you log in. This session is kept alive provided you are active within myRAMS mobile app. Log out at any time by clicking the More menu, then Log out button located on the top right of the screen. Before you log out, ensure that you have completed all transactions. Once you have successfully logged out, the log out screen displays.

If your session is inactive for more than ten minutes, you are automatically logged out. To re-start your session, you will need to re-log in from the log in page.

Move money
myRAMS mobile app allows you to make payments to payees and billers.

When will my payment be received?
If you have more than one RAMS account, payments are transferred between your own RAMS accounts immediately.

If you make a payment to a 3rd party RAMS account or to an external institution before 4pm on any banking day then, generally, it is processed, or treated as having been processed, on that day.
If you make a payment to a 3rd party RAMS account or to an external institution after 4pm on a banking day or on a day which is not a banking day, it is generally processed, or treated as having been processed, on the next banking day.

In addition, it generally takes at least 1 banking day for a payment to be received by the payee – this period may be affected by the conduct of the receiving financial institution (for which we are not responsible).
It is important you check that the BSB and account number you have entered are correct because payments are processed using the BSB and account number only, without checking the account name. Funds may be credited to the account of an unintended recipient if the BSB and account number are not correct. It may not be possible to recover funds from an unintended recipient.

RAMS will not be liable for payments made where incorrect details have been entered.

What is myRAMS Mobile?
myRAMS Mobile allows you to access your accounts on the go. It is a customised version of myRAMS for mobile devices with many of the same features as full myRAMS.

What is myRAMS?
myRAMS is the secure personal internet transacting facility for RAMS customers which allows you to manage your home loan accounts online.

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myRAMS mobile FAQs

What is the RAMS app?

The RAMS app is available for both iOS and Android devices and can be downloaded from the Apple App Store or Google Play. It offers convenient access to your home loan accounts, along with a variety of other banking services, all from your mobile device.

I'm having trouble opening the myRAMS app, what should I do?

If the myRAMS app won't open, or isn't loading correctly, we recommend deleting the app and reinstalling the latest version from the Apple App Store or Google Play Store. Reinstalling the app ensures you have the most up-to-date version and can often resolve issues caused by outdated files or cached data.

Please note: Reinstalling the app will clear any stored cache, and you will need to log in again using your Customer Identification Number (CIN) and password.

If you're still unable to access the myRAMS app, after reinstalling it, please contact our Customer Service team.

What should I do if I forget my Customer ID?

If you forget your Customer ID, you can now retrieve it securely in the myRAMS Mobile App. Simply follow the in-app prompts under 'Forgot Customer ID'

What to do if you think the security of your myRAMS access or RAMS account has been compromised?

Your security is important to RAMS. If you believe your myRAMS Internet security has been breached or is at risk, or you have lost your mobile with myRAMS Mobile enabled, please contact RAMS immediately on 13 7267. If you're calling from outside of Australia, please call us on +612 9647 6967.
If you'd like to learn more about security and ways to protect yourself online, please visit myRAMS Security.

Where can I get help?

Call us on **13 RAMS, *that's* 13 7267**
See our FAQs section.

Which mobile devices/operating systems support myRAMS Mobile (on what mobile devices can I use myRAMS)

Apple iOS 15.1 or above
Android™ 8 or above

In order to use myRAMS Mobile you must have JavaScript enabled on your phone. If JavaScript is disabled, please refer to your phone's user guide for instructions on how to enable it.

We're working to support other operating systems in future.

Important Information

Pepper Money Limited ABN 55 094 317 665 AFSL and Australian Credit Licence 286655 is the servicer of home loans owned by Pepper Finance Corporation Limited ABN 51 094 317 647. For RAMS loans and RAMS deposit accounts closed on or before 31 July 2026: Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. Pepper Money Limited also services these accounts. Pepper Money Limited and its subsidiaries use the RAMS trademarks and brands under licence from RAMS Financial Group Pty Ltd.

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