

Great news for registered nurses and midwives.



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BROKER MATTERS

What's new and
important to know

Hi, we're constantly looking for ways to help your business, especially when it comes to improving outcomes for you and your customers. Stay up to date with the latest information to help your business and clients, including:

- Changes to Credit Policy.
- Enhancements to ApplyOnline (AOL).
- Changes to Property Hub.

Important matters.

Changes to Credit Policy.

We constantly review our policies and procedures to ensure we continue lending in a responsible and sustainable way.

From **2 October 2022** (unless specifically noted otherwise), these changes will apply for new and existing customers and new applications (including applications for an increase to an existing loan or any servicing/variation activity requiring a serviceability assessment).

- LMI Waiver* for registered nurses and midwives.
- Using latest year income for self-employed customers.
- Short Term Rental Income.
- Study and Training Support Loans (STSL).
- Customers with Foreign Tax Residency.

Find out more

Enhancements to AOL.

- Improved AOL serviceability calculator.
- Supporting documents for pricing discretions.
- Westpac Guarantor Consents form.

Changes to Property Hub.

From **10 October 2022**, Property Hub will allow you to accept lower Automated Valuation Model (AVM) for refinance applications where the Loan to Value Ratio (LVR) is within policy.



Options for the Broker Support/Credit Hotline **1300 130 928**

- For support regarding BrokerHub or a password matter has moved to **option 4**.
- For support regarding credit policy, loan scenarios or structuring a loan application has moved to **option 5**.
- For queries on approved home loans awaiting settlement to **option 1**.
- For new home loan applications not yet approved or a LIA Top Up to **option 2**.
- For queries on existing home loans **option 3**.

We're here to help.



westpac.com.au/brokers



[1300 130 928](tel:1300130928)

(8:30am – 7:00pm AEST)



Things you should know

Credit criteria, fees and charges apply. Terms & conditions available at westpac.com.au/brokers. Based on Westpac's credit criteria, residential lending is not available for Non-Australian resident borrowers.

*Subject to meeting minimum income threshold of \$90,000 per annum. Refer to credit policy for more information.

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