

Great news for registered nurses and midwives.



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In the know

Important updates for brokers



Hi,

At St.George, we believe it's important to consistently look for ways to improve 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.

Your latest must knows

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.

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.

You've got questions? We've got time to talk



Visit stgeorge.com.au/brokers



Call [1300 137 532](tel:1300137532)

Thanks,

Your St.George team



Things you should know

Credit criteria, fees and charges apply. Terms & conditions available at stgeorge.com.au/brokers. Based on St.George Bank'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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