

Reminder about our Credit Hotline.



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# BROKER MATTERS

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Hi, our Credit Hotline team are available from 8.30am - 5.30pm AEST to help with any questions about our Credit Policy or to discuss a credit scenario with you prior to submission.

When speaking to our Credit Hotline team, please remember to:

1. Ask for a reference number and the name of the Credit Manager assisting you.
2. We'd love to hear from you! Take a minute to rate your experience and provide feedback at the end of your call. Your feedback will be regularly reviewed so we can continue to improve our service.



## Hot tips: Our 5 C's of Credit and examples.

- **Character.** Tell us about the customer. Summarise their employment and credit history; and their financial behaviour.
- **Conditions.** Tell us about the customer's home loan needs; the loan structure, does the application meet responsible lending guidelines and Westpac credit policy?
- **Capacity.** Tell us about the customer's financial situation; what financials have been used to calculate serviceability and the longevity of the sources of income?

- **Collateral.** Tell us about the LVR; is it within policy? What is the location and condition of the security held or being offered?
- **Capital.** Tell us about customer's strategy to repay the debt; their assets and overall liabilities vs assets position.

Call our Credit Hotline team on [1300 360 579](tel:1300360579) (select option 5) for support with credit scenario questions.

### We're here to help.



[westpac.com.au/brokers](https://westpac.com.au/brokers)



[1300 130 928](tel:1300130928)

(8:30am – 7:00pm AEST)



#### Things you should know

Conditions, credit criteria, fees and charges apply. Based on Westpac's credit criteria, residential lending is not available for Non-Australian resident borrowers. More information available at [westpac.com.au/brokers](https://westpac.com.au/brokers).

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