



We'll never ask for your personal details via email or link to a login page. More info: stgeorge.com.au/hoaxemails [View online](#)



\$4K for switching

Hi,

With so many refinance offers out there, it can be hard to find your clients the right lender to suit their needs.

With us, your clients will be supported by a Canstar Award winning lender¹, and could:



Look for a better rate

Find a loan with a lower interest rate (see our current [home loan interest rates](#)), which could also lower their repayments.



FASTRefi®

If your clients qualify for FASTRefi[®], settlement could take days rather than weeks after signing their loan documents.



Unlock Cashback

If your client's eligible, they could get \$4,000 cashback[^] when making the switch.

Cashback[^] available for first refinance applications only. Apply by **31 August 2023**, settle by **30 November 2023**. LVR⁺ less than or equal to 80%. Min loan size \$250k. Eligibility criteria, exclusions and fees apply.

[Find out how](#)



The best bank to switch to

2022 Canstar Bank of the Year – Home Loan Refinance award¹.

If your clients are looking for a better deal, speak to them about switching over to St. George. We're recognised as best overall for:

- Outstanding value across the strongest combination of loans and services.
- Application, settlement, and day-to-day loan management.
- Life-of-loan support and ease of closing the loan.

Don't forget ...



Work faster and simpler with FASTRefi®

FASTRefi[®] is a streamlined refinancing solution that allows a customer to gain access to their new loan in days, rather than weeks after signing the loan documents.

Further information can be found by searching for the new 'FASTRefi FAQs' on BrokerHub or the [FASTRefi customer flyer](#) on [Learning Lab](#).



Things you should know

Conditions, credit criteria, fees and charges apply. Based on St.George Bank's credit criteria, residential lending is not available for Non-Australian resident borrowers. More information available at stgeorge.com.au/brokers

[^] **How does the refinance cashback offer work:** Conditions, credit criteria, fees, charges, eligibility criteria and exclusions apply. Apply between 8 December 2021 to 31 August 2023 and settle by 30 November 2023 for refinance applications. Offer may be varied or withdrawn at any time. Min loan amount \$250k and LVR up to 80%. Offer available for Owner Occupier with Principal & Interest repayments and Residential Investment Loans (Principal and Interest & Interest Only repayments). Advantage Package (\$395 annual package fee and T&Cs apply) and Basic Home Loans. Limit of one \$4,000 cashback payment regardless of the number of applications, applicants, properties or loans involved per 12 month period. For joint applications, only one cashback payment will be paid to the primary applicant. Excludes Owner Occupier Interest Only, residential lending originated under family or company trusts and refinances within Westpac Group (Westpac, St.George, Bank of Melbourne, BankSA and RAMS). The cashback will be paid into a St.George transaction account within 60 days of settlement. This account must be in the same name as the home loan account (for joint home loans, the transaction account will need to be in the same joint names) and linked for home loan repayments to be direct debited from this account at settlement. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

¹ In November 2022, St.George was awarded [Canstar's Bank of the Year – Home Loan Refinance Awards](#), as well as best overall outstanding value for the home loan's application and settlement process, day-to-day management, availability of customer support through the life of the loan, and the ease and speed of closing the loan.

^{^^} **FASTRefi[®]:** Only available on eligible new St.George home loans; on eligible home loans with your current lender; if your other lender is on the FASTRefi process list of eligible financial institutions. Your other lender may charge you an additional settlement agent fee, as well as fixed rate home loan break costs. Loan suitability for the FASTRefi product is determined by St.George in conjunction with the insurance product guidelines. FASTRefi is provided by First American Title Insurance Company of Australia Pty Limited ABN 64 075 279 908 Australian Financial Services Licence 263876, trading as First Title, an Australian general insurance company authorised by the Australian Prudential Regulation Authority. Conditions, fees and charges apply. Lending criteria apply to approval of credit products. This info doesn't take your personal objectives, circumstances or needs into account, so please consider FASTRefi's appropriateness and read the disclosure documents for your selected loan, including the Terms and Conditions, before deciding.

[†] **LVR** stands for the initial loan to value ratio. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. Home loan rates for new loans are set based on the initial LVR and won't change during the life of the loan as the LVR changes.

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