

Here to help!

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# In the know.

## Important updates for brokers.

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Hi

At BankSA, we believe it's important to listen to feedback from our brokers and continuously find ways to improve the experience you and your clients have with us.

That's why, **effective tomorrow**, we're extending the operating hours of our Credit Hotline from 8.00am - 5.00pm ACDT to all brokers.

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 BankSA 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 137 532**.

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



1300 137 532 (Monday to Friday 8am – 5pm)



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Thanks,

**Your BankSA team**

#### **Things you should know**

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

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