

Here to help!



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Hi,

At Bank of Melbourne, 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 8.30am - 5.30pm AEST 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 Bank of Melbourne 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.



Call the Mortgage Central Hotline
1300 137 532 Mon-Fri 8:30am - 7pm AEST



Visit bankofmelbourne.com.au/brokers

We appreciate you choosing us.

Your Bank of Melbourne team



Things you should know

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

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