

Helping customers roll off a fixed rate.



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# BROKER MATTERS

What's new and  
important to know

Hi, at Westpac, we understand that many customers are preparing for the expiry of their fixed rate on their home loans, and we are here to help, including:

- Helping customers roll onto a variable rate.
- Something extra for customers refinancing to us.
- Customers in need of extra care.

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## Important matters.



### Helping customers roll onto a variable rate.

Westpac packaged<sup>#</sup> home loan customers with a fixed rate expiring soon will receive an increased discount when they roll onto a Rocket Repay variable rate loan.

This competitive discount will be automatically applied (and replace any existing discounts), with no pricing requests or action required at your end.

For all other packaged<sup>#</sup> variable customers, we encourage you to continue raising pricing requests via BrokerHub for competitive rates.

For more information, speak to your BDM.



## Something extra for customers refinancing to us.

Don't forget, our [Westpac Refinance cashback<sup>1</sup> offer](#) is available for customers looking to refinance their eligible home loan to Westpac.

Cashback<sup>1</sup> available for first refinance applications only. Apply by **30 April 2023**, settle by **31 July 2023**. LVR<sup>+</sup> less than or equal to 80%.

**Min loan size \$250k.** Eligibility criteria, exclusions and fees apply.



## Customers in need of extra care.

We know customers will need support in different ways, at different times in their lives.

Westpac Assist is here to help customers who may be experiencing financial hardship and to help customers get back on track!

Westpac customers can call Westpac Assist on [1800 067 497](tel:1800067497) Monday-Friday, 8.30am-7.30pm (AEST) and Saturday, 9.30am-6.00pm (AEST).

We also have a range of resources available online, such as the '[Love and Money Guide](#)' and Westpac App Budget tools to assist customers with budgeting and managing their finances.

Find out more about how we can help if your customers are in need of extra support.

[Find out more](#)

## We're here to help.



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



[1300 130 928](tel:1300130928)

(8:30am – 7:00pm AEST)

## Accessibility support.

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can

reach us through the National Relay Service (NRS). To use the NRS, you can register here: <https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service>

Visit [Westpac Access and Inclusion](#) for further information on our accessible products and services for people with disability.

*Westpac acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their elders, past, present and future.*



#### 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).

# **Premier Advantage Package:** Conditions of Use and \$395 annual package fee applies. You must either hold or be approved for a Westpac Choice transaction account in order to qualify and continue to receive the benefits of the Premier Advantage Package. Before deciding to acquire a Westpac Choice account, read the terms and conditions, and consider whether the product is right for you. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

<sup>1</sup> **\$3.5k Refinance Cashback offer:** Conditions, credit criteria, fees, charges, eligibility criteria and exclusions apply. Apply between 31 January 2023 to 30 April 2023 and settle by 31 July 2023 for refinance applications. Offer may be varied or withdrawn at any time. Min Loan amount \$250k and LVR up to 80%. Offer available on Owner Occupier with Principal & Interest repayments and Investment Property Loans (Principal & Interest and Interest Only). Premier Advantage Package (\$395 Annual Package Fee and T&Cs apply) and Flexi First Option Loans. Limit of one \$3,500 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 an open Westpac Choice transaction account within 60 days of settlement. This account must be in the same name as the home loan account and linked to the home loan at settlement. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

\* **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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