

Key benefits for your clients to refinance to us.



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REFINANCING PAYS



Hi,

In the current market, we know there is a large amount of refinancing happening with many people rolling off lower rates.

Westpac has a range of benefits for your clients looking to refinance - from a mix of lower interest rates and fees to easier repayment terms, or better flexible loan features - we've got your clients covered.

[Find out how](#)



Low rates* and more.

Refinance your client's home loan to Westpac's low rate Flexi First[^] variable loan and find out how they can save with our 2 year introductory discount on a variable home loan. Speak to us to find out more.

[Tell me more](#)

Make refinancing simpler with Priority Refinance.

Priority Refinance provides a streamlined solution when refinancing compared to the traditional process. If your client qualifies for Priority Refinance during settlement, it gives them access to their new loan just days after returning loan offer documentation, not weeks.

[Learn more](#)



Have you heard about our Cashback** Offer?

Get in touch with us today to find out more and to help your clients make the switch.

Min Loan amount \$250K LVR+ up to 80%.
Apply by 30 April 2023.



Helping your clients master their money.

With more Australians being impacted by a higher cost of living, we're here to help people take control of their finances. They'll find quick tips, handy tools and useful guides to give them greater financial understanding and help put them in charge.

[Dive in](#)

Talk to us today about helping your clients make the switch.

The Westpac Mortgage Broking team

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.

^ Flexi First Option special offer rates with Principal & Interest repayments Special offers are only available on new Flexi First Option Home and Investment Loans with Principal & Interest repayments. Discounts do not apply to internal refinances or switches within the Westpac Group, which includes refinances from Westpac, St. George, Bank of Melbourne, BankSA and RAMS. Not available to company and trust account holders. Offer may be varied or withdrawn at any time. Interest rates are subject to change:

- For a property to live in (Owner occupier): Offer commences 7/12/2022. Includes a 2.19% p.a. discount for two years from the loan settlement date, at the end of the period it will revert to a 1.79% p.a. discount for the life of the loan.

- For an investment property: Offer commences 7/12/2022. Includes a 2.44% p.a. discount for two years from the loan settlement date, at the end of the period it will revert to a 2.04% p.a. discount for the life of the loan.

* **The comparison rate** is based on a loan of \$150,000 over a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

+ **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.

** **\$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.

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