

# In the know

Important updates for brokers



Hi,

At St.George, we're here to help customers who are preparing for the expiry of their fixed rate, including:

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

## Your latest must-knows



### Helping customers roll onto a variable rate

St.George packaged<sup>6</sup> home loan customers with a fixed rate expiring soon will receive an increased discount when they roll onto a Standard 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>6</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 [St.George Refinance cashback<sup>+</sup>offer](#) is available for customers looking to refinance their eligible home loan to St.George.

Cashback+ available for first refinance applications only. Apply by **31 August 2023**, settle by **30 November 2023**. LVR<sup>7</sup> less than or equal to 80%.

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



### Customers in need of extra care

We understand that life can take unexpected turns. If your customer is experiencing financial difficulty and is unable to meet their regular financial commitments, we're here to help.

St.George customers can contact St.George customer assist on [1800 629 795](tel:1800629795) Mon-Fri 8:30am-7:30pm (AEST), Sat 9:30am-6pm (AEST).

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

[Find out more](#)

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



Visit [stgeorge.com.au/brokers](https://stgeorge.com.au/brokers)



Call [1300 137 532](tel:1300137532)

Thanks,

**Your St.George team**

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**St.George 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.**

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

#### **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](http://stgeorge.com.au/brokers).

<sup>6</sup> **Advantage Package:** Advantage Package Terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible St.George transaction account. Read the St.George transaction account terms and conditions and consider if the product is right for you. Refer to [stgeorge.com.au](http://stgeorge.com.au).

<sup>\*</sup> **\$4,000 Refinance Cashback:** Conditions, credit criteria, fees and charges apply. Terms and conditions available at [stgeorge.com.au](http://stgeorge.com.au). \$4,000 Refinance Cashback available for new refinance applications received between 8 December 2021 to 31 August 2023 and settle by 30 November 2023. Offer may be varied or withdrawn at any time. 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. Min Loan amount \$250k. LVR must be less than or equal to 80%. Offer available on Owner Occupier (Principal & Interest repayments) and Residential Investment Loans (Principal & Interest and Interest Only repayments) with either the Advantage Package (\$395 Annual Package Fee) and Basic Home Loans. Offer not available for Owner Occupier Interest Only loans, residential lending originated under family or company trusts, refinances of home loans within the Westpac Group which include St.George, Westpac, 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 and linked to the home loan at settlement. Advantage Package Terms and Conditions apply. A \$395 Annual Package Fee applies and is payable from an eligible St.George transaction account. Before deciding to acquire a St.George transaction account, read the terms and conditions, and consider if the product is right for your client. Refer to [stgeorge.com.au](http://stgeorge.com.au). Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

<sup>7</sup> **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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#### **St.George Secure security reminder:**

St.George will never send you a link that directly opens our sign in page, or any links requesting your personal or financial information. Always type [stgeorge.com.au](http://stgeorge.com.au) into your browser or use the St.George mobile banking app to securely access your banking. For more information visit [stgeorge.com.au/hoaxemails](http://stgeorge.com.au/hoaxemails). Before accessing emails or the Internet, always ensure your computer has up-to-date security software. Find tips to protect yourself and avoid scams and viruses at [stgeorge.com.au/security](http://stgeorge.com.au/security).

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