

Apportioning Policy and BrokerHub Online Password Reset.



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Hi, we're making some changes, including:

- Introducing Apportioned Household Expenses and Shared Commitments – spousal same household policy.
- New BrokerHub Online Password Reset.

Effective **24 April 2023**, the following policy changes will apply to all new home loan applications for new and existing customers.

Important matters.

Introducing Apportioned Household Expenses and Shared Commitments – spousal same household policy.

The Apportioning Household Expenses and Shared Commitments – spousal same household Policy will apply to all new applications submitted on or after **24 April 2023** that may require household expenses and shared existing commitments with a non-applicant spouse (same household), to be apportioned to assist with serviceability.

The new Apportioned Household Expenses and Shared Commitments policy will allow us to assess the borrower's portion of any joint expenses and existing commitment with a non-applicant spouse (same household), based on the borrower's income as a percentage of the total household income.

For existing joint commitments with a non-applicant (who is also not a spouse of the borrower), these can be apportioned based on the higher amount of the repayment, borrower or asset ownership (where applicable) as a percentage under the Apportioned Shared Commitments policy.

More information and resources will be available closer to the policy taking effect.

BrokerHub Password Reset.

Great news! You asked and we listened, you can now reset your BrokerHub password online instead of emailing us.

Once you have selected to reset your password, you'll need to successfully answer a set of security questions (must get 4 out of 6 questions correct), once completed you will be able to choose your new password.

A reminder that you can update your security questions anytime under 'Profile' > 'Security Questions'.

If you have been locked out due to multiple unsuccessful login attempts, you will need to contact us to reset your password.

We're here to help.



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://www.westpac.com.au/brokers).

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