

Streamlined refinancing and more.



We'll never ask for your personal details via email or link to a login page. More info: stgeorge.com.au/hoaxemails [View online](#)

**Get ready for
something new**
More ways we're helping customers.



For the latest rates, offers and access to your BrokerHub, [visit us](#).

Hi,

At St.George, we believe it's important to consistently look for new ways to help you and your customers. Stay up to date with the latest information, including:

- Changes to Credit Policy.
- More visibility on BrokerHub.
- Closing unsecured debts when refinancing to St.George.

Your latest must-knows

From **22 May 2023** (unless specifically noted otherwise), the following changes will apply to new home loan applications, for new and existing customers (including applications to increase an existing loan) and any servicing/variation activity requiring a serviceability assessment.

Changes to Credit Policy

- Introducing Streamlined Refinance – modified serviceability assessment for eligible customers.
- Rental income and expense changes to help property investors.
- Updated Exit Strategy requirements.
- Change to how we evidence Australian citizenship.
- Update to HEM.

- New customer credit enquiry declaration.
- Updated Disaster Postcodes list.
- Removal of overseas tax rates policy.

[Find out more](#)



More visibility on BrokerHub

Great news! BrokerHub will be updated to improve the visibility of application status and progress.



Closing unsecured debts when refinancing to St.George

When a customer is required to close or reduce a non-St.George unsecured liability, funds will now be paid **into the customer's nominated surplus account**. The customer will need to manage the payment and closure of the liability themselves.

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



Visit stgeorge.com.au/brokers



Call [1300 137 532](tel:1300137532)

Thanks,

Your St.George team



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.

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.

This communication is intended for the recipient only and is not for distribution to your customers or any member of the general public. The information contained in the email is current as at Friday 19 May 2023. For more information on any of the promotions, products or services mentioned in this email, please contact your local Business Development or Lending Manager. This email is to be used as general information only and should not be considered a comprehensive statement on any matter and should not be relied upon as such. This email has been prepared without taking into account any individual objectives, financial situation or needs.

 **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 into your browser or use the St.George mobile banking app to securely access your banking. For more information visit 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.

St.George sent this message to Connective Lender Services Pty Ltd at product@connective.com.au, these details are shown in order to provide guidance on the true sender of this email.

This is a service message sent by St.George for the purpose of communicating factual information relating to our products or services. An unsubscribe option is not available due to the nature of this message.

If any of the information related to (or provided by) the Westpac Group that you rely on is printed, downloaded or stored in any manner on your systems, files or otherwise, please ensure that you update your systems and files with the most up-to-date information provided by us and rely only on such updated information.

© St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. The Westpac Group, 275 Kent Street, Sydney, NSW 2000, AUSTRALIA

[Privacy](#)