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# EXCITING CHANGES ARE COMING

More ways we're helping  
customers.

## For the latest rates, offers and access to your BrokerHub.

[Visit your broker site](#)

Hi, we're constantly looking for 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 Westpac.

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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.

[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 Westpac.

When a customer is required to close or reduce a non-Westpac 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.

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### 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).

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