

Changes to our LMI Waiver Policies and more.



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Broker update

Your one stop shop for broker updates.



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 to help your business and customers, including:

- Changes to Credit Policy.
- New CCR Pre-fill feature on ApplyOnline.

Your latest must-knows

From **3 July 2023**, (unless specifically noted otherwise), the following changes will apply for new and existing customers and new applications, including applications for an increase to an existing loan or any servicing/variation activity requiring a serviceability assessment.

Changes to Credit Policy:

- Brokers welcome to offer Westpac Group Employees staff LMI Waiver Policy.
- We've included eligible temporary visa holders for our LMI Waiver Policies.

- Increased Automated Valuation Model LVR Limits to validate purchase price.
- Accountant Letters – Self Employed.
- Purple Title change in Western Australia.

[Find out more](#)

New CCR Pre-fill feature on ApplyOnline

To help reduce manual process and unnecessary rework, ApplyOnline will have the option for brokers to automatically have missing liabilities or mismatches pre-filled, based on the customer's CCR.

[Find out more](#)

Helpful tips to help you prosper

A reminder that all escalations must be raised via BrokerHub. Here are some helpful tips to keep in mind when raising an escalation on BrokerHub:



Ensure the escalation meets our escalation criteria.



Provide detailed context surrounding the escalation by including information such as:

- Why is an escalation required?
- What you need from us to help resolve the escalation?
- When finance or settlement is due, specify the date per the Contract of Sale?
- Provide the Contract of Sale for any escalation relating to an Approval in Principle converting to full approval.

Once the escalation has been raised, the Escalations team will review the application and the escalation details. Where an escalation has been accepted, your escalation will remain on file until the outcome of the escalation has been achieved.

There is no need for any follow ups or repeat escalations.

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



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.

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