



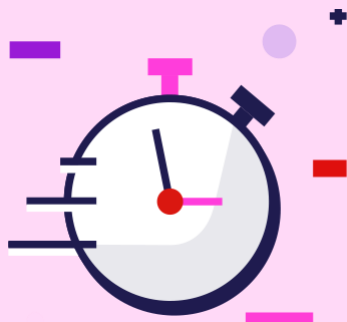
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WHERE REFINANCING MEANS MORE



Hi, there are always plenty of questions when clients consider refinancing. At Westpac, we're here to provide you with the help you need. With over 200 years of continuous service to Australians, we've got the proven expertise, products and offers to make refinancing happen for your clients.

[Find out more](#)



Make refinancing simpler with Priority Refinance*.


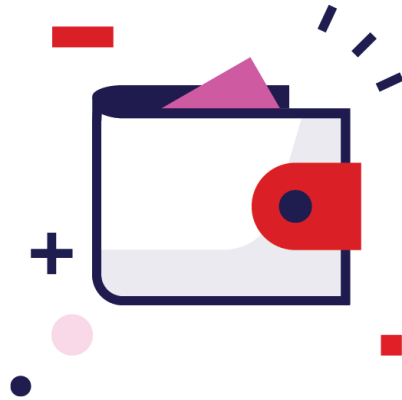
Priority Refinance* is a trusted refinancing solution that could provide your eligible clients access to their new loan sooner than the traditional process.

[Learn how](#)

Cashback¹ offer ending soon.

Our latest refinance cashback¹ offer is available right now, but applies only to eligible applications received by **30 June 2023**! Reach out to us today to find out more and help your clients make the switch.

Min Loan amount \$250K LVR+ up to 80%. Apply by 30 June 2023.



Sweet rewards are here right now.


Being a Westpac customer also means being able to enjoy ongoing rewards and deals with great savings on big name brands like AGL, Expedia, Shopback and more.

[Check them out here](#)

The Westpac Mortgage Broking team

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.

* **Priority refinance:** Loan suitability for the Priority Refinance product is determined by Westpac in conjunction with the insurance product guidelines. Priority Refinance is provided by First American Title Insurance Company of Australia Pty Limited ABN 64 075 279 908 Australian Financial Services Licence 263876, trading as First Title, an Australian general insurance company authorised by the Australian Prudential Regulation Authority.

¹**\$3.5k Refinance cashback:** Conditions, credit criteria, fees, charges, eligibility criteria and exclusions apply. Apply between 31 January 2023 to 30 June 2023 and settle by 30 September 2023 for refinance applications. Offer may be varied or withdrawn at any time. Min Loan amount \$250k and LVR up to 80%. Offer available on Owner Occupier with Principal & Interest repayments and Investment Property Loans (Principal & Interest and Interest Only). Premier Advantage Package (\$395 Annual Package Fee and T&Cs apply) and Flexi First Option Loans. Limit of one \$3,500 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. Excludes Owner Occupier Interest Only, residential lending originated under family or company trusts and refinances within Westpac Group (Westpac, St. George, Bank of Melbourne, BankSA and RAMS). The cashback will be paid into an open Westpac Choice transaction account within 60 days of settlement. This account must be in the same name as the home loan account (for joint home loans, the transaction account will need to be in the same joint names). Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

* **LVR** stands for the initial loan to value ratio at loan approval. 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 don't change because of changes to the LVR during the life of the loan.

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