

Important changes to our rates and offer.



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Rate & Offer Alert



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

Hi,

At St.George, we're keeping you up to date with the latest changes to our interest rates and offer, including:

- An increase to our Basic Home Loan interest rates by decreasing the promotional discount for new customers.
- Changes to our \$4000 Refinance cashback offer.

Rate changes

Basic Home Loan 'life of loan' promotional discount is decreasing for new customers

Effective today **14 June 2023**, we're increasing the following interest rates by decreasing the 'life of loan' promotional discount by 0.10% p.a.

- Basic Home Loan Owner Occupier (Principal & Interest repayments¹).
- Basic Home Loan Residential Investment (Principal & Interest repayments³).
- Basic Home Loan Residential Investment (Interest Only repayments⁴).

[See full rate and offer details](#)

All current St.George interest rates are on our [Home Loan interest rates page](#). Please note, these interest rate changes will be reflected on this page from the effective date.

Offer changes

\$4,000 Refinance Cashback offer⁺ changes

Our \$4,000 Refinance Cashback offer⁺ will end on **30 June 2023** and reduce to **\$2,000** for eligible refinance applications received between **1 July 2023** and **31 August 2023**. Minimum loan amount of \$250k and **LVR⁷ less than or equal to 80%**. Eligibility criteria, exclusions and fees apply.

Please Note:

- Eligible refinance applications submitted in ApplyOnline on or before **30 June 2023** and settled by **30 September 2023** will receive the \$4,000 refinance cashback.
- Eligible refinance applications submitted in ApplyOnline between **1 July 2023** and **31 August 2023** and settled by **30 November 2023** will receive the \$2,000 refinance cashback.

[See full rate and offer details](#)

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.

¹ Basic Home Loan Promotional Principal and Interest Rate: This offer is only available for new Owner Occupier Basic Home Loan applications with Principal and Interest repayments received from 14/06/2023. Rate includes 1.94% p.a. discount for the life of the loan. Excludes internal refinances and switches within the Westpac Group, which includes Westpac, St. George, Bank of Melbourne, BankSA and RAMS. This offer may be withdrawn at any time. Interest rates subject to change.

³ Residential Investment Basic Principal and Interest Promotional Rate: This offer is only available for new Residential Investment Basic Home Loan applications with Principal and Interest repayments received from 14/06/2023. Rate includes 2.25% p.a. discount applied for the life of the loan. Excludes internal refinances and switches within the Westpac Group, which includes Westpac, St. George, Bank of Melbourne, BankSA and RAMS. This offer may be withdrawn at any time. Interest rates subject to change.

⁴ Residential Investment Basic Interest Only Promotional Rate: This offer is only available for new Residential Investment Basic Home Loan applications with Interest Only repayments received from 14/06/2023. Rate includes 2.19% p.a. discount applied for the life of the loan. This offer may be withdrawn at any time. Excludes internal refinances and switches within the Westpac Group, which includes Westpac, St. George, Bank of Melbourne, BankSA and RAMS. Interest rates subject to change.

* The comparison rate is based on a loan of \$150,000 over a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

⁷ **LVR** stands for the initial [loan to value ratio](#). 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 won't change during the life of the loan as the LVR changes.

+ **\$4,000 Refinance Cashback:** Credit criteria, fees and charges apply. Terms and conditions available at stgeorge.com.au. \$4,000 Refinance Cashback available for new refinance applications received between 8 December 2021 to 30 June 2023 and settle by 30 September 2023. Offer may be varied or withdrawn at any time. Min loan amount \$250k and LVR up to 80%. Offer available for Owner Occupier with Principal & Interest repayments and Residential Investment Loans (Principal and Interest & Interest Only repayments). Advantage Package (\$395 annual package fee and T&Cs

apply) and Basic Home Loans. Limit of one \$4,000 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 a St.George 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) and linked for home loan repayments to be direct debited from this account at settlement. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

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