

More refinancing options.

BankSA emails never ask for your personal details or link to a login page. More info: [banksa.com.au/hoaxemails](https://banksa.com.au/hoaxemails) [View online](#)



Refinance your client's way to BankSA.



Hi, we understand there are always plenty of questions when clients consider refinancing. At BankSA, we're here to help give you the right answers.

With years of experience in the local market, we've got the proven expertise, products and offers to make refinancing happen.

[Find out how we can help](#)



### **More on offer with LMI waiver.**

Do you have clients who are Medical Professionals, Accountants or Lawyers who may be on a temporary visa and looking to refinance? We've recently extended our eligibility criteria to include acceptable temporary visa types! Another way BankSA is helping to make home ownership easier. Conditions apply.

[Find out more](#)



### **Refinancing options to kick financial goals.**

We understand no two clients are the same, which is why we've developed a suite of refinancing options for your clients. They offer different benefits to help them reach their financial goals; including flexible interest rates, the option to offset, redraw or split their home loan.

[Find out how](#)



### **Cashback reminder.**

Our latest cashback<sup>^</sup> offer is currently available for eligible applications received by 31 August 2023.

Speak to us today to [find out how](#) we can help your clients switch to BankSA.

Apply by 31 August 2023, settle by 30 November 2023. LVR+ less than or equal to 80%. Min loan size \$200k. Eligibility, credit criteria, exclusions, fees and conditions apply.

**BankSA Mortgage Broking team**



**BankSA 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.**

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**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 by visiting <https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service>

Visit [BankSA 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 BankSA's credit criteria, residential lending is not available for non-Australian resident borrowers. More information available at [banksa.com.au/brokers](https://banksa.com.au/brokers).

**^ \$2,000 Refinance Cashback:** Conditions, credit criteria, fees, charges, eligibility criteria and exclusions apply. Apply between 1st July 2023 to 31st August 2023 and settle by 30th November 2023 for refinance applications. Offer may be varied or withdrawn at any time. Min loan amount \$200k 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 \$2,000 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 BankSA 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. 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 Thursday 17 August 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.

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