

Issue date: 27 July 2023

Issue no. 280

Credit Update | Notice of Change

Effective Monday, 7 August 2023, the Bank is making a number of changes to [Terms and Conditions](#) and also [Fees and Charges](#) relating to its products and services.

These changes are outlined in [this Notice of Change](#).

How will this affect Home Loan contracts?

Home Loan contracts generated and dated from Thursday, 27 July 2023 will disclose the new Fees and Charges that are effective Monday, 7 August 2023.

If a home loan contract expires on or before 27 July 2023, it will need to be regenerated and will disclose the new Fees and Charges.

Which Fees and Charges are to be applied when a home loan settles?

The below table provides guidance on the Fees and Charges applicable determined by the settlement date (funding date) of the home loan contract.

Settlement Date	Fees and Charges applicable
On or before 27 July 2023	Previous Fees and Charges (Pre 7 August 2023) as disclosed within the home loan contract.
27 July 2023 to 6 August 2023	Previous Fees and Charges (Pre 7 August 2023) will be honoured until 7 August 2023.
On or after 7 August 2023	The Bank will refer to the home loan contract to determine which fees and charges are applied.

Further Information

For all other latest news, you can visit the TMBL Broker portal (<https://broker.tmbank.com.au>) or contact your Broker Development Manager on **1300 TMBank** or email broker@tmb.com.au.



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Head of Third Party Distribution

Important information:

Please note – Membership eligibility applies to join the Bank. All applications for credit are subject to our responsible lending criteria. Fees and charges apply. You can find our [Consumer Lending Terms and Conditions](#) available online or from any of our offices.

