

More refinancing options.



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Refinance your client's way to St.George



Hi, we understand there are always plenty of questions when clients consider refinancing. At St.George, 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 St.George 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+ 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 St.George.

Apply by 31 August 2023, settle by 30 November 2023. LVR⁷ less than or equal to 80%. Min loan size \$250k. Eligibility, credit criteria, exclusions, fees and conditions apply.

St.George Mortgage Broking team

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



stgeorge.com.au/brokers



Call 1300 137 532



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.

*** \$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 \$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 \$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 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.

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.

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