



Check out what's happening at MyState Bank...



Great news! We're reducing some of our Fixed Rate loans Effective 31 August 2023

We're decreasing interest rates on our owner occupied 2 and 3 year fixed rate products. These rates will be available to both new and existing borrowers (via a switch or re-fix). New rates are effective Thursday 31 August 2023.

Updating your aggregator...

We're in the process of updating your aggregator with the latest MyState Bank home loan rate sheets for their system software and website portals. If your aggregator systems are not updated by 9am Thursday 31 August 2023, you can continue to access our most up to date rate sheets below or by visiting our [MyState Bank Broker Portal](#).

[View rate changes here](#)



**Have you got a customer interested in fixing their home loan?
Make sure you're familiar with our rate lock process...**

It is important to discuss the rate lock process with your customers so that they can make informed choices.

- Fixed rate lock requests must be submitted and the rate lock fee paid at the time of the original loan application submission.
- All requests must be received in writing and payment received prior to any announcement of interest rate changes.
- The Fixed Rate Lock In Fee is \$395 or 0.15% of the loan amount, whichever is greater and enables the applicants to 'lock' the fixed interest rate at the date of application for a period of 90 days.
- The Fixed Rate Lock In fee will be refunded in the event the loan does not proceed to funding.

What's new and upcoming events...



You can now request loan information about your existing customers via our Broker Portal!

We recently made some changes to our Broker Portal to make requesting loan information about existing customers simpler.

Instead of emailing our Lending Support team directly, you can now make your request by completing the [Existing Customer Loan Information Request](#) form on our Broker Portal and our team will aim to get back to you within two days.

Come and see us at this year's 2023 Lending Masterclass...

Organised by Fuzion Capital and hosted by Christine Anderson from the FBAA, come along to this Lending Masterclass series across NSW, VIC & QLD, to get an update on products and policy from 14 lenders specialising in residential, specialist, asset finance and personal loans.

With so many policy and product changes over the last 12 months these forums provide a 'one-stop shop' to interact with a variety of lenders and receive all the product updates you are looking for.

Register for an event below:

Sydney, 12th of September 2023

Melbourne, 19th of September 2023

Brisbane, 4th of October 2023

Remember, you can access our most up to date home lending policy or servicing calculator by reaching out to me or your aggregator.

Speak to me today if you have any questions on any of the above or to workshop a deal.

Kind Regards,

Joanne Marsden

Important Information

Any advice is general only and does not take into account your personal objectives, financial situation or needs and you should consider whether it is appropriate for you. This email contains important information or updates about your services and as such you cannot unsubscribe from these types of messages.

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