

Important changes you need to know.



We'll never ask you for your personal details via email or link to a login page.
More info: bankofmelbourne.com.au/hoaxemails **View online**

Broker news.

What's new and essential for you to know.



Hi,

At Bank of Melbourne, we're keeping you up to date with the latest changes to our offers.

Your latest must-knows.

Bank of Melbourne \$2,000 Refinance Cashback offer is ending.

The Bank of Melbourne \$2,000 Refinance Cashback offer will end on **30 November 2023**. Eligible applications must be submitted in ApplyOnline by **30 November 2023** and settle by **31 March 2024**.

First Home Buyer \$1 Lenders Mortgage Insurance (LMI) Offer is ending.

Effective from **18 November 2023**, our current First Home Buyer \$1 LMI Offer will end.

Standard pipeline policy applies. Applications submitted on or before **18 November 2023** will be eligible for the offer. There is no settle by date.

Federal Government's Home Guarantee Scheme (HGS) coming soon.

From **20 November 2023**, eligible home buyers will be able to apply for a home loan supported by the HGS through St. George, Bank of Melbourne and BankSA

with a deposit as low as 5% (or 2% for eligible single parents and single legal guardians). Eligible customers under the Scheme:

- Won't have to pay LMI.
- Will qualify for 80% LVR⁷ pricing (no LVR margin or discount), potentially saving them thousands of dollars.

Additional information and training on HGS will be provided closer to the launch date.

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



Call the Mortgage Central Hotline
1300 137 532 Mon-Fri 8:30am - 7pm AEST



Visit bankofmelbourne.com.au/brokers

We appreciate you choosing us.

Your Bank of Melbourne team



Bank of Melbourne 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 Bank of Melbourne 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 Bank of Melbourne's credit criteria, residential lending is not available for non-Australian resident borrowers. More information available at bankofmelbourne.com.au/brokers

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.

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 Friday 27 October 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.

Bank of Melbourne Secure Security advice: Bank of Melbourne will never send you a link that directly opens our sign in page, or any links requesting your personal or financial information. Always type bankofmelbourne.com.au into your browser or use the Bank of Melbourne mobile banking app to securely access your banking. For more information visit bankofmelbourne.com.au/hoaxemails. Before accessing emails or the Internet, always ensure your computer has up-to-date security software. Find tips to protect yourself and avoid scams and viruses at bankofmelbourne.com.au/security.

Bank of Melbourne sent this message to Connective Lender Services Pty Ltd at product@connective.com.au, these details are shown in order to provide guidance to the true recipient of this email.

This is a service message sent by Bank of Melbourne for the purpose of communicating factual information relating to our products or services. An unsubscribe option is not available due to the nature of this message.

If any of the information related to (or provided by) the Westpac Group that you rely on is printed, downloaded or stored in any manner on your systems, files or otherwise, please ensure that you update your systems and files with the most up-to-date information provided by us and rely only on such updated information.

© Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. The Westpac Group, 275 Kent Street, Sydney, NSW 2000, AUSTRALIA

[Privacy](#)