



% Fixed Rates starting from 5.99% (7.59% Comparison rate)

We have some great news - we're reducing some of our Fixed Rate home loan rates, effective Thursday 5th of October 2023. Our new rates will be available to both new and existing borrowers (via a switch or re-fix), so if you have any customer's that are looking to fix their home loan, this is the perfect time to partner with MyState.

[Check out our new rates here!](#)

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 5 October 2023, you can continue to access our most up to date rate sheets by visiting our [MyState Bank Broker Portal](#) after the effective date.

Familiarise yourself with our rate lock process...

Before locking in a rate, 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.

Don't forget, you can now access our most up to date Servicing Calculator and Credit Policy via our [Broker Portal](#).

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

Kind Regards,

Joanne Marsden
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Important Information

The comparison rate for the home loan is based on a loan amount of \$150,000 over a loan term of 25years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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.

Loan applications are subject to MyState's credit approval criteria. Terms & conditions and fees & charges apply. MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL & Australian Credit Licence 240896. A wholly owned subsidiary of MyState Limited ABN 26 133 623 962. If you have any questions please visit <https://mystate.com.au/about-us/contact-us>.