



Latest News

Keeping you informed



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LATEST NEWS

Important changes to how we assess serviceability

We're making some important changes to ensure we continue to lend responsibly and meet our regulatory obligations.

Effective **Friday 24 November 2023**, we'll be updating our Household Expenditure Measure (HEM) to reflect the increase in household expenses. We'll also be updating our Decision Tool, lodgement systems and Serviceability Calculator to reflect these changes.

The new version of the Advantedge Serviceability Calculator (v49), will be available to use from 24 November 2023. We'll also ensure that it is updated on the Broker Portal prior to this date.

Pipeline treatment

For any new lending requests submitted after 12:00am on Friday 24 November 2023, please use v49 of the Serviceability Calculator.

For applications submitted prior to 12:00am on Friday the 24 November 2023, please refer to our [pipeline treatment](#) information.

Further support

Contact your case manager for specific application queries or speak to your Connective Home Loans Essentials Business Development Manager.



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All applications are subject to normal credit approval criteria. Full terms, conditions and schedule of fees are set out in the relevant loan contracts. Fees, charges and government taxes may be payable. Fees and charges may be varied or introduced in the future.

Important information

Interest rates, fees and charges are subject to change. Fees and charges apply to all Advantedge products. Refer to the Fees and Charges Booklet on your aggregator's software for full details. Fees and charges are current and may be introduced or varied in accordance with loan terms.

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