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Welcome to your last MyState Bank update for 2023!

The end of the year is fast approaching, and I would like to take this opportunity to say thank you for all your support throughout 2023. MyState Bank has had a fantastic year of achievements and growth which could not have happened without the support of its broker partners. I look forward to working together to achieve even greater results in 2024.

From myself and all the team, we wish you a very happy holiday season and all the best for the year to come!

Kind Regards

Joanne Marsden

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MyState Bank updates...

An early Christmas present from us! We're reducing some of our Fixed Rate loans - effective 21 December 2023

We're decreasing interest rates on our owner occupied, Home Guarantee Scheme and residential investment 2 and 3 year fixed rate products. The new rates are effective Thursday 21 December 2023.

[View rate changes 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 21 December you can continue to access our most up to date rate sheets by visiting our MyState Bank [Broker Portal](#) after the effective date.

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.

If you have any questions on the above reach out to me today, or visit our [Broker Portal](#) to access our most up to date Home Lending Policy and Servicing calculator.

Home Lending Operations & BRMs during the holiday season

Our Home Lending Operations and BRM team will be working with reduced staff during the holiday period. To ensure all of your urgent applications are processed on time during this period, please contact **Lending Support** on **1300 888 306**, via email lendingsupport@mystate.com.au or get in touch with myself for assistance.

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.

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>.