

Resting on scanned mortgage documents, and helpful reminders.



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Broker update

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Hi,

At St.George, we want to keep you up to date with some recent changes and share a few helpful reminders as we approach the end of the year.

Accepting scanned documents for settlement

Great news! Effective **27 November 2023**, we are now able to accept a scanned, executed mortgage document without the need for further review. For physical settlements, we still require the original paper document but will complete certification using the scanned version.

What does this mean?

For all loan offer documents returned from **27 November 2023**, the following update will apply:

In all cases, we will accept a scanned mortgage document for certification, if:

- If it is proposed to be a **PEXA (Property Exchange Australia)** settlement, we recommend you still return the paper document in case it is converted to a physical settlement.
- If it is proposed to be a **physical settlement**, brokers must return the original paper document. If the original paper document has not been received, brokers will receive a Missing Information Request, however, we will still complete certification. Should the original document not be

returned in a timely manner, we may need to lodge a caveat over the property to secure the bank's interest.



Home Guarantee Scheme for your clients

As a broker, you could help your clients buy a home sooner, with a low deposit and no need to pay Lenders Mortgage Insurance.

[Find out more](#)

Helpful reminders

Keeping your personal details up to date on BrokerHub

When submitting an application in ApplyOnline, the mobile number you provide in the application submission must match the number saved in your BrokerHub profile.

To view or change your personal details in BrokerHub, click your personal profile icon in the BrokerHub quick access toolbar, which is next to the notification bell icon.

Our Digital Loan Authority Form

Did you know customers can now provide any missing Shortfall / Surplus, Direct Debit and Solicitor details as part of completing their loan acceptance online?

When accepting their loan offer online, customers will be able to provide us with the account details or open an account online.

Tip: If your customer registers for Internet Banking before unconditional approval, they can open a new transaction account and accept their loan offer online via their Internet Banking.

Our Basic Variable home loan product

A reminder that an Offset Feature is not available with our Basic Variable home loan product. However, your clients can access free redraw after the first month's repayment of additional payments made. To find out more about our products and features, visit the [broker website](#).

Don't forget to stream in to our Self-Employed Workshop today

Join us for an exclusive live workshop from 1pm AEST today with our Self-Employed Product Specialists Avneel Lal & Madeleine Meade to find out more about some of our recent changes.

In this session, Av and Maddie will be taking a further look into these changes, what they mean for you and your clients, how to use our new calculator and some helpful case studies.

We'll also be joined by our Pricing team for Q&A.

Dial-in details & accessing the session:

1. To access the session, click on the following link on your computer or mobile device: [Westpac view link](#).
2. You will need to provide your first name, last name, and email address.
3. Once you have registered, your personalised password and link to the briefing will be emailed to you from 'Westpac View (events@westpacview.com.au)'.
4. **Please do not delete the Westpac View email** as you will need to refer to the link and your password closer to the event time.

Questions:

Please submit your questions prior or during the session via the vevox.app using the below steps:

1. Open vevox.app on your computer or mobile device ([Apple App Store](#), [Google Play](#)).
2. Enter the event code: 135-954-614.
3. Submit your question.

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



stgeorge.com.au/brokers



Call [1300 137 532](tel:1300137532)

Thanks,

Your St.George team



St.George 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 [St.George 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 St.George Bank's credit criteria, residential lending is not available for Non-Australian resident borrowers. More information available at stgeorge.com.au/brokers.

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