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Commercial Broker Update



More businesses now eligible for lending via SIMPLE+

Our SIMPLE+ business lending submission pathway can now be used for Business lending requests up to **\$3M** (previously \$1.5M) – allowing more customers to access our faster, simpler and easier lending pathway. Some key features of SIMPLE+ are:

- Up to \$500K overdraft or business loan with no requirement for property as security
- Extended LVRs available against residential and commercial security in line with policy, even for property investment
- Simplified assessment criteria for residential and commercial property investors ineligible for Lease Doc
- Borrowing structures with up to 4 business entities and 4 households.

Please refer to the updated [SIMPLE+ broker flyer](#) for further information but note the eligibility and documentation requirements remain unchanged.

SIMPLE+ Broker resources

- [SIMPLE+ Broker Flyer](#)
- [SIMPLE+ Application Form](#)
- [SIMPLE+ Serviceability Tool](#) (download to computer, open in Excel and enable macros before use)
- [Broker Support Pack](#) (including Serviceability Tool how-to guide)

Important: you must be an accredited Westpac Group Commercial Broker to access the SIMPLE+ Serviceability Tool.

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



stgeorge.com.au/brokers



Contact your Senior Business Development Manager or Business Banker

Thanks,

Your St.George team



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<https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service>

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