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## In the know

Important updates for brokers.



**For more on Policy or to access BrokerHub.**

[Visit us](#)

Hi,

At St.George, we believe it's important to consistently look for ways to help you and your clients. This notification is to keep you up to date with the latest changes, including:

- Changes to Streamlined Refinance (Policy exception) eligibility criteria.
- Recent Casual Teacher and School Staff Policy inclusion.

### Your latest must-knows



#### **Changes to Streamlined Refinance (Policy exception) eligibility criteria**

Effective **15 April 2024**, in addition to existing eligibility criteria, applications must also meet a Debt to Income (DTI) ratio requirement of less than or equal to 6 to be eligible for our Streamlined Refinance (Policy exception).

For full eligibility requirements, please refer to our Credit Policy on BrokerHub.



## 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](#)

## Updates and reminders



### Recent Casual Teacher and School Staff Policy inclusion

From **7 April 2024**, we increased income annualisation\* for Casual Teachers and other School Staff to 48 weeks.

#### Did you know?

St.George only requires 3 months' worth of payslips to verify casual income, whilst other lenders may require 6 months' worth?

We will require a minimum of 6 months in role.

Get in touch with your BDM to find out more.

\*Subject to meeting eligibility criteria. Credit criteria, T&Cs apply.

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



[stgeorge.com.au/broker](https://stgeorge.com.au/broker)



Call [1300 137 532](tel:1300137532)

Thanks,

**Your St.George team**

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**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 and present.**

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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/broker](http://stgeorge.com.au/broker).

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