

For more on Policy changes and reminders.

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In the know.

Important updates for brokers.

For more on Policy or to access BrokerHub.

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Hi,

At BankSA, 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.

Brokers can help their clients buy their 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?

BankSA 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.



[1300 137 532](tel:1300137532) (Monday to Friday 8am - 5pm)



banksa.com.au/broker

Thanks,

Your BankSA team



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

Visit [BankSA 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 BankSA's credit criteria, residential lending is not available for Non-Australian resident borrowers. More information available at banksa.com.au/broker.

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