

The latest information and policy changes.



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Broker update

Your one stop shop for broker updates.



Hi,

At St.George, we believe it's important to consistently look for new ways to help you and your clients. This includes keeping you up to date with the latest policy and system changes.

Your latest must-knows

Changes to our Credit Policy

From **7 April 2024**, (unless specifically noted otherwise), the following changes will apply to our consumer credit policy for new and existing customers and new applications, including applications for an increase to an existing loan or any servicing/variation activity requiring a serviceability assessment.

- More support for casual teachers and school staff – income annualisation increased to 48 weeks.
- Introducing Mortgage Sense Check rate.
- Verifying Family Employee Income – expanded supporting documents.
- Evidencing Foreign Income.
- Bridging Loan Expenses.
- Changes to Franking Credit.

[Find out more](#)

Operational Updates and Reminders

- Updated Acknowledgment, Consents and Confirmations Form (ACC).
- Customer Internet Banking – Temporary Password reset.

- Helpful Reminder – Upfront Valuations on PropertyHub.

Updated Acknowledgement, Consents and Confirmations form (ACC)

We've recently updated our ACC form. Please refer to BrokerHub for the latest version and ensure any locally saved copies have been updated.

Customer Internet Banking – temporary password reset

We've listened to your feedback – customers who have opted in for Internet Banking to digitally accept their loan offer will now receive a new temporary password and security number via SMS if their current password has expired by the time their application reaches unconditional approval.

Helpful reminder: upfront valuations from PropertyHub.

When submitting an order for an upfront valuation on BrokerHub, always include the title details for the property, such as the LOT123/DP12345, number of bedrooms and any other information about the property within the 'Comments' section.

If any of the following documents are available, you can also upload them into PropertyHub to assist with your request:

- Certificate of Title.
- Contract of Sale (executed front page with sale price).
- Rates Notice (with title details).



Supporting our medico customers on their journey toward home ownership

LMI waiver* up to 95% LVR available for eligible medical occupations with no minimum income requirement.

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

[Find out more](#)

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 and present.

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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