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# Helping your investor clients so you can focus on what you do best.

Whether your clients are first timers or seasoned investors with a portfolio of properties, we can support you via our extensive Investment Policy and service offerings:



## Dedicated support crew.

Our team will be by your side, every step of the way. From your dedicated BDM or support team to direct access to your assessor via BrokerHub, we will be there.



## **Multiple Credit Policies.**

Among the many reasons to partner with us, our:

- Rental Income Policy could help serviceability,
- Negative Gearing Policy could aid borrowing power, and
- Medico Policy offers a LMI waiver for eligible occupations with LVR<sup>+</sup> up to 95% (Investor applications eligible).



## Improved service and support.

As of **March 2024**, our average time to decision is 5 days, giving you more reasons to do business with us.

## Discover more



## Committed to providing value and making life easier.

Value starts here, with a range of loan benefits for your investor clients. We can help them find a loan that suits their financial needs, and your clients can manage their loan in Australia's #1 Banking App<sup>1</sup>.



Talk to us today about what's possible for your investor clients when you partner with us.



## Market-leading CoreLogic<sup>2</sup> research.

Having the right information is important when making investment decisions.

Help your investor clients make better property investment decisions with detailed information on suburb reports, rental yields and sales.

Read market reports



**Property Investor's Guide.** 



Online tools and calculators for Investors.

We want to help your clients understand our policies for investment loans, so we've put together a handy, detailed Property Investor's Guide, which you can share directly with your clients.

Download Guide

Online tools and calculators tailored to property investors could help your clients understand their borrowing power, purchase costs and repayments when considering buying an investment property. There's even a negative gearing calculator to help them make informed decisions that factor in the potential tax advantages of investing in property.

Explore Ideas Hub

We're here to help you continue to provide outstanding customer experiences while helping your clients invest in property.

As always, thank you for your continued efforts, commitment and support.

#### The Westpac Mortgage Broking team

#### We're here to help.



westpac.com.au/brokers



1300 130 928 (8:30am - 7:00pm AEST)

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

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Westpac 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.













#### Things you should know

Conditions, credit criteria, fees and charges apply. Based on Westpac's credit criteria, residential lending is not available for Non-Australian resident borrowers. More information available at westpac.com.au/brokers.

- <sup>+</sup> LVR stands for the <u>loan-to-value ratio</u>. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. Home loan rates for new loans are set based on the initial LVR and won't change during the life of the loan as the LVR changes.
- <sup>1</sup> Claim based on "The Forrester Digital Experience Review™: Australian Mobile Banking Apps, Q4 2023" an evaluation of five Australian Banks.
- <sup>2</sup> While the property information provided is offered with the permission of CoreLogic, Westpac accepts no responsibility for the accuracy or completeness of the data. We recommend you seek independent advice before making a decision based on the information. This publication contains data, statistics, results, commentary and other information (CoreLogic Data) licensed to Westpac by RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic). © Copyright 2024 RP CoreLogic. While CoreLogic uses commercially reasonable efforts to ensure the CoreLogic Data is current, CoreLogic does not warrant the accuracy, currency or completeness of the CoreLogic Data and to the full extent permitted by law excludes all loss or damage howsoever arising (including through negligence) in connection with the CoreLogic Data.

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