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| **Effective Date** | **Lender** | **Summary** |
| 28 – Jun | AMP | * **Apply by 30 June 2022 and settle by 30 September 2022 to be eligible for our limited time $3,000 cashback offer**   + In addition, we'll be able to provide you a turnaround time inside 3 business days for new submissions, returning requests for missing information will be assessed in 2 days.   + **To better support you we've outlined some helpful tips on getting your purchase applications processed quickly during this time:**     - Ensure valuation ordered upfront and included in supporting documents when lodging application     - Ensure supporting documents checklist is reviewed and followed in full     - Ensure that detailed application summary notes explaining transaction are uploaded with application when lodging * **Increase in fixed rates** * **Changes to the Discharge Authority form**   + **Effective Friday, 24 June 2022**   + **We'll be splitting the discharge authority into two separate forms effective 24 June 2022:**     - Full discharge authority     - Partial discharge/substitution authority form.   + This means customers will be required to complete either a Full Discharge or a Partial Discharge /Substitution authority form - whichever is applicable to them. * **Financial Hardship Information (FHI)**   + From 1 July 2022, we'll start collecting information about customers hardship arrangements, and from 1 October 2022 this information will begin to appear on customers credit reports. WBC, ANZ, CBA and NAB will commence sharing this data with credit reporting bodies from 1 August 2022.   Click [here](https://vision6.ampbanking.com.au/v/7253/1779872294/email.html?k=Ys_rt06zcdBBlUNM6YfEuCqbxJ-NoADRd8z6lBv2nD8) to learn more about AMP updates |
| 1 – Jul | Commonwealth Bank | * **Government Home Guarantee Scheme places being released on 1 July**   + The Government Home Guarantee Scheme places and changes for FY23 are being released soon - read about the changes and how to help customers apply for a Scheme place [here](https://ecomms.cba.com.au/rv/ff0093d4a84d5103fa40e7d34e44b96865ab4c13#homeguarantee).   Click [here](https://ecomms.cba.com.au/rv/ff0093d4a84d5103fa40e7d34e44b96865ab4c13) to learn more about Commonwealth Bank updates. |
| 27 – Jun | ME Bank | * **Basic Home Loan variable rates decrease**   + ME will be decreasing its Basic Home Loan variable rates for new, owner occupiers (>$150k) and investor loans. * **Cash back offer extended**   + Recently ME has been offering eligible refinance customers $2.5k cash back when they make the switch to ME. This offer was due to come to an end for applications received by 30 June 2022 but is now extended to applications received by 31 August 2022 (inclusive) that also settle by 30 November 2022 (inclusive).   + This change is effective 1 July 2022. |
| 29 – Jun | Suncorp | * **eSign for home loan documentation is coming**   + eSign allows customers to electronically sign their home loan documents on their computer, tablet, or smartphone. eSign delivers an improved customer experience with faster dispatch and return times, making it easier to do business with us. It speeds up verifications and allows settlement to be booked more quickly.   Click [here](http://go.pardot.com/webmail/151401/467354455/2683b6c1b3fcb3d32c62e8e82c3e92be2419fa5b0b6171d66c48fa2b81618eb5) to learn more about Suncorp updates |