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| **Effective Date** | **Lender** | **Summary** |
| 11 – Feb | AMP | * Term Deposit Rate Change   Click [here](https://vision6.ampbanking.com.au/v/7253/1779347928/email.html?k=fs28m-tIn3S7Sl9w8nyvOx0ndhQEW6il8t23j1FjHtk) to find out more about AMP updates |
| 8 – Feb | ANZ | * **ANZ Changes Fixed Rates and Simplicity Plus Interest Rates**   + Effective 8 February 2022, ANZ has made the following changes to the fixed rates for ANZ Fixed Home Loans and ANZ Fixed Residential Investment Loans   Click [here](http://links.ecomm.anz.com/servlet/MailView?ms=NDYzNTk1MTAS1&r=MTM2OTA4NTk1NTIxMwS2&j=MjE4MDcwODk3OQS2&mt=1&rt=0) to find out more about ANZ updates |
| 11 – Feb | Aussie Activate | * Changes in the Interest Rates * **Promotion updates**   + Discounted mortgage risk fee across select Near Prime and Specialist home loans   + Discounted lender protection fee across select Prime Full Doc home loans between 80-85% LVR   + $0 upfront fees, including $0 Establishment Fee, Title Protection Fee and Legal Fees for Near Prime and Specialist home loans |
| 11 – Feb | Aussie Elevate | * Changes in the Interest Rates * **In-flight applications**   + Fixed Rate applications submitted prior to 11 February 2022 will need to be formally approved prior to 25 February 2022 (within the 14 days rate lock period from submission) in order to be contracted with the current fixed rates advertised.   + Applications approved after 25 February 2022 (or approved > 14 days post submission) will have the new rates applied. |
| 8 – Feb | Bankwest | * **Rate Changes**   + Changes to Variable Home Loans (P&I) (IO) – Investment and Premium Select (P&I) (IO) – Investment Home Loans   + Changes to Fixed (P&I) (IO) - Owner Occupied Home loans * Updated Serviceability Calculator |
| 10 – Feb | * **$2,000 cashback extended**   + Extending our $2,000 refinance cashback until Thursday 30 June 2022.   + Terms and conditions apply   Click [here](https://view.edm.bankwest.com.au/?qs=b7c4e26c260eff60f977d4118025004303203ab78aa2569c8383598a7748cb486ebbdff302ba928a32fadaa1a799fdd773736535c3ed1ae6d16e181ddfe54d3885251270635a49da3cd540d9b208a563) to find out more about Bankwest |
| 8 – Feb | BOQ | * **Autumn Campaign launch**   + Economy First Home Buyer campaign   + 95% LVR First Home Buyer Campaign   + Relaunching the $1 LMI offer   + Applications must be received between Tuesday, 8 February 2022 and Saturday, 14 May 2022, with settlement by Wednesday, 31 August 2022 * **Autumn Campaign:**   + Economy First Home Buyer Campaign – effective 08 February 2022.   + 95% LVR First Home Buyer Campaign – effective 08 February 2022.   + $1 LMI Campaign relaunch – effective 08 February 2022. * **Economy First Home Buyer Campaign**   + Effective Tuesday, 8 February 2022, First Home Buyers (Owner Occupier only) will be able to receive the Economy Campaign rate for LVR ≤ 70% (2.13%) on applications with an LVR ≤ 80%. The $300 application fee will also be waived.   + Loan purpose must be for the purchase of their first home for all borrowers (excludes refinance or restructure).   + **All other Economy Campaign eligibility criteria will apply to this Economy First Home Buyer Campaign:**     - Applications must be received between Tuesday, 8 February 2022 and Saturday, 14 May 2022, with settlement by Wednesday, 31 August 2022.     - New to Bank lending only, with minimum $150k of total new lending.     - Maximum LVR 80%.     - Debt to Income ratio (DTI) must be 5.99 or less.     - **Split lending available.**       * Purpose must be for the purchase of first home * **95% LVR First Home Buyer Campaign**   + The existing First Home Buyer offer for LVR ≤ 95% will continue for Owner Occupier applications   + **To be eligible for the offer, customers must meet the following criteria:**     - Applications must be received between Tuesday, 8 February 2022 and Saturday, 14 May 2022, with settlement by Wednesday, 31 August 2022.     - This campaign can be withdrawn at any time.     - Available for New to Bank lending only.     - All applicants must be First Home buyers.     - Minimum Loan amount: $150k.     - Maximum LVR: 95%.     - Not available for internal refinance or restructure of existing BOQ Group lending (including BOQ, BOQS, ME Bank and VMA). * **$1 Lenders Mortgage Insurance (LMI) Campaign relaunch**   + Effective Tuesday, 8 February 2022, BOQ will be relaunching the $1 Lenders Mortgage Insurance (LMI) Offer for First Home Buyers and First Time Investors. Eligible customers will receive the $1 Lenders Mortgage Insurance (LMI) premium offer on eligible BOQ Home Loans with a base LVR between 80.01% - 85%.   + In conjunction with the $1 LMI Offer, eligible customers will also receive special discounted interest rates on eligi­­ble BOQ Home Loans with a base LVR between 80.01% - 85% purchase applications, provided they qualify for the $1 Lenders Mortgage Insurance offer.   + **To be eligible for the offer, customers must meet the following criteria:**     - Applications received between Tuesday, 8 February 2022 and Saturday, 14 May 2022, with settlement by Wednesday, 31 August 2022.     - Loan-to-Value Ratio (LVR): 80.01-85% based on property valuation (excludes 70-80% loans that require LMI).     - Loan purpose: First property purchase for all borrowers as owner occupier or as an investment (excludes land purchase and construction).     - Products: Fixed P&I, Clear Path P&I, Intro Rate P&I, Split Loans (excludes Economy and Interest Only).     - Minimum loan size: $150,000     - Maximum loan size: $1,000,000     - Debt-to-Income (DTI): 5.99 or less     - Security: Single uncrossed security only.     - Personal borrowers only (excludes Company and Trust).     - Guarantors allowed.     - Not eligible for cashback offer. * **Interest Rate update**   + Increase to selected carded Fixed Rate Home Loans for new lending – effective 08 February 2022.   + Increase to Fixed Rate Home Loans Campaign Rates for new lending – effective 08 February 2022.   + Increase to the Economy Owner Occupied Campaign Rate for new lending – effective 08 February 2022. |
| 9 – Feb | HSBC | * **HSBC Home Loan Fixed Rate Special Condition (Eligible loans)**    + For any fixed rate (excluding 1-year fixed) home loan applications submitted on or before Sunday 9 January 2022 and where the financing arrangement for a property settlement or refinancing of an existing mortgage over a property\*   + (“Settlement”) is entered into on or before 28 February 2022, HSBC will apply the fixed interest rate applicable at the time the application is submitted for assessment, not at the time of Settlement.   + Note: Some applications eligible to settle by end of Feb were approved prior to the Special Condition being released into production and the LOO’s were already issued. For assistance (if required), please contact your Partnership Manager. * **HSBC Fixed Rates: Updated 1 February + Pipeline Documentation**   + **HSBC fixed rates went live in ApplyOnline – effective from 1 February. This means ALL applications approved from this date, irrespective of when the application was submitted, will have the new 1 February fixed rates applied on these documents:**      - Approval Letters / Backchannel Messages (conditional and unconditional)     - Letter of Offer (LOO)   + Where the new effective fixed rate is lower, HSBC will apply the lower fixed rate at settlement, irrespective of what date the application was submitted. |
| 7 – Feb | ME Bank | * **Extension of $3k cash back offer**   + For some time, ME has been offering eligible refinance customers $3k cash back when they make the switch to ME. This offer was due to come to an end for applications received by 28 February 2022 but has been extended to applications received by 30 May 2022 (inclusive) that also settle by 31 August 2022 (inclusive).   + To recap on the specific benefits of ME’s cash back compared to others in market:     - ME’s cash back is for loan sizes as low as $250k,     - While the application needs to be a refinance from another financial institution1 and have a min loan amount of $250k.       * There is no minimum to the amount being refinanced – and       * The $250k loan amount can include funds for other purposes. |
| 21 – Feb | * **Increasing the Progress Payment Fee on Construction Loans**   + Increase in the Progress Payment Fee from $50 to $75 for each construction loan drawdown. The new fee will be applied to all applications where the letter of offer (LoO) is issued on or after 21 February 2022. The updated fee schedule on the ME website will be published on 21 February 2022.   + **Inflight applications:**      - For all applications in flight that have not had a letter of offer issued prior to 21 February 2022, the increased Progress Payment Fees will be applied (and will be included in the Letter of Offer).     - Similarly, applications that are reworked requiring the Letter of Offer to be re-issued from 21 February will have the new Progress Payment Fee applied.     - For any partially funded construction loans or Letter of Offers issued before the 21 February 2022, the $50 Progress Payment Fee will continue to apply to each drawdown. * **Removal of home loan statement fees**   + ME will cease charging Home Loan Statement Fees on all new and existing loans from 21 February 2022, (this applies to all Home Loan Products and the Ultimate Offset Transaction Facility). |
| 8 – Feb | Pepper Money | * **Near Prime and Specialist home loan promotion**   + Discounted interest rates for customers with clean credit, across select Near Prime and Specialist home loan applications   Click [here](https://view.email.pepper.com.au/?qs=cbd631923e9289b5797e007f938447ae97ea491514055fbf61da7e1fdd58994b102e746544420a27927c85e0112b9d04d93ba487198cd741a4d7d02c670ae05786e078aecbc552a5d5448d89662657b6) to find out more about Pepper Money Updates |
| 10 – Feb | St. George, Bank of Melbourne, BankSA | * **Increase to Refinance Cashback offer**   + Increase in the cashback amount of our Refinance Cashback+ home loan offer from $3,000 to $4,000 and extending the offer for eligible applications received by 31 March 2022 and settled by 30 June 2022. * **Increase to fixed rates**   + Increase in some of the fixed rates   Click [here](https://view.mc.stgeorge.com.au/?qs=760f9db734c6cc28f5d8c1f412ab52af31120458c26f02365a4008bc0347bd5270f083db6603c938923dc3628c811e164b331f8a7779e3ebf2ea86cd780b4d857c019ec4757dfc44fda841a806c1540ef95f97d224a87cc3) to find out more about St. George updates  Click [here](https://view.mc.bankofmelbourne.com.au/?qs=6b1634b9b4f9bf06591c9a48cb617bf579128f0bcbb17f3923ebcb2adea65aa02cfd166ea5fae42910f573fc358359ba10976e022531eea2e9ab59e45825b9896d4d3d6d001846e6dd8f195cf0adbb677e8201e36153aa08) to find out more about Bank of Melbourne updates  Click [here](https://view.mc.banksa.com.au/?qs=863205c144d4541261889b32a9b8b0a88e23e93ec4c54b93ff7fce306cb3e3e443df908268357d2d7a5c5521cb42016853ada87067d91601b1544374815ddc3f9a8f1ca5ca9e419c515d4188da5e9d6d) to find out more about BankSA updates |
| 20 – Feb | * **Credit Policy changes**   + **From Sunday 20 February 2022 (unless specifically noted otherwise), the following changes will apply to applications for new loans (including applications for an increase to an existing loan or any servicing/variation activity requiring a serviceability assessment) for both new and existing customers.**     - Simpler cash out Suitability Assessment.     - HEM Q3 2021 update.     - Desktop Valuation Eligibility Expansion.     - Reduced Dividend and Interest Income reporting.     - Faster Liability Verification for Hire Purchase and Non-Novated Leases.     - Income verification of casual family employees made standard.     - Progress payment initial deposit without builder’s risk insurance/approved plans.     - Use Direct Salary Credits to verify base income for Mortgage Insured Loans. * **Changes to ApplyOnline (AOL)**   + **Declared Living Expenses message.**     - To help reduce rework, if a customer’s declared living expenses are lower than expected for their application, a new reminder message will be displayed in AOL for you to detail the reasoning in the submission notes.   + **Introduce ‘Months’ field as part of the ‘Loan Term’ field**     - From 20 February 2022, you can capture the total loan term in both years and months, instead of just years.   + **Loan Term Expiry field for Personal Loans**     - From 20 February 2022, we’re introducing a new ‘Loan Term Remaining’ field for Personal Loans. This field will need to be captured in the application to help calculate the repayment amount to be used for serviceability   Click [here](https://view.mc.stgeorge.com.au/?qs=5410b84654bc58737b3a1efa8b95eac576b615b704ae4e547bd9e6d45f45fbf6991f43ca125c3b85630a21d72b3a6cf7cf470330a132fe5ad2387f7debe3674bac3440cd937110f15f5943fa51235ce6) to find out more about St. George updates  Click [here](https://view.mc.bankofmelbourne.com.au/?qs=707167062250a7619a4b3158f639c5e51956cd1319b722d3b002632f79c991a8f57c10c324b880d0166bc9055c4792ffe2a8f425c2037e4d7424c32e9cb1dd3bfbf1f595ed52e88d4c27c03e84786aa3ac34291d289baa0d) to find out more about Bank of Melbourne updates  Click [here](https://view.mc.banksa.com.au/?qs=707167062250a761b973fb5f4a98ad9fc1d35cb7e327b749f6e9726715623a1f440ca27c84b7bab686632a8c8a52e6acc96d079bdbc79295704459eae04d07ca0f766c902aa2c20009db50b8e5e5c583) to find out more about BankSA updates |
| 10 – Feb | Suncorp | * **Changes to home loan interest rates**   + **Suncorp is changing some of its Back to Basic Variable, Standard Variable and Fixed Interest Rate segments, effective Thursday 10 February 2022.**     - Increased discounts for Back-to-Basics Special Offers, resulting in a decrease in effective rates     - Increased discount for Standard Variable Special Offers, resulting in a decrease in effective rates     - Increase in the base rate of Standard Fixed Rates, resulting in an increase in effective rates     - New pricing tiers for Interest Only <70% Owner Occupied for Back to Basics and Standard Variable   Click [here](http://go.pardot.com/webmail/151401/424903070/2683b6c1b3fcb3d32c62e8e82c3e92be2419fa5b0b6171d66c48fa2b81618eb5) to find out more about Suncorp |
| 10 – Feb | Virgin Money | * **Rate Changes**   + **Changes to selected carded fixed rates for new lending – effective 11 February 2022.**      - Virgin Money will be increasing a few of our carded fixed interest rates for new home loan applications received from Friday, 11 February 2022   + **Changes to selected fixed rate specials for new lending – effective 11 February 2022.**     - Effective 11 February 2022, Virgin Money will be increasing a few new lending fixed rate specials for new home loan applications received from Friday, 11 February 2022.     - Introducing a new LVR criteria: <=60% LVR for Owner Occupied 2 Year Fixed Rate Home Loan with Principal and Interest Repayment and Investment 2 Year Fixed Rate Home Loan (highlighted in purple). These changes are effective for new lending received on or after Friday, 11 February 2022 |
| 10 – Feb | Westpac | * **Fixed Rate Changes**   + Increase in some of the fixed rates   Click [here](https://view.mc.westpac.com.au/?qs=6b1634b9b4f9bf066646e4c27a0d5f69b5878b426f76437d3e34d8eae07e8d580b20da95074ae518680a840ff4aedf13e134f3f557680e89852c0969c6a1368bdf49391e6b05d0335e542ecbbb2314cb8eb4f1c86c42ce53) to learn more about Westpac updates |
| 20 – Feb | * **Credit Policy changes**   + **From Sunday 20 February 2022 (unless specifically noted otherwise), the following changes will apply to applications for new loans (including applications for an increase to an existing loan or any servicing/variation activity requiring a serviceability assessment) for both new and existing customers.**     - Simpler cash out Suitability Assessment.     - HEM Q3 2021 update.     - Desktop Valuation Eligibility Expansion.     - Reduced Dividend and Interest Income reporting.     - Faster Liability Verification for Hire Purchase and Non-Novated Leases.     - Income verification of casual family employees made standard.     - Progress payment initial deposit without builder’s risk insurance/approved plans.     - Use Direct Salary Credits to verify base income for Mortgage Insured Loans. * **Changes to ApplyOnline (AOL)**   + **Declared Living Expenses message.**     - To help reduce rework, if a customer’s declared living expenses are lower than expected for their application, a new reminder message will be displayed in AOL for you to detail the reasoning in the submission notes.   + **Introduce ‘Months’ field as part of the ‘Loan Term’ field**     - From 20 February 2022, you can capture the total loan term in both years and months, instead of just years.   + **Loan Term Expiry field for Personal Loans**     - From 20 February 2022, we’re introducing a new ‘Loan Term Remaining’ field for Personal Loans. This field will need to be captured in the application to help calculate the repayment amount to be used for serviceability   Click [here](https://view.mc.westpac.com.au/?qs=8631aec8a766ee5c2b4978d0e9a52514da020f4b8a1da49d79f502078846224da7779359cdbbd259d486304777d03b392a978dab64ebcd174b3cdf712691196e56075da04c274f9e1df8006b9b772894aa7b03b64c4e83c6) to find out more about Westpac updates |