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| **Effective Date** | **Lender** | **Summary** |
| 15 – Jul | AMP | * **Cashback of up to $5000**   + Apply by 31 August and settle by 30 November 2022 to be eligible for our limited time cashback offer.   + **Here’s everything you need to know before applying:**     - Customers are eligible to receive a $2,000 cashback payment if the loan amount is $250,000 up to $999,999, or a $5,000 cashback payment if the loan amount is $1,000,000 or more.     - New refinance applications only with a portion of the loan on a variable interest rate.     - This offer is available on Professional Package, AMP First, Essential and Basic Home Loan products.     - Offer available for both owner occupier and residential investment loans. * **Term Deposit rate changes**   + Effective Monday, 18 July 2022   + 11 Month Term Deposit1 3.10% pa   + 1 Year Term Deposit1 3.10% pa   + 13 Month Term Deposit1 3.10% pa * **We're launching MyPortView - a FMS portal**   + As part of our ongoing focus to make our application process more efficient and improve your experience with us, we’re pleased to announce the launch of First Mortgage Services’ (FMS) platform, MyPortView (MPV) on Monday, 18 July 2022.   + If you currently have access to MPV you may have received an email about this update earlier this week outlining what you need to know.   Click [here](https://vision6.ampbanking.com.au/v/7253/1779967449/email.html?k=5c30kXsh461EMGfHKOhYAG8E3PMgQZ6Fg5VBPBw_Qa4) to learn more about AMP updates |
| 15 – Jul | * **Updated AMP Bank Home Loan Rates & Serviceability Calculator- Effective Friday 15th July 2022**   + **Variable pricing changes:**     - **Owner occupied principal and interest**        * Increasing by 0.50% pa     - **Owner occupied interest only**        * Increasing by 0.50% pa     - **Investment principal and interest**        * Increasing by 0.50% pa     - **Investment interest only**        * Increasing by 0.50% pa |
| 11 – Jul | ANZ | * **ANZ Home Loans Switching Cashback Discretion**   + ANZ is introducing a Switching Cashback Discretion of up to $4,000^ for individuals submitting OFI Refinance applications between Friday 8 July 2022 to Friday 16 September 2022, and drawn down by Friday 16 December 2022.   + Minimum New to ANZ Lending Loan must be $250,000 or more. Offer is $4,000 cashback (LVR 80.00% or less) or $2,000 cashback (LVR 80.01% or more).   + The Switching Cashback Discretion is not advertised and remains as a discretion only. The discretion cannot be combined with any other ANZ Home Loan Offers (including the current ANZ Home Loans 300,000 Qantas Points Promotion). For customers who meet the eligibility criteria for both the Switching Cashback Discretion and the ANZ Home Loans 300,000 Qantas Points Promotion they may only apply for one of these offers. The decision to apply for one of these offers cannot be changed retrospectively.   + Given this is not an advertised offer and only available to you to offer on a discretionary basis, we ask that you do not share this update with your customers or circulate via social media or mass direct mail. |
| 15 – Jul | * **ANZ Increases Variable Home Loan Rates**   + Effective 15 July 2022, ANZ will increase variable interest rates for home, residential investment and line of credit loans by 0.50%   Click [here](http://links.ecomm.anz.com/servlet/MailView?ms=NDcwNjU0MjES1&r=MTQyNzYyNzk4ODU3MwS2&j=MjI4MDQ2Mjg4OQS2&mt=1&rt=0) to learn more about ANZ updates |
| 15 – Jul | Bankwest | * **Changes to Standard Variable Home Loan Rates**   + On Tuesday, 5 July 2022 the Reserve Bank of Australia (RBA) announced its third consecutive increase to the Cash Rate, increasing it from 0.85% to 1.35%. In response, our Standard Variable Rate (SVR) for home loans, both acquisition and existing, will increase by 0.50% p.a. effective Friday, 15 July 2022. These changes apply to Owner Occupier and Investor rates.   Click [here](https://view.edm.bankwest.com.au/?qs=9a9554b2e9c3b6d48661e83db4861faf9b94e4a313eb51f52d415679e9ba312f1067eb44336ac434c384af313f93cd7e226eece5868a62d3d616d30d5f3ae5658c6c11b4b9c4c14f) to learn more about Bankwest updates |
| 15 – Jul | * **Refinance cashback offer has been extended**   + Bankwest are pleased to announce we will continue to support customers with the cost of refinancing their home loan and can confirm, the current home loan refinance cashback offer of $2,000 which commenced on 12 November 2020, has been extended for customer home loan applications received up to and including Tuesday 28 February 2023. |
| 15 – Jul | Commonwealth Bank | * **Changes to our home loan interest rates**   + The RBA announced an increase to the official cash rate by 0.50% per annum (p.a.) to 1.35% p.a. As the cash rate is one factor that affects our costs of funds, we have decided to increase our home loan variable interest rates by 0.50% p.a. on and from Friday 15 July 2022. |
| 11 – Jul | HSBC | * **HSBC Lender Update - Changes to our mortgage policy (CCR)**   + **Comprehensive Credit Reporting (CCR) for Conduct Validation**      - From Monday 11 July, HSBC will use Comprehensive Credit Reporting (CCR) to verify a customer’s conduct for refinance and non-refinance facilities. If the loan conduct cannot be verified, or a facility is not reflected using CCR, then statements are to be provided.     - Note: Current documentation requirements remain in place until the effective date.     - The ApplyOnline (AOL) supporting documents Checklist will be updated in September to reflect the change above however in the interim, Brokers are asked to request an exception from the effective date.   + **Other Updates**      - Servicing Guarantees (Individuals) are no longer acceptable to HSBC and policy has been updated to reflect this change immediately. For any pipeline deals that include an individual servicing guarantee, please contact your Partnership Manager for review and consideration.     - Automated Valuation Models (AVM) wording has been amended to provide clarity when reliance on Contract of Sale price is acceptable, i.e. when AVM is within 10% (+/-) of the Contract of Sale price. |
| 12 – Jul | ING | * **ING Interest Rate Changes - Fixed Interest Rates**   + **Fixed Rate Increases (Embargoed until 3pm, 11 July 2022)**      - From 12 July 2022, we'll be increasing our fixed interest rates for Owner Occupier and Investment new home loans.     - The new interest rates will apply to loans that settle on or after 12 July 2022.   + Variable Rate Increases |
| 14 – Jul | Macquarie | * **Changes to our home loan variable interest rates**    + Following the RBA’s cash rate decision yesterday, we're increasing our home loan variable interest rates by 0.50% p.a.   Click [here](https://view.communications.macquarie.com/?qs=f7a06ff987084af8008d643295a08e873da400ffc16d44b4641f20d0e59455c076f94ed80d67624a157725ae36b247331d516d5e898e1a3f3a64a750ad2e0a50d8e565af762a3b066a1ddabe98692a212939285620855680) to learn more about Macquarie updates |
| 11 – Jul | ME Bank | * **Variable Rate changes**   + **Home Loan – Variable Rates.**     - **New and existing home loan variable rates will increase by 0. 50%for below products. This change is applicable to all loan purposes and repayment types.**        * Basic Home Loan       * Flexible Home Loan       * Flexible Home Loan with Member Package       * Standard Home Loan       * Standard Home Loan with Member Package       * Ultimate Offset Account       * Ultimate Offset Account with Member Package * **Upcoming home loan rate changes.**    + As part of this July portfolio variable rate change, the following products will have their rate changed on a different date due to contractual or processing reasons. |
| 15 – Jul | NAB | * **NSW floods relief package announced, ApplyOnline July enhancements and removal of the Covid-19 file note**   + **NSW floods relief package and wellbeing support**     - NAB has today announced support available to customers in flood-affected areas in NSW.   + **ApplyOnline July enhancements**     - From Thursday 21 July 2022, you’ll notice several enhancements to ApplyOnline.   + **Our Covid-19 file note is being removed**     - In 2020, we introduced a Covid-19 file note for all home lending applications. From 21 July 2022, we’ll be removing the requirement to manually capture this Covid-19 note.   Click [here](https://view.e.nabbroker.com.au/?qs=90f0b4bc00fcff3e18a92eb71eccfa86dd6521f0e11f89778bbd8e71313e0056831e7d5cc722e2f0e3c7f623212330c43de0e14eea977027954899c5339bab1b61e30f4356836cce0fa2deaf7d385448188eb8ac81f98a93) to learn more about NAB updates |
| 15 – Jul | * **Pricing change to NAB Variable Rates**   + Effective Friday 15th July 2022, in line with RBA cash rate movements, NAB has announced increases across its Variable Rate home loan products. |
| 15 – Jul | Pepper Money | * **Pepper Money Product and Pricing Update**   + Following the Reserve Bank of Australia’s decision to increase the official cash rate, we have updated our variable and fixed interest rates for home loans and variable interest rates for commercial loans.   + **Effective 15 July 2022, the following changes apply:**      - New applications \*Variable home loan interest rates will increase by 0.70% - 1.50% p.a. depending on the Loan to Value Ratio (LVR).     - \*Fixed home loan interest rate loadings have been updated. Please refer to the rate card for more details.     - \*Variable commercial loan interest rates will increase by 0.75% p.a., excluding Near Prime Alt Doc 70% LVR, which will increase by 0.50% p.a.     - For our full range of variable and fixed interest rates and fees, please refer to the Pepper Money rate cards attached.   + **Applications that have not yet settled**      - \*For customer applications with a valid conditional approval (less than 30 days old), or who have progressed to full approval, an increase of 0.58% p.a. will apply to the interest rate effective 15 July 2022.     - \*For all other customers who have not yet been approved, or whose conditional approval has lapsed, the applicable carded interest rate at settlement will be applied less any applicable discount.     - The applicable final interest rate will be communicated to customers within 2 days of settlement.   + **Existing customers**      - \*All variable home loan and commercial loan interest rates will be increased by 0.58% p.a. for existing customers on 15 July 2022.     - This change to interest rate and repayments will be communicated to customers. |
| 13 – Jul | St. George, Bank of Melbourne, BankSA | * **More options for homeowners refinancing**   + We’re increasing the maximum available LVR from 0% to 80% for customers who are refinancing their owner occupier home loan on interest only repayments, from an external lender. * **Switch banks, get a $4k thanks**   + Switch your client's home loan to BankSA and they could get $4k cashback * **Financial hardship information now on CCR**   + You may have noticed that Financial Hardship Information (FHI) now appears on CCR reports. This industry change provides a more holistic profile of a customer's financial situation, especially where customers may be in a temporary or permanent financial hardship arrangement with a credit provider * **Greater support for Casual and Dependant Contract Employees**   + To improve financing opportunities for customers not employed on a permanent full or part time basis, we’ve updated our policy to align the minimum time in role requirements for both casual and dependant contract employees to 6 months, for both Mortgage Insurance (MI) and non-MI loans * **‘Buy Now Pay Later’ facilities**   + In response to the growth of the sector, we’ve updated the definition of ‘Revolving’ types of ‘Buy Now Pay Later’ facilities, as well as how the commitment type is to be verified and serviceability assessed.   Click [here](https://view.mc.banksa.com.au/?qs=c17e14a02e19c87fa06f246e3052813713a9128f4559fec333d845d343ece35e77d525257e92ea91cf0c9d004d7fe4780036da08596a78aa5017b28f184a98c95959cce1b43fc9a0f3390b07978a7844) to learn more about BankSA updates  Click [here](https://view.mc.bankofmelbourne.com.au/?qs=0c59a3978e232de59d1ed8f86b6d4c9a1173616d549e708770228ddf8e902e6fbad783aadcd3aa2dac086b2565c51b599df571b3301b7e58f5f39734d287476bdc1396db8cf1a92f96ed8651c98c1b20) to learn more about BOM updates  Click [here](https://view.mc.stgeorge.com.au/?qs=0c59a3978e232de5b750fffa97632a276d5002f0b765fe1cfb1ee85b19f5e498d04268d680dba901806a8d02cb32148e4aec6c12a50f1c7856b83e479bcd53fbadd8025ab0b444bc55004d1d2fef7b1a) to learn more about SGB updates |
| 15 – Jul | Suncorp | * **Home and small business loan interest rate changes**   + Effective Friday 15 July 2022, Suncorp is adjusting its home loan variable interest rates in response to the Reserve Bank of Australia's increase to the official cash rate.     - **New to bank home lending variable interest rate changes:**       * Increased base rates across all Back to Basics and Standard Variable products. The increase across base rates will result in an increase for all variable effective rates.       * Any variable rate applications in the pipeline will be impacted by the increase in the base rate.   + **Existing customers:**     - Existing variable term loan customers will have a 0.50% increase applied to their existing loans from Friday 15 July 2022 as communicated previously.   Click [here](http://go.pardot.com/webmail/151401/471865378/2683b6c1b3fcb3d32c62e8e82c3e92be2419fa5b0b6171d66c48fa2b81618eb5) to learn more about Suncorp updates |
| 9 – Jul | Virgin Money | * **Interest Rate update - Virgin Money**   + Virgin Money will increase interest rates to variable home loan interest rates for new and existing customers by 0.50%, in line with the Reserve Bank of Australia (RBA).   + **As a result of the change to the reference rates, the following changes will occur:**     - Changes to the Broker Software Special Interest Rates     - Changes to Variable Interest Rates     - Changes to Standard Variable Interest Rates |
| 13 – Jul | Westpac | * **More options for home owners refinancing**   + We’re increasing the maximum available LVR from 0% to 80% for customers who are refinancing their owner occupier home loan on interest only repayments, from an external lender. * **Switching pays**   + Switch your client’s home loan to Westpac and they could get $3,000 cashback * **Financial hardship information now on CCR**   + You may have noticed that Financial Hardship Information (FHI) now appears on CCR reports. This industry change provides a more holistic profile of a customer's financial situation, especially where customers may be in a temporary or permanent financial hardship arrangement with a credit provider. * **Greater support for Casual and Dependant Contract Employees**   + To improve financing opportunities for customers not employed on a permanent full or part time basis, we’ve updated our policy to align the minimum time in role requirements for both casual and dependant contract employees to 6 months, for both Mortgage Insurance (MI) and non-MI loans * **‘Buy Now Pay Later’ facilities**   + In response to the growth of the sector, we’ve updated the definition of ‘Revolving’ types of ‘Buy Now Pay Later’ facilities, as well as how the commitment type is to be verified and serviceability assessed   Click [here](https://view.mc.westpac.com.au/?qs=fb27fb1024c8024a4c07ae07e3441c3e6be7b9157cf22093cdaba80430805b73d431a20639aee0db1c2394aec6b9b4ac250faf25b102081f82cc8bcced41f916bbf6abd210dda28cb5432e9b23d5599c) to learn more about Westpac updates |