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| **Effective Date** | **Lender** | **Summary** |
| 15 – Feb | AMP | * **$0 Annual Fee, for the life of the loan**   + **Introducing a special offer for new home loans. For a limited time, new Professional Package home loans are eligible to receive an annual fee waiver for the life of the loan if they meet the following eligibility criteria:**     - The application is received from Tuesday, 15 February 2022.     - The loan balance is $250,000 or more.     - The LVR is <= 90% (+ LMI for Owner Occupied deals).     - A portion of the loan is on a variable interest rate. * **Increasing fixed rates**   + Increase in the following fixed rates for all loans settled from Tuesday, 15 February 2022.   Click [here](https://vision6.ampbanking.com.au/v/7253/1779362759/email.html?k=KV4seoz3K9_LVNo6-24Id17pSGFogg1LcvOhv_E2OdU) to find out more about AMP updates |
| 14 – Feb | ANZ | * **Update to the Related Party Employment Policy**   + Effective immediately (Monday 14 February 2022), ANZ has made an update to the additional document requirements for customers employed by a related party. This update is being made to align with the new Company Wage policy and seeks to simplify and streamline the requirements for customers.   Click [here](http://communication.ecomm.anz.com/ANZBrokerv2/2018062_202201_Fortnight_3/article1/?spMailingID=46411285&spUserID=MTM3MjM0OTI0Mzg5MgS2&spJobID=2181924188&spReportId=MjE4MTkyNDE4OAS2) to find out more about ANZ Updates |
| 19 – Mar | * **Simpler Home Loans for Customers**   + Removal of the ANZ Breakfree Package from sale and simplifying our existing three home loan offerings – ANZ Standard Variable Rate, ANZ Fixed Rate and ANZ Simplicity PLUS.     - Customers no longer need to take out a home loan package and pay an annual package fee to access to some of the better interest rate discounts.     - No ANZ setup and ongoing home loan fees     - Optional offset account for $10 per month (eligibility criteria still applies).     - The Breakfree Package will be discontinued on or about Saturday 10 September 2022, which is when existing ANZ Breakfree Package customers will be converted to our new Simpler Home Loan proposition   + Other home loan fees including Late Payment Fee, Lock Rate Fee, Early Repayment Cost (Fixed Rate Loans) and ANZ Equity Manager Accounts facility fee still apply. Loan security fees including Lodgement Fee, Production Fee, Settlement Fee and Search Fee still apply however will not be charged on establishment of a loan. Government fees and charges may still apply.   Click [here](http://links.ecomm.anz.com/servlet/MailView?ms=NDYzOTE2NzYS1&r=MTM3MTM1Mzk0MzgzOAS2&j=MjE4MTUxNDQ1NgS2&mt=1&rt=0) to find out more about ANZ updates |
| 1 – Mar | Aussie Activate | * **Discharge Process and Single Scheme Visa Debit update**   + **Discharge Process**     - Aussie Activate is introducing a standard discharge form that all customers, brokers and solicitors need to complete in order to discharge a mortgage. Unlike older versions this form requests all the information we need to efficiently process a discharge request.     - From Tuesday, 1 March 2022, outdated versions of our Discharge Form will no longer accepted, however it is encouraged that brokers begin using the new form as soon as possible.     - From this date, brokers and customers who submit any other version of this form will be asked to re-submit the latest version. If it is returned within two business days of the original request, we should still be able to honour our existing 15 business day SLA, based on the date the form was originally submitted.   + **Single Scheme Visa Debit**     - Aussie Activate is moving from the existing multi scheme card offering to a single scheme Visa Debit card offering. This change is for both new customers who request a debit card with their loan sub-offset account and existing customers who already hold a debit card attached to an Aussie Activate loan. The Visa Debit card scheme will continue to offer customers direct access to the funds available in their sub-offset account. This decision has been made based on analysis of card usage and a desire to streamline our operating model. |
| 12 – Feb | Commonwealth Bank | * **Changes to Servicing Calculator**   + Updates to the Household Expenditure Measure (HEM) table   + Updates to Tax Offset Calculations for low and middle incomes |
| 15 – Feb | P&N Bank | * **Changes to Fixed Rate Home Loans**   + Changes to 2-, 3-, 4-, and 5-year Fixed Rates for both OO and P&I (<= 80% LVR & >80% LVR) |
| 19 – Feb | St. George, Bank of Melbourne, BankSA | * HEM Value Update |
| 17 – Feb | Suncorp | * **Waived Lenders Mortgage Insurance (LMI) for eligible medical practitioners borrowing up to 90% LVR**   + Removed the DTI limit from the Medical Practitioners LMI Waiver offer, effective immediately.   Click [here](http://go.pardot.com/webmail/151401/427471482/2683b6c1b3fcb3d32c62e8e82c3e92be2419fa5b0b6171d66c48fa2b81618eb5) to find out more about Suncorp updates |
| 19 – Feb | Westpac | * HEM Value Update |