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| **Effective Date** | **Lender** | **Summary** |
| 20 – Jan | ANZ | * **ANZ Simplicity PLUS Home Loan Special Offer - Interest Rate Discount**   + Effective 20 January 2022, ANZ will increase the Special Offer Discount available on ANZ Simplicity PLUS Principal and Interest Home Loans (Owner Occupied) with an LVR of ≤80% and LVR ≤70% (LVR as assessed by ANZ)   + The new Special Offer Discounts are only available to eligible customers who apply for new or additional lending to ANZ of at least $50,000 on or after 20 January 2022.   + The new discounts won't be reflected in Loanapp until 13 February 2022; however, they will automatically be applied to eligible applications submitted on and from 20 January 2022. * **Eligibility Criteria**   + Customers must apply for an eligible ANZ Simplicity PLUS Home loan on or after 20 January 2022.   + The Special Offer Discount is available on eligible ANZ Simplicity PLUS Home loans with new or additional lending of $50,000 or more. * **In-Flight Application**   + For applications submitted prior to 20 January 2022, the old discount applies.   + For applications submitted on or after 20 January 2022, the new discount applies.   Click [here](http://links.ecomm.anz.com/servlet/MailView?ms=NDYyNzEwMzMS1&r=MTM2MjUwNzEyODM3MAS2&j=MjE2MjA5NDM2MAS2&mt=1&rt=0) to find out more about these ANZ updates   * **Changes to the ANZ Home Loans Switching Cashback Discretion**   + Changes to the ANZ Home Loans Switching Discretion, effective immediately from Thursday 20 January 2022   Click [here](http://communication.ecomm.anz.com/ANZBrokerv2/2018062_202201/article1?spMailingID=46272266&spUserID=MTM2MjUyMzg4MDIwMAS2&spJobID=2162108337&spReportId=MjE2MjEwODMzNwS2) to find out more about these ANZ updates |
| 21 – Jan | Aussie Elevate | * **Consents and Discharges SLA Update**   + We continue to experience high volumes of discharge and consent requests for Aussie Elevate and as a result our standard SLA’s have been impacted. Please refer below for our current service levels:     - Discharge Mailbox Response: 2 days     - Consents/Partial Mailbox Response: 25 days     - Indicative Payout Figures: 5 days     - Full Discharge Requests: 10 days     - Partial Discharges Requests: 44 days     - Consents: 74 days   + **Escalation Process**     - **Full Discharges**       * Discharge Authority to have been sent at least 10 days prior to settlement date       * Must be a sale or refinance       * No booking has fallen over previously (3-day requirement between rebooking matters)       * If escalation is granted, it will be settled within 2 business days.     - **Partial Discharges**       * Must be at least 4 weeks between settlement of Go Between & sale of property (this is per the contract)       * Discharge Authority provided at least 10 business days before settlement       * Must be for a sale       * If escalation is granted, we will begin assessment within 2 business days. Files that are required to go to Increases & Conversions or Consumer Connection will take longer.     - **Subdivisions**       * Must have Sale reliant on Subdivision       * Request has been received at least 10 business days before settlement       * If escalation is granted, we will pick up to begin assessment within 3 business days.     - **Substitutions**       * Unable to accept any escalations |
| 18 – Jan | Bankwest | * **$1500 First Home Buyer Boost**   + Home loan applications must be submitted between Tuesday 18 January 2022 and Thursday 17 March 2022. Eligibility requirements and T&Cs apply.   Click [here](https://view.edm.bankwest.com.au/?qs=2bb0287b6d78ed81483926f6c699f59f3e66f92678ca9f8ed54ec78b195e3090479a5a4e5222a89b5a2ea2d4eb00317193877a239f47ace492ca06f8ce162cf44b34a0823c8c5fd66aebb4dd279037e3) to learn more about Bankwest updates |
| 15 – Jan | BOQ | * **End to $1 Lenders Mortgage Insurance Offer for First Home Buyers and First Time Investors campaign**   + The limited time $1 Lenders Mortgage Insurance Offer for First Home Buyers and First Time   + Investor’s campaign has now ended, Effective 15 January 2022.   + BOQ will no longer be accepting applications for the $1 Lenders Mortgage Insurance Offer for First Home Buyers and First Time Investors, effective immediately. |
| 17 – Jan | HSBC | * **Pipeline applications**    + Due to an unprecedented demand to secure an HSBC home loan, in particular our fixed rate product, times to approval are 21 days.   + Additional resources have been allocated to restore the SLA as quickly as possible and we will continue to provide updates. * **The fixed rate at the time of submission (all fixed terms) will be honored for pipeline applications where the:**    + Application was submitted: on or before \*Sunday 9 January 2022   + Settlement takes place: on or before Monday 28 February 2022   + Both the above conditions must be met to qualify for the extended settlement date deadline.   + Exceptions or escalations will not be considered for applications submitted after the above date.   + These will continue to receive the applicable fixed rate, effective as at the day of settlement. |
| 24 – Jan | HomeStart | * **Interruption to calculators**   + HomeStart will be undertaking system updates on Monday 24 January 2022   + This will impact the ability to use calculators on the broker and customer website between 6:00pm - 11:00pm Monday 24 January whilst the updates are in progress |
| 17 – Jan | ME Bank | * **Disbursement Schedule and PEXA Completion Record provided to Brokers**   + A Disbursement Schedule and PEXA Completion Record (where applicable - excludes TAS & NT) will now be included in the ‘Matter Settled’ notification email that was received when the customer settles a home loan with ME. The documents contain detailed information about what took place at settlement.   + The Disbursement Schedule and PEXA Completion Record will be included as attachments in the ‘Matter Settled’ notification email. The documents can also be viewed and downloaded from the Galilee Gold Portal in the documents section.   + If you have a Galilee login you can access the Portal using that login. If not, you should follow the pathway to access the Portal in the ‘Instructions held, checked and matter opened’ email, which is the first email sent from Galilee to you in relation to the matter. |
| 20 – Jan | NAB | * **Settlements in the ACT go electronic**   + The ACT has now also introduced electronic conveyancing – making the settlements experience simpler and faster, with fewer errors and certainty for more of your customers.   + Click [here](https://image.e.nabbroker.com.au/lib/fe3811727564047c711275/m/1/0bc0e4a5-640d-4e4e-8a91-bf33ed57581e.pdf) to find out more about this update |
| 24 – Jan | * **Simplifying the FHLDS process**   + From 24 January 2022, the First Home Loan Deposit Scheme (FHLDS) Attestation and Application Submission Form will no longer be mandated for NAB applications.   + Click [here](https://image.e.nabbroker.com.au/lib/fe3811727564047c711275/m/1/b7cfc66d-6bfe-463a-988e-3677bf81691f.pdf) to find out more about this update |
| 4 – Feb | * **Fixed to variable personalised pricing**   + From Friday 4 February 2022 NAB is offering a discounted variable rate to customers when we notify them that their fixed rate is expiring in approximately 45 days.   + Click [here](https://image.e.nabbroker.com.au/lib/fe3811727564047c711275/m/1/f7644d3d-5841-422c-bb8d-3b3e2737e918.pdf) to find out more about this update |
| 21 – Jan | P&N Bank | * **P&N Bank Update – Owner Occupied Fixed Rate Interest Changes**   + Changes to 1-, 2-, 3-, 4-, and 5-year interest rates for fixed owner-occupied products |
| 21 – Jan | St. George, Bank of Melbourne, BankSA | * **Fixed rates are increasing**   + **Changes to:**     - 1-, 2-, 3-, 4-, and 5-Year Owner Occupier Standard Fixed Rate (Principal & Interest)     - 3-, 4-, 5-Year Fixed Rate\*\* Residential Investment Home Loan (Principal & Interest)     - 3-, 4-, 5-Year Fixed Rate\*\* Residential Investment Home Loan (Interest Only)   Click [here](https://view.mc.stgeorge.com.au/?qs=0906463fd2bf9f0550787e6e49f886f749b5570bed02d6fabd21da24e25720322c9460fc68644ef774f80a39041fb774cfba8e663e77881ab3a2c3a6bd4c1d0be18d9390de301d4ef83d57aa70daf7d676c49ecbcf6a6712) to find out more about St. George updates  Click [here](https://view.mc.bankofmelbourne.com.au/?qs=26368f36ccac5403a252980a5a08f025f3683b8feb026e53c0d7c3879386839601757cbcd612197dcd0bcdd728b86e243935eb06aa7305daf3e8d4899596088025c80e5780e00711986a2ad82e240558) to find out more about Bank of Melbourne updates  Click [here](https://view.mc.banksa.com.au/?qs=26368f36ccac54038347272b9053df0296328c13cb59fda242bf8794e92de4fddf2d9a988268c76c89a872cb6c65683605208f44adad52fcff4290f27767dad31481f4972d7a36515ad466a78c1d4a71) to find out more about BankSA updates |
| 21 - Jan | Westpac | * **Fixed rates are increasing**   + **Changes to:**     - 1-, 2-, 3-, 4-, and 5-Year Fixed Rate Owner Occupied Loan (Principal & Interest repayments)     - 3-, 4-, 5-Year Fixed Rate Investment Property Loan (Principal & Interest repayments)     - 3-, 4-, 5-Year Fixed Rate Investment Property Loan (Interest Only repayments)   Click [here](https://view.mc.westpac.com.au/?qs=26368f36ccac540375a6077bfec80a13adf37146e0e97240ab6cc51f18b96ad9995da70c027787789d425fe01af09ce71ae1ba36cea45353cfceb40246b42476e9b8998ef4c7744c7aec4bea9abdc748) to find out more about Westpac updates |