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| **Effective Date** | **Lender** | **Summary** |
| 29 – Apr | AMP | * **Purchase cashback offer**   + **Apply by 31 May 2022 and settle by 31 August 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. * Term Deposit rate changes   Click [here](https://vision6.ampbanking.com.au/v/7253/1779589644/email.html?k=CNyhxi0N148mb-AdMARdgsrp6W8jOiU0oW7TBTmVEiI) to find out more about ANZ updates |
| 28 – Apr | ANZ | * **Introducing ANZ Simpler Switch, Luxury Property, Extension to the ANZ Home Loans Switching Cashback Discretion, and more**   + **Introducing ANZ Simpler Switch**     - Introducing Simpler Switch to streamline ANZ’s OFI refinance process for customers.   + **Luxury Property**     - ANZ is increasing the Luxury Property thresholds effective Monday 2 May 2022.   + **Extension to the ANZ Home Loans Switching Cashback Discretion**     - ANZ Home Loans Switching Cashback Discretion offer is being extended until Thursday 9 June 2022.   + **Automated Valuation Model (AVM)**     - New rules will be introduced within ANZ decisioning platform to enable a higher usage of Automated Valuation Model (AVM) valuations.   + **New Enhancements for Application Submission**     - ANZ will be making changes within ApplyOnline, effective Wednesday 4 May, within the Retirement Planning section.   + **Disclosure of Liabilities**     - Effective Monday 2 May conditional approval will be issued where ANZ finds potential undisclosed debts through ANZ transaction history.   + **Simplifying PAYG and Rental Expense Requirements**     - Reminder: ANZ has updated the evidence requirements for PAYG income verification and ongoing rental expenses.   + **Bridging Finance Policy Clarification**     - ANZ LMI Insurance Risk Requirement document has been updated to include clarification on Bridging Finance policy.   Click [here](http://links.ecomm.anz.com/servlet/MailView?ms=NDY3NTUxMjkS1&r=MTQwMDUzMjg3ODgwMwS2&j=MjIyMzAwNjc0NgS2&mt=1&rt=0) to find out more about ANZ updates |
| 28 – Apr | Bankwest | * **Bankwest Market Update**   + **Increase in Luxury Property Thresholds**     - Increasing the maximum LVR to 80% (from 75%) for non-construction lending on properties valued between $3M and $5M (provided no valuation risk alerts are identified).     - Increasing the maximum LVR to 70% (from 60%) for properties valued greater than $5M.     - Removing the state distinction for properties valued greater than $3M.     - Increasing the luxury threshold to $1.66M (from $1.33M) for NSW, VIC, WA, QLD, ACT.   Click [here](https://view.edm.bankwest.com.au/?qs=2157acad6da8f1c98b5d1a5891a9eb817efd587c7d7bf33c3a6a286bcf1f951581f56792daea9522ed007cb0a13af633714362f15817315c41aaf193a465e506eba6f8490c5cb59196a2c73599854d14) to find out more about Bankwest updates |
| 27 – Apr | Commonwealth Bank | * **New Quality Metrics, DigiDocs tips and more**   + **Introducing the CommBank Green Home Offer**     - The CommBank Green Home Offer rewards eligible customers with access to a low standard variable rate if their home meets certain sustainability and energy efficient criteria.   + **Updated Broker Quality Metrics**     - Our Broker Quality Metrics are available in the Dashboard now and will be used from 1 May 2022.     - **The Broker Quality Metrics as of 1 May 2022 will be:**       * HEM Reliance       * Conversion       * Zero Re-work - NEW       * Portfolio Growth - NEW       * Repricing Requests – NEW   + **$500 Rate Lock Offer**     - As communicated on Tuesday 12 April, our $500 Rate Lock Fee Offer is ending tomorrow, Thursday 28 April.     - **Applications in progress**       * Rate Lock will expire 90 days after the application is formally approved (if requested before the loan documents are issued), or 90 days after the request is processed (if requested after loan documents are issued). If your customer's Rate Lock expires on a non-business day, the expiry will be extended to the next business day.   Click [here](https://ecomms.cba.com.au/rv/ff008fb0c1e11b1641cb7064d54b9fec1ce2bae1) to find out more about Commonwealth Bank updates |
| 25 – Apr | HSBC | * **HSBC Variable Rate Changes**   + **Pipeline – HSBC Variable Rates**     - New pricing will be available for variable loans submitted from the effective date.   + **Fixed Revert Rates**     - New variable pricing will apply to all fixed rate revert rates, for applications submitted from the effective date. |
| 27 – Apr | Heritage Bank | * **Heritage Bank Interest Rate Change**   + Increase Owner Occupied Fixed interest rates by 35-40bps   + Increase Investor principal and interest Fixed interest rates by 35-40bps   + Increase Investor interest only Fixed interest rates by 35-40bps |
| 28 – Apr | * **Cashback Offers – Refinance Offer & LMI Offer**   + Cashback Offers have been extended until the 31st May 2022 |
| 27 – Apr | Liberty | * **Changes to customer ID verification process for motor loans**   + Liberty Motor team have made some changes to our verification and identification processes |
| 29 – Apr | ME Bank | * **Updated Forms**   + Home Loan supporting document checklist   + Customer identification verification and broker declaration   + Home Loan submission form   + Customer information pack   + Licensed Real Estate |
| 27 – Apr | MyState Bank | * **Changes to MyState Bank Home Loan Fixed Rates**   + **MyState Bank is increasing Owner Occupied and Investment home loan fixed rates for:**     - Owner Occupied (Principal & Interest and Interest Only) fixed rate loans (1,2,3 and 5-year terms),     - First Home Loan Deposit Scheme loans (2 and 3-year terms)     - Investment (Principal & Interest and Interest Only) fixed rate loans (1,2, 3 and 5-year terms) for new customers |
| 2 – May | St. George, Bank of Melbourne, BankSA | * **CCR in ApplyOnline reminder.**   + Don’t forget, you can now reduce unnecessary rework and provide a faster outcome for customers by completing a Comprehensive Credit Report (CCR) in ApplyOnline (AOL) before submitting an application. * **AIP Assessment queues.**   + From 2 May 2022, all Approval in Principle (AIP) applications will be assessed in a new queue with its own SLA. Brokers can see our SLAs for all queues here.   + A reminder that escalations are not available for AIPs. * **Changes to ApplyOnline.**   + We’ve listened to your feedback and will be updating the Acknowledgments, Confirmations and Consents (ACC) form on ApplyOnline (AOL).   + **The ACC form will now pre-populate the loan information. This will:**     - Help reduce manual input by brokers.     - Help reduce any unnecessary rework.     - Improve customer and broker experience. * Basic Promotional Rate change reminder.   Click [here](https://view.mc.stgeorge.com.au/?qs=3f208c87bcd59881b029589b7a47943805b4fbbb86558e31aec671652125db0581307a8dd3c55e74083321505de51d30217ad89d3c38d04bcb3d36088fec3b7da2e3b54693e74f148b58eebc1ba65e33524ad648fcd60669) to find out more about St. George Bank updates.  Click [here](https://view.mc.banksa.com.au/?qs=93788c27fe02427ca58ab7393a55aa7dccc0b7e18149224a67bd9256eb11def4d280be1a9a08286948b9125663d75e1e09b896908972a8f47ef66bb416eef263bacc0d3e7b5f7f9ac83c5b374f327440) to find out more about BankSA updates.  Click [here](https://view.mc.bankofmelbourne.com.au/?qs=3f208c87bcd59881364dec2b41e8d39b1132577d8a9c1f99e562f66cf865863200a98db56af20ad7039cf6c07df0876f3fb0369f662e2f9be30a4e74c564ec5d3c49a48c1f089ce6e99892ced30a9ce7a5e481319ae21a03) to find out more about Bank of Melbourne updates. |
| 1 – May | Suncorp | * **Changes to Minimum Living Expense table**   + **Suncorp has amended its Minimum Living Expense table - for aggregator use only - as part of its quarterly review. The changes will take effect from Sunday 1 May 2022. The retail assessment floor rate does not change.**      - Applications submitted before Sunday 1 May 2022 will be assessed against the current Minimum Living Expenses table.   + Suncorp’s Capacity To Repay (CTR) calculator and ApplyOnline system will reflect the changes from Sunday 1 May 2022.   Click [here](https://creditandfinance.atlassian.net/browse/RU-9282) to find out more about Suncorp Updates |
| 26 – Apr | Westpac | * **Changes to ApplyOnline**   + **We’ve listened to your feedback and will be updating the Acknowledgments, Confirmations and Consents (ACC) form on ApplyOnline (AOL).**     - The ACC form will now pre-populate the loan information. This will:     - Help reduce manual input by brokers.     - Help reduce any unnecessary rework.     - Improve customer and broker experience.   + The form will still need to be printed via AOL, signed by the customer, and uploaded with other supporting documents.   Click [here](https://view.mc.westpac.com.au/?qs=93788c27fe02427c75dd8b5cfa52b44d25d110966d502cbae6c2a68cb0e4128aec891448b9c3dffd9a634808dd3ef8e6dded37a1741be2ef2f6610832f2d8d4480f8e51e5f402496bc0ec47805c8a910937fa28779a06d27) to find out more about Westpac updates |