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| **Effective Date** | **Lender** | **Summary** |
| 31 – Jan | AMP | * Updated Home Loan Application Forms * **eSign application functionality**   + **New eSign application form functionality will be available as of Monday, 31 January 2022 with several changes within ApplyOnline that includes:**     - New fields within the application form:     - Foreign Tax     - Referrer ID     - Originator Declarations (replaces the Originator 'Wet signature')     - New esign application form functionality     - New eSign customer functionality   + The changes will be in Lodgement Centre / ApplyOnline by Monday, 31 January 2022 |
| 1 – Feb | * **AMP Bank Home Loan Rates Update**   + **Owner Occupied Variable Rate Loans**     - **Professional Package**        * **Principal & Interest; $100k+**          + LVR 80 - 90% + LMI: reducing from 2.54% pa to 2.44% pa   + **Investment Variable Rate Loans**      - **Professional Package**        * **Principal & Interest; $100k+**          + LVR 80 - 90%: reducing from 2.89% pa to 2.67% pa * Updated Calculator |
| 4 – Feb | * **Reminder of our recent reduction in variable rates**   + We've reduced the following Professional Package variable rates for all loan applications received from Tuesday, 1 February 2022   Click [here](https://app.vision6.com.au/v/7253/1779318053/email.html?k=drvsfKGafoN864gYavnamSCzsKOGIurZoadPArH_fEE) to find out more about AMP updates |
| 14 – Feb | ANZ | * **New Enhancements for Application Submission**   + Effective from Monday 14 February 2022, ANZ will be making the following changes within both Apply Online and Loanapp   + Click [here](http://communication.ecomm.anz.com/ANZBrokerv2/2018062_202201_fortnight_2/article1/?spMailingID=46341748&spUserID=MTM2NzMyNDk4ODAzMgS2&spJobID=2180270135&spReportId=MjE4MDI3MDEzNQS2) to find out more about this update * **New Self-Employed Verification Option**   + ANZ will introduce an alternative income verification option, effective from Monday 14 February 2022, for self-employed customers who pay themselves a regular wage from their company.   + Click [here](http://communication.ecomm.anz.com/ANZBrokerv2/2018062_202201_fortnight_2/article2/?spMailingID=46341748&spUserID=MTM2NzMyNDk4ODAzMgS2&spJobID=2180270135&spReportId=MjE4MDI3MDEzNQS2) to find out more about this update * **Reminder: Lock Rate Available**   + As part of our regular reminders, we would like to stress the importance of customers being informed of the options available to them should they apply for a Fixed Rate Home Loan   + Click [here](http://communication.ecomm.anz.com/ANZBrokerv2/2018062_202201_fortnight_2/article3/?spMailingID=46341748&spUserID=MTM2NzMyNDk4ODAzMgS2&spJobID=2180270135&spReportId=MjE4MDI3MDEzNQS2) to find out more about this update   Click [here](http://links.ecomm.anz.com/servlet/MailView?ms=NDYzNDE3NDgS1&r=MTM2NzMyNDk4ODAzMgS2&j=MjE4MDI3MDEzNQS2&mt=1&rt=0) to find out more about ANZ update |
| 2 – Feb | Aussie Select | * **Interest Rate Change** * **Aussie Select Rate Lock Feature Tips**   + **Full applications**     - Rate Lock feature should be applied at the point of application lodgement, in tandem with customer need analysis conversations when taking on a Fixed Rate product     - However, there is still an opportunity to apply Rate Lock on a full loan application up until Unconditional status     - Application for Rate Lock after Unconditional status will not be accepted     - Rate Lock feature is applicable only when it is applied through the RMG portal, and not ApplyOnline * Rate lock process for applications with a product amendment * **FY 2022/23 HEM & Tax Offset Changes**   + **From Saturday 12 February, there will be an update with the Aussie Select Servicing Calculator with the following items:**      - Updating of the Household Expenditure Measure table (HEM) as per the biannual review to ensure our home loan servicing calculations are in line with our responsible lending and regulatory obligations     - Updating of the Tax Offset calculations for customers on low and middle incomes as the Government tax benefits for some customers will cease in the next few months |
| 1 – Feb | BOQ | * Updated Contact List |
| 31 – Jan | Commonwealth Bank | * **Government Guarantees Updates**   + New First Home Loan Deposit Scheme places available   + New Scheme Request Process   + Customers with a previous waitlist request   + Updated CommApply / ApplyOnline Process * **Rate Lock $500 Offer**   + Introduction of a new $500 Rate Lock offer (normally $750), with the offer valid until Friday 30 September 2022. This new offer will apply to all customers who meet the Rate Lock eligibility criteria.   Click [here](https://ecomms.cba.com.au/rv/ff008a0de4911063de54365cdd4bb4a81dd7e89e) to find out more about Commonwealth Bank updates |
| 3 – Feb | * **Fixed Rate Home Loans and Extra Investment Home Loan – Life of Loan**   + Changes are effective for new customers and existing customers applying for or switching to a Fixed Rate Home Loan, both with and without Mortgage Advantage (MAV) package rates * **New Applications**   + Automatically process new applications submitted on and from today, Thursday 3 February, at the new interest rates.   + Loans that fund on and from today, Thursday 3 February, will automatically receive the new rates and any approved discounts if the customer did not choose to Rate Lock their loan.   Click [here](https://ecomms.cba.com.au/rv/ff008a50e02740e2e93e53a15244bb57f6901890) to find out more about Commonwealth Bank update |
| 1 – Feb | Heritage Bank | * **Interest Rate Change**   + Decrease owner occupier Home Advantage ≤80% LVR interest rate across all tiers by 5-15bps   + Decrease owner occupier Discount Variable ≤80% LVR interest rate across both tiers by 4-9bps   + Increase owner occupier standard and Home Advantage 2-year Fixed Rate interest rate by20bps from 2.39% to 2.59%   + Increase owner occupier standard and Home Advantage 3 and 5-year Fixed Rate interest rates by 40bps   + Decrease investor Home Advantage principal and interest, and interest only, ≤80% LVR interest rate across all tiers by 10-15bps   + Decrease investor Discount Variable principal and interest, and interest only, ≤80% LVR interest rate across both tiers by 6-11bps   + Increase all investor standard and Home Advantage Fixed Rate principal and interest, and interest only, interest rates by 10-40bps * **No App Fee Offer**   + From 1 February 2022 and 31 March 2022, Heritage is offering no application fees on selection products * **$2,000 Cashback Offers – Refinance Offer & LMI Offer**   + Heritage is introducing a $2,000 Cashback Offer during the months of February & March 2022 |
| 4 – Feb | * **Online Servicing Calculator update**   + The HEM Postcode Lookup spreadsheet has now been published on the Broker Website and can be located under Calculators > More Calculators.   + Please note that it is only available to accredited brokers and they will need to log into the website to access the information |
| 3 – Feb | ING | * **Variable Interest Rate Changes**   + Increase in the variable interest rates on Orange Advantage Owner Occupied and Investment loans by 0.10% p.a. for new home loan applications * **Fixed Interest Rate Changes**   + Increase in the fixed interest rates for Owner Occupier and Investment loans by 0.30% p.a. for new home loan applications. |
| 31 – Jan | ME Bank | * **Increase fixed rates for Flexible Home Loan**   + ME are increasing some of its fixed interest rates for the Flexible Home Loan. * **Removal of requirement to provide evidence of building insurance**   + Removal of the requirement for your customers to provide ME with a copy of the building insurance Certificate of Currency as a pre-settlement requirement.   + Customers are still required to take out and maintain adequate Building Insurance as a condition of their home loan with us however, they are no longer required to provide evidence of this as a condition of settlement. * **Inflight applications**   + From 31 January 2022, any home loan application currently in flight will be progressed without the need for ME to view the customer’s Certificate of Currency   + **Removal of acceptable external bureau score parameter for high DTI applications**     - The requirement to have an acceptable external bureau score for high DTI applications (greater than 6 and less than or equal to 7) will now be removed.     - **Where the DTI is greater than 6 and less than or equal to 7, the below are the conditions:**        * LVR must be less than or equal to 90%       * NIS must be greater than $250 |
| 2 – Feb | NAB | * **NAB First Home Loan Deposit Scheme waitlist re-opening**   + The Australian Government is issuing 4,651 additional guarantees to support first home buyers who haven't had an opportunity to purchase their first home, including those who were impacted by COVID-19 disruptions. These First Home Loan Deposit Scheme (FHLDS) places are available from Monday 31 January 2022.   + NAB has re-opened its waitlist for customers looking to buy an established property through the FHLDS so you’re now able to submit your customer's request to secure a FHLDS spot. |
| 4 – Feb | * **Changes to Advertised Fixed Rates for NAB Choice Package**   + Increased rates for Owner Occupier and Investment Home Loans * **Changes to Advertised Fixed Rates for NAB Tailored Home Loan**   + Increased rates for Owner Occupier and Investment Home Loans |
| 4 – Feb | P&N Bank | * **Fixed Rate OO/INV changes - Effective Friday 4th Feb 2022**   + Changes to the 2-, 3-, 4-, and 5- year fixed rates for <=80% LVR and >80% LVR for OO, INV, P&I, and IO |
| 1 – Feb | Pepper Money | * **Pepper Money Product & Policy Update**   + Extension of commercial interest rate promotion.   + Broker's customers can continue to access reduced rates across Pepper Prime and Pepper Near Prime Alt Doc commercial loan options until 28 February 2022. |
| 2 – Feb | St. George, Bank of Melbourne, BankSA | * **Speed-up your business with CCR on ApplyOnline (AOL)**   + Ability to reduce rework in assessment and provide a faster outcome for customers by completing a Comprehensive Credit Report (CCR) in ApplyOnline (AOL) before submitting an application. * **No more Internet Explorer for ApplyOnline (AOL)**   + From June 2022, ApplyOnline (AOL) will no longer be supported on Internet Explorer   Click [here](https://view.mc.stgeorge.com.au/?qs=8e86423cd6d40b70b11ffffb9811f98523bbac153f56dafb581b7a9714741ebfc661f1fb85f6aa56c94a68b9ed48ba9f17a49ba80c2ea27056795ef8ceed893956549bca99b4bf9945e75a882a1f530e9c5bbf0a5042f6bd) to find out more about St. George updates  Click [here](https://view.mc.bankofmelbourne.com.au/?qs=8e86423cd6d40b70b2ffa224bbf94025ae898e8102adcb01c90a0aee7bd41bec71ec6fe32e573cff2e708bd6796922a9df1be6d5babb939c8015652efc39d8e3604dfc4039c1a728e70560a38eedd8d7) to find out more about BankOfMelbourne updates  Click [here](https://view.mc.banksa.com.au/?qs=8e86423cd6d40b706e4f794eeb1cc9655053b5ef3331725159f18a7adfef16c22cdabacd8376cb966fa9462047d1bcf904d2353eb5f41b9cc16f359fbdb68a9197dce69be36436843d4ac57848ee4738) to find out more about BankSA updates |
| 2 – Feb | Suncorp | * **$3,000 Cash Back Boost Payment**   + Please find [here](http://go.pardot.com/e/151401/yment-Broker-Flyer-Jan2022-pdf/x1lwf/423084978?h=7CdkEBH3LLyIKAEsGdVfYooK9k4mQJcmb9mIeJCHdCs) Suncorp's $3,000 Cash Back Boost Payment flier to upload to your platforms. Thank you for continuing to support brokers with the latest critical information.   Click [here](http://go.pardot.com/webmail/151401/423084978/2683b6c1b3fcb3d32c62e8e82c3e92be2419fa5b0b6171d66c48fa2b81618eb5) to find out more about Suncorp updates |
| 4 – Feb | * **Change to assessment process for self-employed applicants**   + Effective Monday 7 February 2022, Suncorp’s Credit Policy introduces a “Basic” and “Comprehensive” category for self-employed home lending applicants. The change reduces the verification requirements for self-employed applicants that meet ALL new “Basic” criteria   Click [here](http://go.pardot.com/webmail/151401/424020096/2683b6c1b3fcb3d32c62e8e82c3e92be2419fa5b0b6171d66c48fa2b81618eb5) to find out more about Suncorp updates |
| 1 – Feb | Virgin Money | * **Cashback extension**   + **$3,000 Refinance Cashback Offer**     - $3,000 cashback offer for eligible new refinance loans     - Applications received between 01 February 2022 and 15 April 2022 (inclusive), and that settle by\*29 July 2022     - $300k total minimum loan amount and up to 80% LVR.     - One $3,000 cashback payment per primary borrower.     - For new borrowings only.     - Eligible customers will receive the payment into their Reward Me Home Loan Companion account within 60 days of settlement; · Customers who have already applied under the $3,000 cashback offer from 01 December 2021 and 31 January 2022 (inclusive) will still receive their $3,000 cashback payment, provided they settle their loan(s) by 29 April 2022     - This is a special limited time offer. The offer can be amended and/or removed at any time without notice at the discretion of Virgin Money |
| 04 – Feb | Westpac | * **Speed-up your business with CCR on ApplyOnline (AOL)**   + Reduce rework in assessment and provide a faster outcome for customers by completing a Comprehensive Credit Report (CCR) in ApplyOnline (AOL) before submitting an application. * **No more Internet Explorer for ApplyOnline (AOL)**   + From June 2022, ApplyOnline (AOL) will no longer be supported on Internet Explorer. * **Customer Identification in Branch**   + When a customer is new to Westpac, please remember to provide them with the Customer ID in the Unconditional Approval Letter to allow branch staff to correctly identify them.   Click [here](https://view.mc.westpac.com.au/?qs=8e86423cd6d40b70f242e6d2030ebc7d03c2c7c41685a6743c4940555d2d719d12b02a3453d7b5cd651607cf204c9d5722b5a65055e3675f8775621e71732f75f10fdb54e5d3ca3b4ec4190822eca6b6) to find out more about Westpac updates |