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| **Effective Date** | **Lender** | **Summary** |
| 13 – Sep | AMP | * **Bank Fees Update**   + The following changes resulted in a slight change to the comparison rates   + Discharge fees have been changed into one $390 fee   + Variation Fees are no longer applicable for ProPack Loans   + Fixed rate lock fee is reduced   + Solicitor fee for new loans is no longer for just up to two security purposes |
| 16 - Sep | * **AMP Saver Account rate change**   + The standard variable interest rate for the AMP Saver Account will change   + Accounts opened **from** 1 April 2021 will have a 0.01% pa standard rates for all balances   + Accounts opened **before** 1 April 2021 will have a 0.76% pa standard rates for up to $250,000 and 0.01% pa standard rates for over $250,000 |
| 20 - Sep | * **Term Deposit rate changes and reminders**   + Changes with 4-, 5-, 6-, 7-, 8-, 9-, 10-, 11-, 12-, 13-& 18- Month Term Deposit   + Changes with the 2- 3-, 4- & 5 – Year term deposit.   Click [**here**](https://app.vision6.com.au/v/7253/1778961379/email.html?k=nIuB2cUcUFGiw90vV13JPMHCPhU8PaEjsQvJp5v6Z5o)to find out more for AMP updates. |
| 17 – Sep | ANZ | * **Operational Update**   + Update for Dual, Health and Relationship Managed Applications from Monday 13 September 2021.   + Base Rate Conversions have been updated   + Application Tracking methods will be updated   + Changes have been made to Breakfree Credit Card options and application for an ANZ Assured facility.   Click [**here**](http://links.ecomm.anz.com/servlet/MailView?ms=NDU2MjU2MTcS1&r=MTMxNDQyNzEzMzk1MQS2&j=MjA4Mzc0MDg1OAS2&mt=1&rt=0)to find out more for ANZ updates. |
| 20 – Sep | Aussie Elevate | * **Rate Changes**   + Rate changes for new business Aussie Elevate home loans   + Changes to Aussie Elevate Variable Home Loan – Investment Principal and Interest as well as Interest Only * **In flight applications**   + Variable rate applications submitted prior to **20 September** but approved on or after effective date will be eligible for the reduced rate * **Loan Processing Fee Offer**   + In addition, the $299 Loan Processing fee waiver offer for the following products has been **extended to 31 October**:     - Elevate Owner Occupied Variable P&I (up to 80% LVR)     - Elevate Investment Variable P&I (up to 80% LVR)     - Elevate Investment Variable IO (up to 80% LVR) |
| 20 - Sep | Aussie Select | * **Rate Changes**   + Changes to Aussie Select Variable Loans – **Owner Occupied** - **Principal and Interest**   + Changes to Aussie Select Variable Loans – **Investment** – **Principal and Interest** as well as **Interest Only** |
| 27 – Sep | Bankwest | * **Changes to Customer Stated Living Expenses**   + Bankwest Serviceability Calculator has been updated   + Increase in the number of CSLE categories in ApplyOnline   + Applications submitted on or after Monday, September 27, 2021, will require the new calculator dated 18 September 2021 to be used   Click [**here**](https://view.edm.bankwest.com.au/?qs=2be4dc8a85b664220ca21c33defc2d9ea1724523e6fcc70605f336e278d57e56cfdb573f23633fe29731956e6b490bad807dca0c574353ca196acd21b046504c8af966121011bb63e4879c5090f0eca1) to find out more for Bankwest updates. |
| 17 – Sep | Commonwealth Bank | * **Introducing Medico PLUS**   + New Medico PLUS+ offering with higher maximum LVR and security value limits for medical professionals starting on Monday, September 20, 2021. * **$2,000 OFI Refinance Cashback Offer Extended**   + $,2000 External Refinance Cashback offer extended by an additional three months.   Click [**here**](https://ecomms.cba.com.au/rv/ff0081892fd4256b79bb35747341814b77b38f16) to find out more for Commonwealth Bank updates. |
| 14 - Sep | HSBC | * **Extended Cashback**   + $3,288 Cashback Refinance Offer has been extended. Terms and conditions apply   + Cashback Campaign Dates includes:     - New home loan applications submitted by December 31, 2021     - Applications must be settled by February 28, 2022 |
| 13 – Sep | Heritage Bank | * **Updated Policy Changes**   + For Borrowers and Guarantors – Residency Matrix, the Maximum LVR is lowered to 70% for Non-resident Australian and New Zealand Citizens   + For Security, the Maximum LVR is lowered to 70% for Non-resident Australian and New Zealand   + Residency Matrix and LVR Matrix have been updated and is available for download on the Broker Website * **Form Updates**   + Sole Trader Membership Application Form has been updated   + This can be found under Useful Resources > Forms & Brochures > General Forms |
| 17 – Sep | ING | * **Reduction to Variable Interest Rates and DocuSign for Mortgage Documents**   + Reduction of Mortgage Simplifier and Orange Advantage Interest Only home loan interest rates   + Introducing DocuSign for Mortgage Documents.   Click [**here**](https://view.eccoms.ing.com.au/?qs=ba70a9315e937ccff777d4016af317364122b396f1d0cbf95f1f0404993309d57314870b9adf75d54bc11f35e071baacd6944d8ba0228d143ebaf4dde182c5682f69cd5cf0dd9461)to find out more for ING updates. |
| 15 – Sep | NAB | * **Pricing Changes to Fixed Rates**   + Increase for the NAB Choice Package home loan 3-, 4- & 5-year fixed interest rates for Owner Occupiers paying Principal & Interest   + The rates are subject to change at any time without notice.   + Applications submitted prior to Wednesday 15th September 2021 that are drawn down on or after this date will receive the new rate. |
| 13 - Sep | P&N Bank | * **Design and Distribution Obligations and & Basic Minimum Loan Amount Change**   + TMDs for each broker distributed product will be loaded onto our P&N Broker Hub by Friday 24 September and copies will be sent via email once ready for review   + The minimum loan criteria on the & Basic Loan have been reduced from $150,000 to $50,000. |
| 16 - Sep | Pepper Money | * **COVID-19 Impact Assessment**   + Our credit assessment for NSW, ACT and VIC applications now includes a COVID-19 impact assessment, relating to any foreseeable changes to the applicant’s financial situation * **Invoice Update for Mortgage Commissions**   + Inclusion of more information in the tax invoices (RCTIs) that we provide to partners for upfront and trail commissions.   + This change will be reflected in the RCTIs we issue from 4 October 2021. The timing of both upfront and trail payments will not be impacted. * **Introducing IDyou**   + A new way for brokers to conveniently verify their customer's identity remotely.   + To send the report to Pepper Money, brokers simply need to select the Pepper Money option in IDyou. |
| 15 – Sep | Virgin Money | * **New Property Seller Campaign**   + Existing Virgin Money Home Loan customers will receive a $2,000 cashback payment when they sell their property and take out a new home loan with Virgin Money to purchase a new property   + Terms and conditions apply |