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| **Effective Date** | **Lender** | **Summary** |
| 25 - Aug | AMP | * **Digital Finance Technologies**   + Commonwealth Bank of Australia is working with a Singapore -based blockchain company.   + The goal is to boost automation and transparency in trade asset and risk distribution * **Rates updates**   + Variable rates for Essential and Professional Package   + 2-year fixed rates for Professional Package and Basic Package |
| 26 - Aug | Aussie Elevate | * **Rates updates**   + Variable rates changes * **Inflight applications**   + Applications submitted prior to 26 August but approved on or after effective date will be eligible for the reduced rate. * **$0 Loan Processing Fee Offer**   + 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) |
| 23 - Aug | Aussie Activate | * **Rates updates**   + Prime Full Doc loans rates changes |
| 30 - Aug | BOQ | * **Serviceability Worksheet update to reflect HEM changes**   + New worksheet will be available at the [secure Broker Portal](https://www.boq.com.au/broker) * **Removal of ‘unfair terms’ in loan contracts** |
| 18 - Aug | Bankwest | * **Updates on Bankwest Serviceability Calculator which includes changes to the assessment rates** |
| 24 - Aug | Commonwealth Bank | * **Digital Finance Technologies**   + Commonwealth Bank of Australia is working with a Singapore-based blockchain company.   + The goal is to boost automation and transparency in trade asset and risk distribution |
| 24 - Aug | Heritage Bank | * **New version of Bridging Loan Worksheet is now available** |
| 1 – Sep | HSBC | * **Removal of Apply by Date**   + Variable rates will be now effective from the date of application submission * **Cashback Refinance Offer - Ongoing** |
| 16 - Aug | ING | * **Updates on ING Serviceability Calculator which includes changes in the HEM table** |
| 23 - Aug | ME Bank | * **$3K Cashback offer extension**   + ME has decided to extend this offer to applications received up to 29th October 2021, settle by Friday 31st December 2021   + $250K=> and LVR <=80% to qualify * **Contacts updates** |
| 25 - Aug | MyState Bank | * **Serviceability calculator changes to correct the living expense calculation** |
| 30 – Aug | P&N Bank | * **Business Development Manager & Portfolio Update** * **Policy Update regarding Credit Checks & Construction Loans** |
| 22 - Aug | St George/Bank of Melbourne/BankSA | * **Credit policy changes covering**   + LMI Update   + Workload reducing changes to ApplyOnline   + Supporting documents simplification with CCR   + BrokerHub improvement * **HEM updates** * **Rates updates**   + **Decrease of Basic rates**   + Decrease of 2-year Fixed rates and increase to the 4- and 5-year fixed rates   + Extension of $3,000 Refinance Cashback offer   Click [**here**](https://image.mc.stgeorge.com.au/lib/fe7f13727d6d0d7b72/m/1/86880a94-55db-4ce6-ad43-11ab6b8651a4.pdf) to find out more for St George updates.  Click [**here**](https://image.mc.bankofmelbourne.com.au/lib/fe8d13727c65007576/m/1/979aa2b9-ef4e-445c-933c-d93d3955888a.pdf)to find out more for Bank of Melbourne  Click [**here**](https://image.mc.banksa.com.au/lib/fe8c13727c65007571/m/1/161c863d-15bf-4c38-9a27-1b1992dcb103.pdf) to find out more for BankSA updates. |
| 31 – Aug | Suncorp | * **New LVR pricing for home lending** * **Home loan refinance offer extended** |
| 22 - Aug | Westpac | * **Credit policy changes covering**   + LMI Update   + Workload reducing changes to ApplyOnline   + Supporting documents simplification with CCR   + BrokerHub improvement   + Credit card removed from sale * **HEM updates** * **Rates updates**   + Decrease of Flexi First rates   + Increase to the 4- and 5-year Fixed rates   + Extension of $3000 Refinance Cashback offer * **Incorrect comments appearing on applications in broker hub**   Click [**here**](https://image.mc.westpac.com.au/lib/fe8e13727c65007577/m/2/WBC+Broker+Notification_20Aug21.pdf) to find out more for Westpac updates. |