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| **Effective Date** | **Lender** | **Summary** |
| 6 – Sep | AMP | * **Planner Portal content refresh**   + Changes to Our special offers page   + Updated ACMS FAQs   + New subsection titled ‘Deposit Products’ where you’ll see an overview of the Everyday Banking product suite.   Click [**here**](https://app.vision6.com.au/v/7253/1778874350/email.html?k=CX2UAA97cRjQ9zZ5tYvAWnxkx1nOK62OvaClzblL65s)to find out more for AMP updates. |
| 11 – Sep | * **Authorised third party correspondence**   + Improvements to our customer communications   + When a request is received to authorise third party access for an AMP Bank customer, a notification will be issued immediately to the customer   Click [**here**](https://app.vision6.com.au/v/7253/1778888697/email.html?k=0tUPAbxl0D9jIRjNuxAmMZJwVmWN0aItFrqACIZqvtk)to find out more for AMP updates. |
| 13 – Sep | * **Fee Changes**   + Fees will be updated which will result into a slight change of comparison rates.   + Charge of $299 variation fee for Professional Package loans will be removed   Click [**here**](https://app.vision6.com.au/v/7253/1778888697/email.html?k=0tUPAbxl0D9jIRjNuxAmMZJwVmWN0aItFrqACIZqvtk)to find out more for AMP updates. |
| 8 - Sep | ANZ | * **Acceptance of digital documentation**   + ANZ is reinstating the acceptance of digital documentation until 31 March 2022 for commercial loan applications. There is no change to the process for asset finance. |
| 9 - Sep | Aussie Select | * **Updated Serviceability Calculator**   + The existing Aussie Select serviceability calculator has been updated and is now open for use. |
| 7 – Sep | Aussie Asset Finance | * **New Working Capital and Cash Flow Loans**   + The new loan options include **business loan for working capital**, **business overdraft**, **line of credit** and **invoice finance loan**.   + Access to these products is available via Aussie Asset Finance Referral, or via our Commercial Plus lodgement.   + Loan maximum includes broker commission. |
| 6 - Sep | BOQ | * **$1 LMI Special Offer Campaign**   + Customer will have the option to choose from a range of BOQ products with no LMI premium for up to 85% LVR at a slightly higher interest rate   + Only available for FHB or First Time Investor   + DTI ratio must be <= 6 |
| 4 - Sep | Commonwealth Bank | * **Updates serviceability calculator related to self-employed income as follows:**   + Allowing the capture of multiple self-employed incomes for each applicant.   + Calculating business income based on percentage of ownership.   + Additional Tool Tips and validations for each field. * **Strengthening of credit assessment and application processing teams** * **Toolbox support for CBA Family Home Guarantee (FHG) scheme applications**   + To support our Aussie broker network in helping customers with a CBA loan application under the FHG scheme, we have compiled a list of easy to follow steps to do just that. [**Click here**](https://mcas-proxyweb.mcas.ms/certificate-checker?login=false&originalUrl=https%3A%2F%2Fahlad.sharepoint.com.mcas.ms%2F%3Ab%3A%2Fr%2Fsites%2Foffice365community%2FShared%2520Documents%2FBroker%2520Documents%2520-%2520Customer%2520Support%2520tools%2FMatrices%2FLender%2520resource%2FCommonwealth%2520Bank%2FFHG%2520Information%2520Pack%2FCBA%2520FHG%2520Toolbox%2520Submission%2520Guide.pdf%3Fcsf%3D1%26web%3D1%26e%3DgBdIV0%26McasTsid%3D20892&McasCSRF=755f2a851820070630d854ea70e5f5877892127dfa7ebd468e791737806db9ae) for more information |
| 8 – Sep | Heritage Bank | * **Interest Rate Change**   + Changes on fixed mortgage interest rates particularly the owner occupier and investor fixed rates. |
| 10 – Sep | Macquarie | * **Price Changes**   + Variable home loan interest rates for new businesses are reduced. |
| 8 – Sep | ME Bank | * **New Income Types for Essential Workers**   + Additional three new income types to select from   + Using these new options for essential service clients will help to ensure maximum and accurate serviceability calculations * **HEM Update**   + For serviceability calculations, we use the higher of the applicant’s stated living expenses or a minimum threshold set by ME.   + ME’s HEM table will be updated to reflect recent changes to this threshold * **Cash Back offer - T&Cs Clarification**   + In the case of multiple qualifying applications, only one $3,000 cash back can be received per separate security property. * **Non-repayable gift declarations at ME**   + The policy requires that Funds to Complete (FTC) must be evidenced for all property purchase transactions where the required FTC is above $5,000. |
| 6 – Sep | MyState Bank | * **Change of Contact Details**   + Contact person related to MyState changes regarding software, rates, policies, and promotions are updated. |
| 7 - Sep | NAB | * **NAB Broker Rate Specials**   + Choice Package fixed Advertised Rates available for all NAB customers and our fixed Special Rates for new NAB customers with an aggregate Loan to Value Ratio (LVR) under 70%.   Click [**here**](https://view.e.nabbroker.com.au/?qs=4da441855b987036af0f7389d701e3360c997c1b195c51c17553356736d022205e872112504553716848f646ce3a0a8a4b5eae4f999b76c3ac56866291973f102bd7788bcfb66815e1a7648801d2df5b)to find out more for NAB updates. |
| 10 – Sep | Pepper Money | * **COVID-19 Impact Assessment**   + Brokers simply need to include any COVID-19 related impacts with their submission notes * **Invoice Update for Mortgage Commissions** * **Introducing IDyou**   + Customer verification using video call on IDyou, using either desktop, mobile, or tablet. Brokers will need to select the Pepper Money option in IDyou. |
| 12 – Sep | P&N Bank | * **$3,000 cashback when purchasing a home or home loan refinance**   + This offer is only available with eligible products   + The inclusion of loans for property purchase in addition to refinance is a unique offer in market and gives a greater opportunity to further support the broker’s clients. Terms and Conditions apply   + Brokers must clearly note 'Cash Back' campaign in the application to qualify for the $3,000 payment. |
| 7 - Sep | St George/Bank of Melbourne/BankSA | * **Smart-Verify launches today**   + Verification of Identify (VoI) for customers applying for a BankSA home loan.   + Allows customers to complete their Land Titles Office VoI requirements quickly and easily   + Improve time to approval through a faster, more reliable, and efficient VoI process.   Click [**here**](https://view.mc.banksa.com.au/?qs=c25b4546ddd115056f28eb796a293f384949ef64041caa2d24ea236cfc8cfbfa8d4aacfd3edbbbd1c52816eacffb65cb34e675ad24b29311e0f3651bb46d2f3c9266ed44fafb1a828885b5d2eddf3b19)to find out more for BankSA updates.  Click [**here**](https://view.mc.bankofmelbourne.com.au/?qs=b4287e698a353ece6546183b88357c06191cd8e4dc8b443c2750be1547c96f56760698479ad60d499f350a660a0b2e598098f9af53943769bd79ef3d5f7fef5716d48381e55906db9b8c09c7db14f599)to find out more for Bank of Melbourne updates.  Click [**here**](https://view.mc.banksa.com.au/?qs=c25b4546ddd115056f28eb796a293f384949ef64041caa2d24ea236cfc8cfbfa8d4aacfd3edbbbd1c52816eacffb65cb34e675ad24b29311e0f3651bb46d2f3c9266ed44fafb1a828885b5d2eddf3b19)to find out more for St. George Bank updates. |
| 8 – Sep | Westpac | * **Removal of insurance referral from ApplyOnline**   + Westpac Insurance Referral Agreements will be ending due to the sale of the business to Allianz.   + From Thursday 9 September 2021, insurance referrals will no longer be accepted, including via ApplyOnline. * **Tax File Number redaction**   Click [**here**](https://view.mc.westpac.com.au/?qs=a0e3d3843dd6d66fd88f1d44769f5a8f38d49ce904b43e834e759e45e514489504517647382ffe84a677057d7e2d13dacc4fb43a92c3643f15bc6174a298d4020dae4e420b3dadbb2b049ab5a8294d9e)to find out more for ANZ updates. |