

OPENING DOORS TOGETHER

More ways to champion the Aussie dream.





Who are we?

We have a long and proud history as Australia's first and oldest bank.

This is what makes us iconic. But what sets us apart, and what we want to be known for, is how we help in the big and small moments of Australian life. We do that through simpler, smarter, smoother banking.

Our values

Our values are at the heart of what we do.

Helpful – Passionate about providing a great customer experience.

Ethical – Trusted to do the right thing.

Leading Change – Determined to make it better and be better.

Performing – Accountable to get it done.

Simple – Inspired to keep it simple and easy.



Providing help to your clients in moments big and small

Home loan redraw.

Our redraw feature could give your clients same day access to their surplus funds.

Home loan offset accounts.

Our 100% interest offset accounts could help your clients reduce the interest they pay and the time it takes to pay off their home loan.

Property Reports.

The [Westpac Property Market Research](#)¹ tool will help your clients learn about a property, including estimated value, suburb trends and demographics, expected rental income and yield and similar properties for sale.

Fixed rate prepayments.

Your clients can make additional payments on their fixed rate loan without costs or fees up to a threshold of \$30,000 during their fixed rate period. This additional amount can be redrawn if funds are needed, allowing for flexibility when your clients require the extra funds.

Upfront valuations.

Westpac's Property Hub enables you to order a valuation prior to originating a loan application (some policy conditions apply) providing confidence to both you and your clients.

Banking on the move.

To improve our customer's banking experience, we're continuously updating the Westpac App with helpful features including the Security Wellbeing Check.

Self-Employed.

Provide two years full financials to support assessments for home loan applications. Customers who are eligible for our 1 Year Assessment method will only need to provide 1 financial years' worth of information.

Medico Policy.

Your medico clients could borrow up to 95% LVR⁺ with no LMI. Max loan amount \$5m (\$7.5m total lending with LMI waiver).

The following medical occupations are eligible for our 95% LVR⁺ LMI waiver with no minimum income requirement:

- Dentists
- General Practitioners
- Medical Specialists
- Hospital-employed Doctors (Intern, Resident, Registrar, Staff Specialist)

The following medical occupations* are eligible for our 90% LVR⁺ LMI waiver with Minimum income threshold of \$90,000 per annum:

- Audiologists
- Chiropractors
- Midwives
- Registered Nurses
- Occupational Therapists
- Osteopaths
- Physiotherapists
- Podiatrists
- Psychologists
- Radiographers
- Sonographers
- Speech Pathologists
- Optometrists
- Pharmacists
- Veterinary Practitioners

Emergency Services.

Overtime and allowances assessed at 100% for front-line emergency services employees.

Split Loans.

Clients looking to take advantage of the flexibility offered by a variable rate loan and the certainty of repayments offered by a fixed rate loan can split their home loan balance.

Existing home loan clients can choose to fix part or all of their variable rate loan balance in Westpac Live online banking.



Check out our current campaigns.
westpac.com.au/brokers/rates-offers

This information is general in nature and has been prepared without taking your clients objectives, needs and overall financial situation into account. For this reason, they should consider the appropriateness of the information to their own circumstances and, if necessary, seek appropriate professional advice. Conditions, credit criteria, fees and charges apply. For more information, see westpac.com.au/brokers. ¹ While the RP Data property reports are offered to Westpac customers with the permission of RP Data Pty Ltd t/a CoreLogic Asia Pacific ABN 67 087 759 171, Westpac accepts no responsibility for their accuracy or completeness. We recommend your clients seek independent advice before making a decision based on this information. While CoreLogic uses commercially reasonable efforts to ensure the CoreLogic Data is current, CoreLogic does not warrant the accuracy, currency or completeness of the CoreLogic Data and to the full extent permitted by law excludes all loss or damage howsoever arising (including through negligence) in connection with the CoreLogic Data. +LVR stands for the loan-to-value ratio. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. Home loan rates for new loans are set based on the initial LVR and won't change during the life of the loan as the LVR changes. *Audiologist, Chiropractors, Occupational therapist, Osteopath, Physiotherapists, Podiatrist, Psychologist, Radiographer, Sonographer, Speech Pathologist, Registered Nurses, Optometrist, Pharmacists and Veterinary Practitioners are eligible for up to 90% LVR LMI waiver and cannot be used in conjunction with Fast Track.

First Time Buyers

Family Security Guarantee.

Your client's parents could use equity in their home or a term deposit to help your client buy a home (conditions apply). Please ensure your clients and their parents understand the risks and exclusions associated with guarantees. Guarantors will be required to seek independent legal advice before offering to guarantee a loan.

Rent as genuine savings.

If your clients are currently renting a property, they may be able to use the rent they pay as proof of genuine savings.

Construction.

Our construction loan feature is available on Westpac variable and fixed rate home loans including Flexi First Home and Investment Loans.

Flexible deposit options.

Competitive LMI premiums and policies allowing your First Home Buyers to borrow up to 95% LVR (including LMI, fees apply).

Home Loan Calculators.

We offer a wide range of calculators you might find useful when assisting your clients buy a new home.



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Next Home Buyers

Same loan, different home.

With home loan portability, your clients could transfer their existing Westpac home loan to a new property without the hassle and costs of refinancing.

Bridge the gap.

If your clients have found a great new property but haven't sold the old one, we can help them close the gap with a bridging loan. Servicing can be assessed on the end debt amount and the bridging facility can be in place for up to 12 months (subject to approval).

Projected super as part of an exit strategy.

Your clients can use the ASIC MoneySmart Superannuation Calculator as a tool to assist them to project their Superannuation balance at retirement age.

Parental leave.

We recognise your clients' return to work income when they're on or about to go on parental leave for up to 12 months from their jobs when assessing their borrowing potential for a new home (subject to approval).

Upfront valuations.

Give your clients certainty with upfront valuations.

Home equity calculator.

Estimate your client's usable equity and learn how it could help them buy their next home.



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Refinancers

Priority Refinances.

Turn your client's refinances around without waiting for the other bank to process the discharge with our Priority Refinance option (conditions apply).

Upfront valuations.

Westpac's Property Hub enables you to order a valuation prior to originating a loan application (some policy conditions apply) providing certainty to both you and your clients.

Accessing equity.

Your clients could request cash out for personal purposes up to \$100k and 80% LVR with supporting commentary (subject to approval).

Refinance calculator.

Use our calculator to see how much your clients could save when you switch their home loan from another bank to us.



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Investors

Solutions for investors.

Investors could borrow up to 90% LVR (including LMI, fees apply) on Investment Interest Only loans with both variable or fixed rate options available.

Interest in advance.

Your clients have the option to choose to pay 12 months interest in advance to receive a discount on Fixed Rate Investment Property Loans.

Negative Gearing.

Estimate the potential negative gearing benefit through our Assess calculator for on the spot serviceability.



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Construction

Our construction loan features.

- Keeping costs down by drawing down their loan at each completion stage
- Managing cash flow as repayments are Interest Only during the construction period
- Minimising interest where your clients only pay interest on the funds drawn down – not the whole amount upfront
- Borrow up to 95% LVR⁺ for Owner Occupied and 90% LVR⁺ for Investors (including LMI, fees apply).
- Our construction loan feature is available on Westpac variable and fixed rate home loans, including Flexi First Home and Investment Loans.



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Rent as genuine savings.

If your clients are currently renting a property, they may be able to use the rent they pay as proof of genuine savings.

First Home Owners Grant (FHOG) monies made available at land settlement.

FHOG funds could be used towards settlement for construction loans when purchasing or refinancing land and constructions together (approved FHOG required).

Lenders Mortgage Insurance.

Competitive premiums and policies allowing your First Home Buyers to borrow up to 95% LVR (including LMI, fees apply).

Dedicated Progress Payment Team.

Our dedicated Progress Payments Team help make the drawdown payment process simple.

Upfront valuations.

Give your clients confidence with upfront valuations.

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Help for you when and where you need it



Superior BDM support.

Our BDMs are experienced professionals, dedicated to supporting you and your business.



Direct access to our Credit Team.

You'll get direct access to our Credit Team who can help workshop those tricky scenarios, giving you the confidence to place your clients with Westpac.



Dedicated call centre support.

Access to a dedicated Broker Hotline who'll be able to give you an update regarding your loan status or other queries such as escalation requests, application progress and settlement/post-settlement requests.



Transparent processes.

You'll have the ability to view deal progress and manage your submissions online.



Keep up to date and in the know.

We'll keep you updated of any changes or news, and the ability to easily view all product and policy information.



Broker Tools and Education.

Check out the [Ideas Hub](#) and our regular schedule of webinars and education sessions will give you access to industry thought leaders and practical advice on topics that affect your business.



BrokerHub. A Better Home for Brokers.

Your digital home will improve application processing and provide a consolidated platform for tracking, reporting, product, policy information and support.

- Optimised for tablet and mobile.
- Access to product information, calculators, forms and other documents housed in a simple, searchable repository.
- Improved self-service functionality.
- Single location for your home loan applications.
- Single location for pricing discretions and escalations.

[Login to BrokerHub today](#)

We're here to help.



Team up with your BDM today



1300 130 928



westpac.com.au/brokers

Things you should know.

For broker purposes only – not to be shared with or forwarded to customers.

If any of the information related to (or provided by) the Westpac Group that you rely on is printed, downloaded or stored in any manner on your systems, files or otherwise, please ensure that you update your systems and files with the most up-to-date information provided by us and rely only on such updated information.

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