

# MyNews

Broker update

MyStateBank 

Hi,

Exciting news! We're dropping our rates for variable (less than 60% LVR) and ALL fixed rate home loans for new applications received from **Friday, 20th September 2024**.

These changes include reductions ranging from 0.05% - 0.55%. Check out our new rates [here](#). Additionally, our SLA for new applications is currently at 2 days. You can view up to date information on our SLAs [via our broker portal](#).

#### Important details regarding rate lock:

- Fixed rate lock requests must be submitted (and the applicable fee paid) **at the time of the original loan application submission**.
- All requests must be received by completing our **Fixed Rate Lock Request/Acknowledgement form**, and payment must be received prior to any announcement of interest rate changes.
- The fixed rate lock fee is \$395.00 or 0.15% of the loan amount, whichever is greater, and enables applicants to lock in the fixed interest rate at the date of application for a period of 90 days.
- The fixed rate lock fee will be refunded to the applicant if the loan does not proceed to settlement.

#### We've made some changes to our fees and charges:

- The \$30.00 fee for staff-assisted redraws has been removed. Customers can still access redraws most efficiently through the MyState App or internet banking.
- Here's our updated [fees and charges](#).

### Important Information

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