

Important Policy information you need to know.



We'll never ask you for your personal details via email or link to a login page.
More info: bankofmelbourne.com.au/hoaxemails [View online](#)



In the know.

Stay ahead with the latest updates.



Hi,

We're always looking for ways to help you and your clients, including keeping you up to date with our latest Policy and system changes. These are:



SYSTEM CHANGES AND REMINDERS



CHANGES TO CREDIT POLICY



UPDATES TO APPLYONLINE (AOL)

The following changes will go live on **2 December 2024** (unless otherwise specified).



SYSTEM CHANGES AND REMINDERS

Our latest system changes and reminders, including:

- One-Time Passcode (OTP) BrokerHub security enhancements (live from **15 November 2024**).
- Features of Basic and Standard Variable Home Loans.
- Updates to declined submissions.

[Find out more](#)



UPDATES TO APPLYONLINE (AOL)

Updates to AOL going live **12 December 2024**, including:

- Medico Group B updates.
- NextGenID enhancements.
- Relocation Loan linked deal uplift.
- Preapproval for existing mortgage or unencumbered.

[Find out more](#)



CHANGES TO OUR CREDIT POLICY

Changes to Credit Policy will go live on **2 December 2024** (unless otherwise specified), including:

- Household Expenditure Measurement (HEM) Q2 updates.
- Desktop expansion.
- Refinance of external mortgages and second mortgage.

To read the full details of these Policy changes, see below.

[Find out more](#)



Great news for your Medico Self-employed clients.

From **30 September 2024**, we updated our Policy to reduce the time in employment required for Self-employed Medico customers from 2 full financial years to 1 full financial year.

*Subject to meeting eligibility criteria. Credit criteria, T&Cs apply.

[Read more about our Policy](#)

You've got questions? We've got time to talk.



Call the Mortgage Central Hotline
[1300 137 532](tel:1300137532) Mon-Fri 8:30am - 7pm AEDT



Visit bankofmelbourne.com.au/broker

We appreciate you choosing us.

Your Bank of Melbourne team



Bank of Melbourne acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders past and present.

Accessibility support:

Bank of Melbourne welcomes calls through the National Relay Service. If you are deaf, hard of hearing, or have speech/communication difficulty, choose your access option detailed on [National Relay Service](#).

Where English is a second language, contact us and a banker can arrange a language interpreter.

Visit [Bank of Melbourne Accessibility](#) for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is a second language.

Things you should know:

Conditions, credit criteria, fees and charges apply. Based on Bank of Melbourne's credit criteria, residential lending is not available for non-Australian resident borrowers. More information available at bankofmelbourne.com.au/broker.

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