

Important Policy information you need to know.



St.George will never send you a link directly to our sign in page, or request your personal or financial information. Always type stgeorge.com.au into your browser or use the St.George mobile banking app to securely sign in. More info visit stgeorge.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 two full financial years to one. *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.



stgeorge.com.au/broker



Call [1300 137 532](tel:1300137532)
(8:30am - 7:00pm AEDT)

Thanks,

Your St.George team



St.George 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:

St.George 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 [St.George 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 St.George Bank's credit criteria, residential lending is not available for Non-Australian resident borrowers. More information available at stgeorge.com.au/broker.

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