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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).
- Top-ups are moving from virtual lending to assessor team.
- Features of Flexi First and Rocket Repay 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.
- Transaction Account opening improvements.

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

We're here to help.



westpac.com.au/brokers



1300 130 928 (8:30am - 7:00pm AEDT)

Accessibility support.

Westpac 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 the <u>National Relay Service</u>.

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

Visit <u>Westpac Access and Inclusion</u> for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is a second language.

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Things you should know

Conditions, credit criteria, fees and charges apply. Based on Westpac's credit criteria, residential lending is not available for Non-Australian resident borrowers. More information available at westpac.com.au/brokers.

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