



Broker News Operational Update

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2024 End of Year Wrap - a note from Natalie Smith, General Manager Retail Broker

Across ANZ we are proud of the progress we've made together, thanks to your invaluable feedback. This year, we have continued to enhance both your experience and that of your customers.

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Reminder: Process for requesting a Valuation Upgrade in VIS

Effective immediately, when requesting a Valuation upgrade, users must provide a valid justification. This is a mandatory requirement.

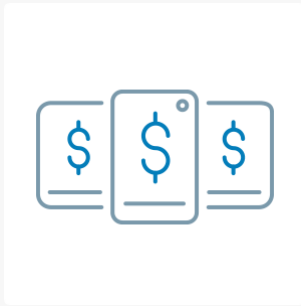
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Mortgage Credit Requirements Updates

Effective **Monday 16 December 2024**, changes are being made to Mortgage Credit Requirements (MCR) to clarify policy, update hyperlinks and reformat existing policy information. All changes will be available in MCR from this date.

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Enhancements to the ANZ Broker Portal for Retail Brokers

Available now, the ANZ Retail Broker Portal has a new refreshed interface and updated design, enhancing your user experience and making information easier to access

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ANZ Brokerology: What's new in Brokerology Basics

ANZ Brokerology is our premier educational development program for residential brokers. The **Brokerology Basics Knowledge Library** is available now on the Retail Broker Portal and in our latest release you will find self-service education resources on such topics as **Construction Loans, Bridging Finance, Health and Medical** and **Private Bank** with more topics being made available in the future.

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Update to Household Expenditure Measure (HEM) Expense Categories

Effective **Monday 9 December**, we have updated our credit policy to categorise 'Owner Occupied Body Corporate' and 'Strata Fees' as part of Household Expenditure Measure (HEM).

[Read more](#)

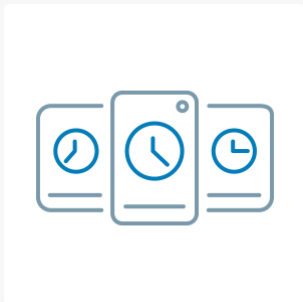


Broker News 2025 dates

Broker News will return on Thursday 23 January. Please refer to anz.com for branch opening hours during the holiday period.

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Dual Application & Rapid Refinance- Policy Simplification

Effective immediately, changes have been made to the Dual Application and Rapid Refinance application policies. These changes aim to improve the customer experience by streamlining the number of documents requested as part of the application process.

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