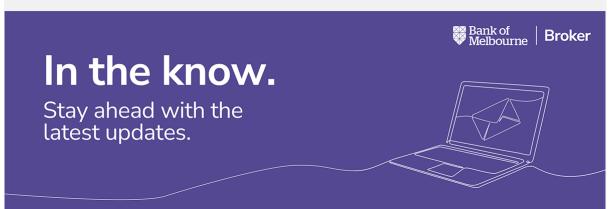


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At Bank of Melbourne we're always looking for ways to help you and your clients.

Year in review.

We know Australians choosing to partner with a broker, trust and value the independent service you provide, which is why we've invested in several initiatives to support you and your clients over the past 12 months, including:

- Halving the Time to Decision for applications.
- Single File ownership for our Settlements team.
- Ability to reprice existing customers in BrokerHub.

We're looking forward to working with you in 2025, as we deliver further improvements to the speed and consistency of our service across assessment and settlements, as well as developing new product features.

Your latest must-knows.

- Please note our Credit Hotline shutdown period is 5pm (AEDT) Tuesday 24 December and re-opening 8:30am (AEDT) Wednesday 8 January. Further dates are included below.
- The latest MPA Brokers on Banks Survey is open, which is a fantastic opportunity for you to let us know what more we can do to deliver improved service for you and your clients.

Reminder: end of year cut-off dates.

The end of year is fast approaching! Please make a note of the below important dates.

Area	Bank of Melbourne
Security substitution requests	PSR for assessment by COB 3 December 2024 LOV returned by COB 17 December 2024
Discharge requests – sale or settlement	COB 2 December 2024
Discharge requests – refinance or OFI	COB 2 December 2024
Executed documents for purchase, settlements, refinances	COB 17 December 2024



Credit Hotline shutdown period during Holiday season.

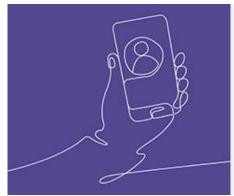
Please note, our Credit Hotline will be unavailable from **5pm AEDT Tuesday 24 December 2024**, with lines reopening **8:30am AEDT Wednesday 8 January 2025**.

Broker on Banks survey.

It's time to have your say.

The **MPA Brokers on Banks survey** is now open. This is a great opportunity for you to share what else we can do to support you and your clients. This survey is anonymous.

You can access the survey via the MPA website here.



NextGenID's new simplified ID process.

We've reduced required ID documents from 2 to 1. With this simplified Document Verification service, our pass rate has increased up to 94% as of September.

Search "Westpac Group ID Process Guide" on BrokerHub or speak to your BDM team to learn more.

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



Call the Mortgage Central Hotline 1300 137 532 Mon-Fri 8:30am - 7:00pm 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 <u>Bank of Melbourne Accessibility</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.

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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