

Policy highlights

- Owner-occupied (established) purchase up to 98% LVR (inclusive of LMI)
- Investment loans 95% LVR inclusive of LMI (P&I Only)
- \$0 Notional rent if living with family 5 years or more
- Salary Sacrifice – 100% of tax-free income used for servicing
- Exit strategy only required if O/O & over 55 years of age (not required for Investment)
- Full or permanent part-time – probation accepted
- 2nd job income accepted – 6 months required
- 100% Single Parent Payment (children aged up to 9yrs)
- Simplified rental income assessment – 75% of gross rent (inclusive of property expenses, if are <20% of gross rent)
- Body Corporate Fee are to be captured inside of HEM for Owner Occupied loans
- Common debt reducer policy
- BNPL facilities with repayment terms under two months (eg AfterPay, PayPal Pay in 4) allocated to living expenses, terms over two months are treated as credit cards

Improving your experience

- Nextgen ID integration, making it easier to certify your customers' identification quickly and securely.
- Access Seeker available, check customers' Equifax OneScore and verify liabilities before submission.
- Postcode check is available in our servicing calculator
- No statements required for loans listed on Equifax CCR
- All applications are manually assessed by the one assessor from start to finish

Home guarantee scheme (HGS) participating lender

- Up to 95% LVR with no LMI for First Home Guarantee (FHBG) and Regional First Home Buyer Guarantee (RFHBG)
- Up to 98% LVR with no LMI for Family Home Guarantee (FHB)
- Available for established properties only (no construction)
- We offer competitive pricing for these loans
- 3 month rental ledger in lieu of genuine savings for FHB

No channel conflict

- Existing customer top-ups can be processed by our MyState team on behalf of broker/customer, trail paid to broker on total loan

Essential workers policy includes;

- Frontline and key workers in healthcare, residential care and disability support services including doctors, nurses and medical professionals
- Police Officers, Protective Services Officers (PSOs), Fire Fighters and Rescue employees
- Paramedic and Ambulance Officers
- Australian Border Force employees
- Australian Defence Force employees
- Corrective Services employees within correctional centres, detention centres and the prison service

Competitive products

- Competitive Variable and Fixed Owner-occupied & Investor rates
- \$8pm for 100% offset, one offset per split

Environmental, social & governance (ESG)

We understand the importance of Environmental, Social and Governance (ESG) factors to create and sustain long-term value in a rapidly changing world. Details on how we are doing this are described in our Annual Reports mystatelimited.com.au

Get in touch

If you have any questions or to workshop a deal, please reach out to your BDM today.



Or visit brokers.mystate.com.au/contact-us/