

Decrease to our fixed interest rates and register for our new broker event.



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Broker update

Your one stop shop for broker updates.



Hi,

We're keeping you up to date with the latest interest rate changes, with reductions to our Owner Occupier and Residential Investment Loan fixed interest rates. We also have two updates to help make things simpler with NextGenID and eSign capabilities.

On **5 March 2025**, we also have an upcoming International Women's Day virtual workshop with Julie McKay, a leading voice on gender equity and equality in Australia. More details on how to register, below.

Rate changes

Fixed rates have decreased

Effective today **12 February 2025**, St.George has lowered its 1-Year fixed rate for home loans on our Owner Occupier and Residential Investment Loans.

These latest changes provide competitive pricing options for both owner occupiers and investors. Fixed rates may appeal to customers looking for certainty around their home loan repayments. This move to reduce rates reflects decreases in the cost of funds for fixed rate products.

See tables below for full details of the changes, or find them on our [Home Loan interest rates page](#).

Fixed Rate Owner Occupier Home Loan** (Principal & Interest)

Fixed Rate Products	Change (% p.a.)	New Rate (% p.a.)	New Comparison	New Rate (% p.a.)	New Comparison
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			Rate* (% p.a.)	Advantage Package ⁶	Rate* (% p.a.) Advantage Package ⁶
1 Year	-0.40	5.99	8.63	5.79	7.67

Fixed Rate Owner Occupier Home Loan** (Interest Only)

Fixed Rate Products	Change (% p.a.)	New Rate (% p.a.)	New Comparison Rate* (% p.a.)	New Rate (% p.a.) Advantage Package ⁶	New Comparison Rate* (% p.a.) Advantage Package ⁶
1 Year	-0.40	6.29	8.66	6.09	7.69

Fixed Rate Residential Investment Loan** (Principal & Interest)

Fixed Rate Products	Change (% p.a.)	New Rate (% p.a.)	New Comparison Rate* (% p.a.)	New Rate (% p.a.) Advantage Package ⁶	New Comparison Rate* (% p.a.) Advantage Package ⁶
1 Year	-0.35	6.19	9.14	5.99	8.18

Fixed Rate Residential Investment Loan** (Interest Only)

Fixed Rate Products	Change (% p.a.)	New Rate (% p.a.)	New Comparison Rate* (% p.a.)	New Rate (% p.a.) Advantage Package ⁶	New Comparison Rate* (% p.a.) Advantage Package ⁶
1 Year	-0.30	6.39	9.16	6.19	8.19

Please note: the above fixed home loan interest rates do not include any LVR⁷ pricing adjustments.

Important details on fixed rates

- Effective today, the above fixed interest rates are applicable to new fixed rate home loan and existing variable rate home loan customers looking to fix part, or all, of their loan.
- The above Advantage Package⁶ fixed interest rates include the Advantage Package⁶ discount. A \$395 Annual Package Fee applies. These interest rate changes also apply to our non-packaged rates.

- Customers need to consider their own financial situation and seek independent advice when considering the option to fix their loan.
- **Pipeline applications:** for customers who have requested to rate lock** their fixed rate prior to **12 February 2025 and it has not expired** will receive the lower of either the historical rate at the time of rate lock or the interest rate applicable on the date of loan settlement.

We've enhanced our eSign capabilities to improve efficiency and the customer experience

You can now trigger multiple eSign requests within the same application after the initial one is completed (signed). Additionally, customer details such as email and mobile numbers are now visible for you to review before sending the eSign request. You can also edit these details by clicking an 'Edit' button, which takes you directly to the relevant section in ApplyOnline to update as needed.

Update to NextGenID

Starting **24 February 2025**, you can support customers more efficiently by reusing a completed NextGenID for subsequent applications, if it was done within the last 6 months.

Details:

- The customer must apply through the same broker at the same brokerage firm.
- The customer must have completed the NextGenID process successfully with Pass outcome, within the last 6 months.
- The ID documents used must still be valid and not expired.

If these conditions are not met, you won't be able to reuse the customer's NextGenID, and a new NextGenID needs to be requested.

International Women's Day event with Julie McKay - From diversity to everyday inclusion

Our International Women's Day virtual workshop with Julie McKay is on **5 March 2025** at 11am-12pm (AEDT). You will be eligible for **CPD points** (MFAA and FBAA) which will be sent to you after the event.

What's on the agenda?

International Women's Day represents a great opportunity to acknowledge the fantastic women in our broker community.

This year, we've invited a leading voice on gender equality, Julie McKay, to share with us learnings from her wealth of experience advising corporates, governments and not-for-profits on all aspects of organisational culture, psychological safety and employee engagement.



A bit about Julie.

Julie McKay is an independent consultant, working with the leaders of both government and private sector organisations to ensure they are creating safe and respectful workplaces where all employees can reach their potential.

She has previously been a Partner of a leading consulting firm, Gender Advisor to the Chief of the Australian Defence Force, and was Executive Director of UN Women Australia for nearly a decade.

How to register and access the event.

- 1 To register for the session, click on the following link on your computer or mobile device. Register here: [From Diversity to Everyday Inclusion](#).
- 2 You will need to provide your first name, last name, and email address.
- 3 Once you have registered, your personalised password and link to the briefing will be emailed to you from 'Westpac View' (events@westpacview.com.au).
- 4 **Please do not delete the Westpac View email** as you will need to refer to the link and your password closer to the event time.

Please submit your questions prior or during the session via [vevox.app](https://vevox.com) using the below steps:

- 1 Open [vevox.app](https://vevox.com) on your computer or mobile device.
- 2 Enter the event code: 164-804-102.



Submit your question.

Add to calendar

If you have any questions about any of the updates, please speak with your BDM team, or contact us via our [website](#).

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.

**** Fixed Rates & Rate Lock:** The Bank will apply the fixed rate that is available at the loan settlement date or the date the fixed rate period commences, unless the customer locks a fixed rate in on the loan using our Rate Lock feature. The Rate Lock fee is 0.15% of the loan amount or \$500, whichever is higher, capped at \$1,000 for loans up to \$2mil. For loans above \$2mil, the Rate Lock fee is 0.15% of the loan amount. At the end of the fixed rate period the interest rate will convert to the applicable variable interest rate unless a new fixed term is selected and then the fixed rate is determined two business days prior to the refix.

⁶ Advantage Package: Conditions of Use apply and are available at stgeorge.com.au. Annual package fee of \$395 applies. Not available to company and trust account holders. You must either hold or be approved for a St.George transaction account in order to qualify and continue to receive the benefits of the Advantage Package. Applications must also meet our approval guidelines on individual products to qualify for relevant package discounts.

⁷ LVR stands for the loan-to-value ratio. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. Home loan rates for new loans are set based on the initial LVR and won't change during the life of the loan as the LVR changes.

*** Comparison rate:** The comparison rate is based on a loan of \$150,000 over the term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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