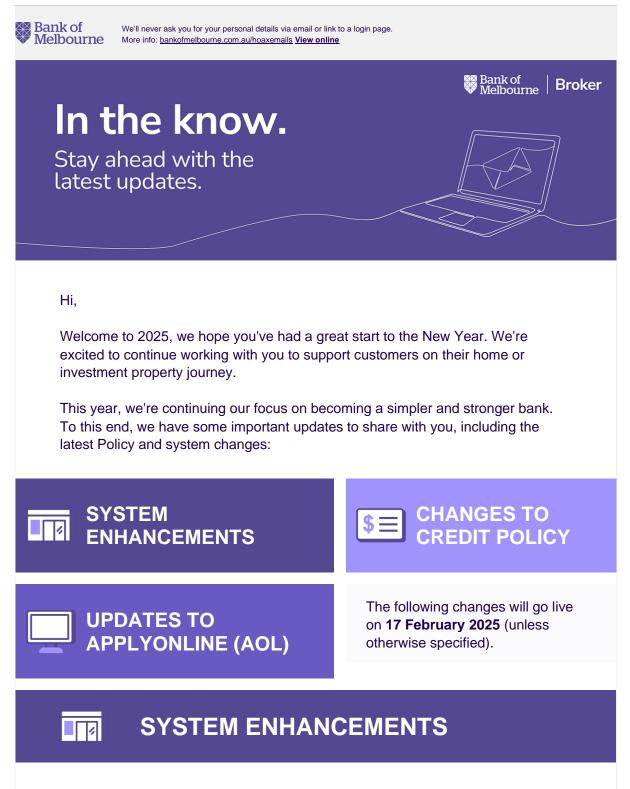
Here's our latest Policy and system updates.



- Digital Loan Acceptance.
- Loan Offer Letter Notification email for broker customers.

Find out more

UPDATES TO APPLYONLINE (AOL)

- Positive updates to the Acknowledgements, Confirmation and Consents (ACC) form and the Responsible Lending Requirements & Objectives summary form Industry Standard.
- AOL data field review.

Find out more

SE CHANGES TO OUR CREDIT POLICY

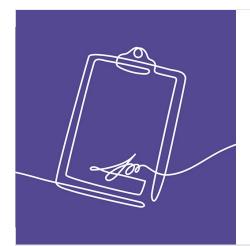
- Employee (Staff) and Contractor Home Loan Special Package removal from 14 February 2025.
- Total Approved Exposure (TAE) limit increase to \$7.5m.
- Payslip variances.
- Aged income documents.
- Off-the-plan purchases.
- Household Expenditure Measure (HEM) updates.
- Banking Code of Practice (BCoP) important changes.
- Apportioning expense/debts.
- Prestige Property LMI gap.

Construction Loans:

- Credit Policy.
- Providing visibility.
- Builders Commencement Letter.

To read the full details of these Policy changes, see below.

Find out more



Your Pre-Settlement Quick Guide

Download our Pre-Settlement Guide for a quick look at using our easy Application Tracker, allowing clients to review and accept Loan Documents anytime, on any device. Access BrokerHub via the <u>broker website</u> and search "Customer Pre-Settlement" to see Bank of Melbourne's App Tracker FAQs and Quick Reference Guide.

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



Call the Mortgage Central Hotline <u>1300 137 532</u> Mon-Fri (8:30am - 7pm AEDT)



Visit <u>bankofmelbourne.com.au/broker</u>

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 <u>National Relay Service</u>.

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

Visit Bank of Melbourne 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 Bank of Melbourne's credit criteria, residential lending is not available for non-Australian resident borrowers. More information available at <u>bankofmelbourne.com.au/broker</u>.

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