



The Macquarie
experience

17 Feb 2025



Hello,

We know your time is valuable, especially in a fast-paced market. That's why we're continually investing in our processes and technology to make working with us faster, easier and more secure. Our goal is to help you save time and deliver exceptional experiences, resulting in great outcomes for you and your customers.

In this fortnightly edition, discover how we're streamlining processes and providing timely rate updates online.

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1. Changes to our credit guidelines

Starting **Wednesday 26 February 2025**, we're updating our notional rent policy and loan purpose codes to reduce administrative tasks and enable a smoother application process.

What's changing?

- **Simplified rental expense assessment:** for investor home loan applicants living rent-free with family or friends or paying unusually low rent, we'll now apply a minimum rental expense of \$650 per month, per household. This aligns more closely to actual expenses if borrowers are living together. There's no need for a confirmation letter, simply declare \$650 for rental expenses. This means there's less paperwork which speeds up the application process.
- **Policy clarification for unlisted shares:** purchasing unlisted shares will be considered a 'business purpose' under our loan purpose codes, with a maximum allocation of less than 50% of the total loan amount.

For faster approvals:

- ✓ accurately capture your customer's residential status as part of the application (e.g. 'living with parents')
- ✓ order a valuation and provide all the necessary supporting documents.

Applications in progress

Any applications submitted on or prior to **Tuesday 25 February 2025** will be assessed using our existing policy guidelines. Applications submitted from **Wednesday 26 February 2025** must comply with the updated policy noted above.

Updated credit guidelines will be available on our website from **Wednesday 26 February 2025**.

The broker experience

2. Saving you time on the phone

We know you and your team are busy, so to save you time, we'll only call you when it's time-critical or important, such as discussing an outstanding application. We'll continue using back-channel messages to keep you updated on formal approvals and you can check the status of an application at any time via our Broker Portal.

3. Access the latest rate updates online

The Reserve Bank of Australia (RBA) is meeting today and tomorrow for the first time in 2025. To keep you informed, we'll update our Broker Portal with any interest rate changes following the RBA announcement.

To reduce the load on your inbox, we won't always email you when we make rate changes. But our rate changes will always be promptly updated in Aggregator software and Quickli, as well as our Broker Portal.

4. Protecting customer information

To keep customers' information safe and secure, make sure you regularly review Broker Portal access for your support staff. If you need to remove access for anyone who no longer works with you, simply visit the Broker Portal and follow the instructions in this [Help Centre article](#). To help you keep track, we'll prompt you to review your support staff list in the Broker Portal every six months.

Give new team members access to the Broker Portal

While you're reviewing your support staff, it's a good opportunity to add any new team members so they can track the status of in-flight applications, view the loan information for your existing customers, and more.

Digital resources



[Broker Portal](#)



[Help Centre](#)



[Broker Resources](#)



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