Mercury template name: Marketing - EDM - COVID-19 Open for business Mercury template name: Marketing - EDM - Loan deferral - General

DMH template name: COVID-19 Stage 4 - Open for business



Dear

We hope you and your family are staying well during this challenging time. While our physical office remains closed, we are still operating as usual remotely and virtually.

Please continue to contact us by phone and email (details in signature below) for anything you need. We are also available for virtual meetings online. Get in touch to book a suitable time and we will provide details on the best meeting format for you.

This may be a good time to discuss

- · a home loan review
- · refinance options
- · financial hardship support options
- or other financial needs including pre-approvals, investments, and more

As always, we remain committed to delivering quality service to you and are here to support your needs in any way we can. We're available and ready to help, so please don't hesitate to contact us.

In the meantime, here are few handy links to stay informed on financial support available from lenders and government information on COVID-19:

Australian Banking Association - Support during COVID-19
Australian Government Department of Health - Stay informed about COVID-19

Take care, %signature%

Mercury template name: Marketing - EDM - Loan deferral - Expiry

DMH template name: Loan deferral - Expiry



Hi

As you may be aware your loan deferral is due to expire soon, so now is the time to look at what to do when the deferral comes to an end.

There are three options to consider prior to your deferral period ending:

- 1. recommence paying in full at the end of the deferral period
- review your loan with options to restructure or refinance
- 3. discuss eligibility to apply for an extra deferral period of up to four months.

I can help you navigate through the circumstances you're currently experiencing and work with you to come up with a plan that will assist you now and into the future.

For further information you can also visit this link.

I'm here to help during this difficult time, so please get in touch to discuss your finance options.

Take care %signature%

DMH template name: Loan deferral – General - New



Hi.

I hope you're doing well during this challenging time. I want to reassure you during times of uncertainty I can support you to explore options for ongoing support with your lending. If you have deferred your mortgage repayments, now is the time to look at what to do when the deferral comes to an end. Or, if your circumstances have changed recently and you'd like to explore deferring your loan repayments, I can have a discussion with you.

There are four options to consider which may apply to you:

- 1. recommence paying in full at the end of the deferral period
- 2. review your loan with options to restructure or refinance
- 3. discuss eligibility to apply for an extra deferral period of up to four months
- explore what deferral options are available if you don't currently have an arrangement in place.

I can help you navigate through the circumstances you're currently experiencing and work with you to come up with a plan that will assist you now and into the future.

Please get in touch to discuss your finance options - I'm here to help.

For further information you can also visit this link.

Kind regards, %signature%

Instructions on how to send these emails are on the Wiki:

Mercury: View instructions here

Digital Marketing Hub: View instructions here

Please contact your Broker Support Manager if you would like help sending to your clients.