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In the know. Important updates for brokers.

For the latest rates, offers and access to your BrokerHub.

At BankSA, your business and clients are important to us, so we want to make sure you're up to date with the latest information. Please take a few moments to catch up with what matters in this edition, including:

- New document sharing service.
- BrokerHub improvement.

Hi Connective Lender Services Pty Ltd,

• Refinance Cashback changes.

Your latest must-knows.

New document sharing service - Fileshare.

We're serious about our responsibility to protect data such as customer information. Which is why we've introduced Fileshare, our new secure document sharing service. It provides an efficient way to share sensitive information securely.

Find out more

Updates and reminders.

BrokerHub improvement.

After listening to your feedback, we've made a further change to access comments to help improve your BrokerHub experience.

Find out more

bank <mark>S</mark>A

Visit us

Helpful tips to help you prosper.



Refinancing and our new Cashback Offer.

We continue to see high volumes of refinances within the market. It's important for your clients to review their loan to see if they can get a better rate.

This means many homeowners and investors are contacting their brokers to refinance and from **Thursday 1 July 2021**, our Refinance Cashback offer has changed.

Find out more



Switch banks, get a \$3k thanks.

Switch your client's home loan to BankSA and they could get \$3k cashback⁺. Apply by 31/08/2021. Min loan \$200k and LVR⁷ less than 90%. T&Cs, exclusions and fees apply.

Learn more

Get in touch.



1300 137 532 (Monday to Friday 8am - 5pm)



banksa.com.au/brokers

For further information, please visit the <u>broker website</u> or speak to your BDM.

Thanks,

Your BankSA team

Important information

Credit criteria, fees and charges apply. Terms & conditions available at banksa.com.au/brokers. Based on BankSA's credit criteria, residential lending is not available for Non-Australian resident borrowers.

* \$3,000 Refinance Cashback: Credit criteria, fees and charges apply. Terms and conditions available at banksa.com.au. \$3,000 Refinance Cashback available for new refinance applications received between 01 July 2021 to 31 August 2021 and settled by 30 November 2021. Offer may be varied or withdrawn at any time. Limit of one \$3,000 cashback payment per customer regardless of the number of applications, properties or loans involved per 12 month period. For joint applications, only one cashback payment will be paid to the primary applicant. Min Loan amount \$200k. LVR must be less than 90%. Offer available on Owner Occupier (Principal & Interest repayments) and Residential Investment Loans (Principal and Interest & Interest Only repayments) with either the Advantage Package (\$395 annual package fee) and Basic Home Loans. Offer not available for Portfolio Loans, Owner Occupier Interest Only Ioans, residential lending originated under family or company trusts, refinances of home loans within the Westpac Group which include St.George, Westpac, Bank of Melbourne, BankSA and RAMS. The cashback will be paid into a BankSA transaction account within 60 days of settlement. This account must be in the same name as the home loan account and linked to the home loan at settlement. Advantage Package Terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible BankSA transaction account. Before deciding to acquire a BankSA transaction account, read the terms and conditions, and consider if the product is right for your client. Refer to banksa.com.au. Tax consequences may arise from this promotion for investors and customers should seek independent advice on any taxation matters.

⁷ LVR stands for the initial loan to value ratio at loan approval. 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. For example, a loan of \$400,000 to buy a property worth \$500,000 results in a loan to value ratio of 80%.

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