

Good afternoon,

With reference to our Broker News communication broadcast 16th August 2021. Our 'Product Matrix' has also been updated to reflect policy changes (2nd attachment). To advise the main change within the Product Matrix relate to 'Maximum loan-to-value ratio (LVR)' for loans under one of the three (3) available NHFIC First Home Loan Deposit Schemes.

In summary, maximum LVR's content has changed to "Up to 98% for loans under the First Home Loan Deposit Scheme (depending on scheme type)" for our products applicable for FHLDS which are;

Classic Home Loan

- Owner Occupied, Variable, Principal and Interest repayments (P&I)

Your Way Home Loan

- Owner Occupied, Fixed Rate (1,2,3,4,5 years), Principal and Interest only
- Owner Occupied, Variable, Principal and Interest repayments (P&I) (only exception to this is when construction is selected and 1 year Interest only is accepted)

Your Way Plus Home Loan

- Owner Occupied, Fixed Rate (1,2,3,4,5 years), Principal and Interest repayments (P&I)
- Owner Occupied, Variable, Principal and Interest repayments (P&I) (only exception to this is when construction is selected and 1 year Interest only is accepted)

The term "Up to 98% for loans under the First Home Loan Deposit Scheme (depending on scheme type)" refers to the three (3) current NHFIC schemes available being;

- Up to 95% LVR - First Home Loan Deposit Scheme (FHLDS)
- Up to 95% LVR - New Home Guarantee (NHG)
- Up to 98% LVR - Family Home Guarantee (FHG)

Further information on each scheme can be found;

- On the NHFIC website home page - <https://www.nhfc.gov.au/> or;
- NHFIC website comparison page - <https://www.nhfc.gov.au/what-we-do/support-to-buy-a-home/schemes-comparison-table/>

Our Interest Rates

Depending on product selection, our interest rates are the same irrespective whether or not an 'FHLDS' scheme is involved.

Our Home Loan product representation within systems and CRM's (a suggestion only which may assist ease of product representation)

It is understood that you may currently have several product variances to outline FHLDS options for example;

- Your Way Home Loan, Owner Occupied, 3 year Fixed rate, P&I (FHLDS)
- Your Way Home Loan, Owner Occupied, 3 year Fixed rate, P&I (NHG)
- Your Way Home Loan, Owner Occupied, 3 year Fixed rate, P&I (FHG)

An alternate suggestion, if your systems and CRM's allow, may be to have 'one' product with stipulated conditions for example;

- Your Way Home Loan, Owner Occupied, 3 year Fixed rate, P&I

With conditions (for example);

"Maximum LVR for loans under the First Home Loan Deposit Scheme (depending on scheme type) are;

- Up to 95% LVR - First Home Loan Deposit Scheme (FHLDS)
- Up to 95% LVR - New Home Guarantee (NHG)
- Up to 98% LVR - Family Home Guarantee (FHG)

Where construction is involved (acceptable products: Your Way and Your Way Plus Variable P&I) 1 year Interest Only is accepted"

Broker Portal

To assist with product information for TMBL, from time to time feel free to review our broker portal <https://broker.tmbank.com.au>. The vast majority of information is free to access without the need for a Log In.

Reference links within the broker portal

- **Products** - <https://broker.tmbank.com.au/products> - holds interest rates, product matrix, lending reference guide (policy guide), our fees and charges and real property classifications (postcodes classifications)
- **Tools and calculators** – <https://broker.tmbank.com.au/tools-and-calculators> - our servicing calculator, Genworth premium and LMI calculators
- **Forms** - <https://broker.tmbank.com.au/forms> – broker responsible lending guides and mandatory application forms

These updates and information are applicable for all our divisions being;

- Firefighters Mutual Bank
- Health Professionals Bank
- Teachers Mutual Bank
- UniBank

Regards,
Rhys

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