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Rate & offer alert.

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

[Visit us](#)

Hi Connective Lender Services Pty Ltd,

To support your business and clients, we're keeping you up to date with our rates and offer, including:

- A decrease to our Basic Home Loan Residential Investment (Interest Only repayments) interest rate.
- An extension of our \$3,000 Refinance Cashback offer.

Rate changes

Our Basic rates are decreasing

Effective **28 September 2021**, we are reducing our Basic Home Loan Residential Investment (Interest Only repayments) promotional rate by 0.20% p.a. by increasing the promotional discount.

All current Bank of Melbourne interest rates are on our [Home Loan interest rates page](#). Please note the interest rates changes will be reflected on these pages from their effective dates.

[Find out more](#)

\$3,000 Refinance Cashback offer extension

Effective **1 October 2021**, we're extending the \$3,000 Refinance Cashback⁺ per customer home loan offer for eligible refinance applications received by **30 November 2021** and settled by **28 February 2022**. Minimum loan amount of \$250k and loan to value ratio (LVR⁷) less than 90%. Eligibility criteria, exclusions and fees apply.

The [broker website](#) will be updated with the Cashback offer changes on the effective date.

[Find out more](#)

For further information, please visit the [broker website](#) or speak to your BDM.

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



Call the Mortgage Central Hotline
[1300 137 532](tel:1300137532) Mon-Fri 8:30am - 7pm AEST



Visit bankofmelbourne.com.au/brokers

We appreciate you choosing us.

Your Bank of Melbourne team



The details:

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

+ Refinance Cashback offer: Credit criteria, fees and charges apply. Terms and conditions available at bankofmelbourne.com.au. \$3,000 Refinance Cashback available for new refinance applications received between 1 July 2021 to 30 November 2021 and settle by 28 February 2022. Offer may be varied or withdrawn at any time.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 \$250k. 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 loans, 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 Bank of Melbourne 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 Bank of Melbourne transaction account. Before deciding to acquire a Bank of Melbourne transaction account, read the terms and conditions, and consider if the product is right for your client. Refer to bankofmelbourne.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. Home loan rates are set based on the initial LVR and don't change because of changes to the LVR during the life of the loan.

This communication is intended for the recipient only and is not for distribution to your customers or any member of the general public. The information contained in the email is current as at Monday 27 September 2021. For more information on any of the promotions, products or services mentioned in this email, please contact your local Business Development or Lending Manager. This email is to be used as general information only and should not be considered a comprehensive statement on any matter and should not be relied upon as such. This email has been prepared without taking into account any individual objectives, financial situation or needs.

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