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Hi Connective Lender Services Pty Ltd,

At Bank of Melbourne, your business and clients are important to us, and after recently sharing plenty of changes, this time we only have one exciting update for you:

- We've launched Smart-Verify identity verification.

Your latest must-knows

Smart-Verify launches today

Smart-Verify is here and is now the preferred method of completing Verification of Identify (VoI) for customers applying for a Bank of Melbourne home loan.

The Smart-Verify Biometrics (primarily facial recognition) allows customers to quickly and easily complete their Land Titles Office VoI requirement, and will improve time to approval through a faster, more reliable and efficient VoI process. This new capability removes the need to send through the VoI certificate and VoI identification documents with your application supporting documents in ApplyOnline (AOL). This does not replace standard customer identification requirements.

Using Smart-Verify for VoI

1. Gain consent from your customer by explaining the Smart-Verify VoI process and providing a copy of the Customer Fact Sheet to each applicant.
2. In AOL broker notes, enter customer confirmation to use Smart-Verify VoI process.
3. After the application has been submitted in AOL, we'll send you an email with information such as the Loan Application number, to be forwarded on to the customer/s.
4. We'll then send the customer an SMS which will enable them to complete the Smart-Verify VoI process using the details from the email.
5. After the customer has completed the VoI process, the pre-assessor will contact you to notify you of the outcome.

Please note that Smart-Verify will not work for customers with an apostrophe in their name (such as O'Neil). For these customers, please revert to the VoI certificate and VoI ID documents.

You can find further information in the **Smart-Verify Guide** and the **Customer Fact Sheet** on BrokerHub.

2.29% p.a.

Basic Home Loan Rate¹

2.31% p.a.

Comparison rate*
See comparison rate warning.

We have a competitive Basic Home Loan Rate.

Including a 1.62% p.a. discount off our Basic Home Loan Variable Rate on new Owner Occupier (Principal & Interest) Loans. LVR⁷ above 60% up to 80%. T&Cs apply.

[Learn 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 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.

¹ **Basic Home Loan Promotional Principal and Interest Rate:** This offer is only available for new Owner Occupier Basic Home Loan applications with Principal and Interest repayments received from 24/08/2021. Rate includes 1.62% p.a. discount for the life of the loan. Excludes internal refinances and switches within the Westpac Group, which includes Westpac, St.George, Bank of Melbourne, BankSA and RAMS. This offer may be withdrawn at any time. Interest rates subject to change.

* **The comparison rate** is based on a loan of \$150,000 over a term of 25 years. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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%. The interest rates below are for new loans. 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.

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