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Hi,

At Bank of Melbourne, 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:

- Short form Acknowledgements, Confirmations and Consents.
- Smart-Verify Vol.

Updates and reminders

Acknowledgements, Confirmations and Consents form in AOL

We've recently updated the short form in ApplyOnline to capture all the acknowledgements, declarations and consents.

[Find out more](#)

Smart-Verify eligibility criteria

We've made some changes to the Smart-Verify process for Bank of Melbourne customers that allows them to complete their Verification of Identity (Vol) digitally using either their Australian Driver Licence or Passport.

[Find out more](#)

2.29%
p.a.

Basic Home Loan Rate¹

2.31%
p.a.

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](#)

Comparison rate*
See comparison rate warning.

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 bank with
the way.

Bank of Melbourne
Foundation has granted over
\$4m to Victorian charities.



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 This offer may be withdrawn at any time.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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