

Issue date: 27 October 2021

Issue no. 223

Update - First Home Loan Deposit Scheme placements exhausted

The First Home Loan Deposit Scheme (FHLDS) has once again proved popular, and the Bank's available certificates have moved quickly. As of this morning, our remaining allocation has been exhausted and we will no longer accept applications for the FHLDS.

How does this affect you?

- We are unable to guarantee placement for any application in the pipeline that have yet to be assigned an FHLDS position or submitted from today's date.
- For applications received that are unsuccessful in obtaining a position in the FHLDS, we will contact those brokers whose client applications have been impacted.
- Applications that are not successful in being allocated an FHLDS certificate will need to be resubmitted with Lenders Mortgage Insurance (LMI) if finance is still required.

In this case, the application will need to be amended through ApplyOnline and the necessary adjustments made to reflect the changes.

- We will not be maintaining a wait list for the Scheme. Apologies for any inconvenience caused.

Are any placements available for the other NHFIC Schemes?

Yes, as at today's date, placements are available for the New Home Guarantee (NHG) and Family Home Guarantee (FHG) Schemes.

Further Information

For all our latest news, please visit the TMBL Broker portal (<https://broker.tmbank.com.au>) or contact your Broker Development Manager on **1300 TMBank** or email broker@tmbl.com.au.

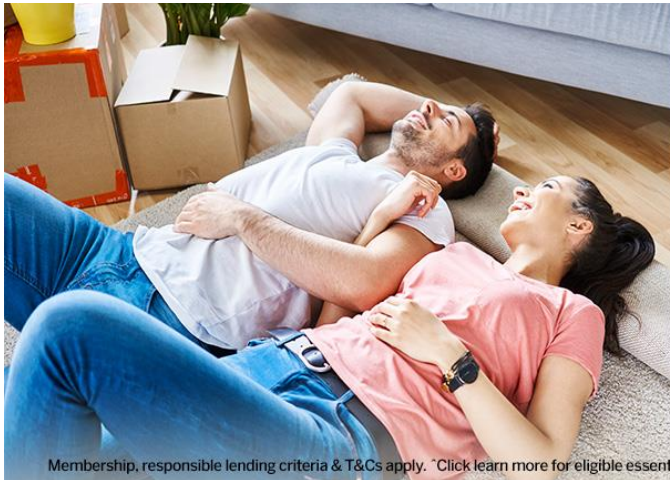


Mark Middleton
Head of Third Party Distribution



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Your home, your loan, Your Way Plus.

Rates from

2.64

Variable rate for eligible essential workers[^]. Loan to Value Ratio (LVR) <60%, Owner Occupier, Principal & Interest

2.97

Comparison rate[^]

Membership, responsible lending criteria & T&Cs apply. ^{*}Click learn more for eligible essential workers in the education, emergency and health care sector and for comparison rate info.

Important Information

WARNING: The comparison rates quoted are based on \$150,000 for a term of 25 years. Rates apply to secured loans only. 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.

Interest rates effective from **01 October 2021**. **ALL RATES QUOTED ARE FOR NEW BUSINESS ONLY**. Applications are subject to lending criteria. Rates quoted and all rates subject to change. Rates apply to secured loans only. Membership eligibility applies to join the Bank. All applications for credit are subject to our responsible lending criteria. Fees and charges apply. You can find our Consumer lending terms and conditions [available here](#) or from any of our offices. The Your Way Plus is available as a package home loan with package benefits. A package fee is payable annually. For further details see Package Terms and conditions which are available on our website.

[^]Eligible Essential workers include: School Principal, Faculty Head, Commissioned Fire Officer, Commissioned Police Officer, Ambulance Officer, Intensive Care Ambulance Paramedic, Supervisor Police Officer, Police Officer, Senior Fire Fighter, Fire Fighter, Registered Nurse, Registered Midwife, Registered Mental Health Nurse, Registered Developmental Disability Nurse, Enrolled Nurse, Pre-Primary School Teacher, Primary School Teacher, Secondary School Teacher, Special Needs Teacher, Special Education Teachers, University Lecturer, University Tutor, Vocational Education Teacher, English as a Second Language Teacher. Firefighters Mutual Bank, Health Professionals Bank, Teachers Mutual Bank and UniBank are divisions of Teachers Mutual Bank Limited

