

Please note there are 2 updates within this email.

- 1) **Effective 18/10/2021**, the HEM table in Firstmac's serviceability calculator will be updated to Q2-2021 figures.

There is no change to the way the HEM is used in serviceability calculations.

Pipeline applications:

Applications submitted prior to 18/10/2021 will continue to adopt the HEM applicable at the time of application.

- 2) Please find attached our Further Advance rates. Rates do NOT need to be loaded into system, just the PDF added to the documents tab for brokers to download should they need it.

Thanks

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Three years in a row, mortgage brokers have voted us the Best Non-Bank in the Third-Party Lending Report by Momentum Intelligence (publisher of The Adviser and Mortgage Business).
We also won an Australian Broker 5-Star Award, recognising outstanding service and advice.





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