



Brokers, we're with you all the way.

More reasons to smile for you and your clients.

Who are we?

Our story

St.George was founded in the southern suburbs of Sydney in 1937. Since then, we have become one of Australia's leading retail and business banking brands with a reputation for providing exceptional service and delivering innovative products for our customers.

We strive to remove the obstacles that stop customers from achieving their dreams, and help them to take action to start something.



Why St.George?

Solutions to fit your clients' unique home loan needs.



Interest offset

There are many benefits to your clients 'offsetting' their savings against their home loan. They have the flexibility of accessing their money when they need to, reduce their interest and may pay off their home loan sooner. Multiple offsets available.



A package deal

Interest rate discounts and fee savings are some of the benefits of our Advantage Package (\$395 annual package fee) ¹.



Common debt reducer

This can be used to assist your clients' borrowing capacity when they have a joint debt with someone not party to the new loan.



Property reports²

Discover what your clients need to know about the property trends in a suburb or the estimated value of a property they're looking to buy.



Self-Employed Fast Track

Self-employed clients who drawdown a salary from their business can fast track their home loan application just by providing 2 years ATO Notice of Assessments - no need for business or personal financials. (Not suitable for borrowers that use undistributed income from their business or make adjustments for add-backs or negative gearing to service their loan, or where LMI is required.)



Upfront valuations

Offer your clients more with our upfront valuations service.



Home Loan Redraw

Our redraw feature could give your clients same day access to their surplus funds.

Have you seen our latest offers?

stgeorge.com.au/brokers/products/latest-offers

This information is general in nature and has been prepared without taking your clients objectives, needs and overall financial situation into account. For this reason, they should consider the appropriateness of the information to their own circumstances and, if necessary, seek appropriate professional advice. Conditions, credit criteria, fees and charges apply. For additional information, please see stgeorge.com.au/brokers.

¹ Advantage Package Terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible St.George transaction account. Before deciding to acquire a St.George transaction account, your clients should read the terms and conditions, and consider if the product is right for them.

² While the RP Data property reports are offered to St.George customers with the permission of RP Data Pty Ltd t/a CoreLogic Asia Pacific ABN 67 087 759 171, Westpac Group accepts no responsibility for their accuracy or completeness. We recommend your clients seek independent advice before making a decision based on this information. While CoreLogic uses commercially reasonable efforts to ensure the CoreLogic Data is current, CoreLogic does not warrant the accuracy, currency or completeness of the CoreLogic Data and to the full extent permitted by law excludes all loss or damage howsoever arising (including through negligence) in connection with the CoreLogic Data.

First home buyers

Buying a first home is an exciting time for your clients, but it can also feel a little overwhelming. Our range of tools and product features can help them with everything they need to bring their dream home to life.



Family Pledge

Your client's parents could use the equity in their home to help your client on their home buying journey (conditions apply). Please ensure your clients and their parents understand the risks and exclusions associated with guarantees. Guarantors will be required to seek independent legal advice before offering to guarantee a loan.



Rent as genuine savings

For clients that do not have proof of genuine savings, we accept 6 months of rental payments as a form of genuine savings (conditions apply).



Construction

With a Building Loan, your clients are able to draw down funds in stages as their home is being built, and only pay interest on the amount advanced on the loan. We can also help with the scheduling and identifying expenses, so payments are made to the builder after each stage.



In-house Lenders Mortgage Insurance (LMI)

Helping with swift and consistent approvals.



First Home Owners Grant (FHOG) monies accounted for at land settlement

Assisting your clients by reducing their required contribution at land settlement.



Fully assessed conditional approvals

Giving your clients confidence to make purchasing decisions.



Casual income assessment

Annualised over 48 weeks for applicants who are casual employees (excludes casual teachers or other casual school staff).

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Next home buyers

If your clients are ready to buy or build their next home, there's a lot for them to consider. Whether they are upgrading or investing, we're able to provide the guidance and flexibility to take some of the pressure off their next move.



Relocation loan

This loan can remove the stress of timing the purchase or construction of a new home. Your clients could buy or build a new home before selling their existing home.



Top it up

Your clients' grand plans to renovate or redecorate could come to life with a home loan increase (credit criteria applies).



Move home, but keep the loan

A portable home loan gives your clients the flexibility of being able to transfer their home loan to a new property without the expense of setting up a new loan.

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Refinancers

Whether they're looking to save money, or feel that their home loan no longer meets their needs, we can make refinancing as quick and simple as possible.



FASTRefi®

With FASTRefi®, your clients could refinance within days of loan approval and the loan offer documents being signed. No settlement booking is required, there is no extra cost to the borrower and once the documents are returned and certified, the loan could settle within 5 business days (conditions apply).



Redraw

If your clients have made extra home loan repayments, the redraw feature gives them same day access to their surplus funds (bank approval required).



Consolidating debts

Your clients could roll any debts they have such as credit cards and personal loans into their home loan. Not only could they pay a lower interest rate, they can also take the hassle out of having to manage several repayments.

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Investors

There's a lot to consider when buying an investment property. Our range of products and tools will give your clients the confidence to make the right decisions.



Fixed Rate Home Loan

Making it easier for them to budget, a fixed rate will give your clients certainty. Plus, we also offer the ability to make additional repayments up to \$30,000 for the entire fixed rate period (for loans originated after 18 August 2019).



Interest in Advance

This repayment option offers an additional interest rate discount for paying interest in advance for your clients with a Fixed Rate Investment Loan.



Foreign Income

Foreign income accepted up to 70% LVR (conditions apply, see policy for more info).



Company & trust borrowers (non trading entities)

We'll accept company & trust borrowers where they are non trading entities. For trading entities, please speak to your Business Banking Business Development Manager (BDM).

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Building

Building your own home can be a little overwhelming but with a St.George construction loan, your clients are able to draw down funds in stages helping them manage the progress and their budget.



Borrow up to 95% LVR for Owner Occupied and 90% LVR for Investors (including LMI, fees apply)

Available on our Advantage Package¹ (\$395 annual package fee) where your clients could fix their land portion or have flexibility with variable repayments.



Owner builder

Owner builders could borrow up to 60% LVR.



Rent as genuine savings

For clients that do not have proof of genuine savings, we accept 6 months of rental payments as a form of genuine savings (conditions apply).



Interest Only repayments during construction

Helping your clients budget when your clients are building their new home.



First Home Owners Grant (FHOG) monies accounted for at land settlement

Assisting your clients by reducing their required contribution at land settlement.



Dedicated Progress Payments Team

Ensuring you and your clients are supported all the way.

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Unique Properties

Properties come in all shapes and sizes but at St.George we cater for a wide range.



Apartment living

Minimum Unit size 40 square metres (living areas) with at least one bedroom.



Mixed Residential/Commercial

Up to 60% LVR.



Company Title

Up to 80% LVR no LMI.



Leasehold in NSW / Victorian snowfields

Up to 60% LVR.



Converted warehouse

Up to 70% LVR.



Display homes

Up to 80% LVR.

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Specialised Industries



Medico Lending

Your medico clients could borrow up to either 90% or 95% LVR (depending on their occupation) with no LMI. Max loan amount \$5m (\$7.5m total lending with LMI waiver).

The following medical occupations are eligible for our 95% LVR LMI waiver with no minimum income requirement:

- Dentists
- General Practitioners
- Medical Specialists
- Hospital-employed Doctors (Intern, Resident, Registrar, Staff Specialist)

The following medical occupations are eligible for our 90% LVR LMI waiver with minimum income threshold of \$90,000 per annum:

- Audiologists
- Chiropractors
- Midwives
- Registered Nurses
- Occupational Therapists
- Osteopaths
- Physiotherapists
- Podiatrists
- Psychologists
- Radiographers
- Sonographers
- Speech Pathologists
- Optometrists
- Pharmacists
- Veterinary Practitioners



Emergency Services

Front line permanent employees all overtime and allowances assessed at 100% (conditions apply). Eligible applicants include:

- Front line Fire Officer or front line Fire Fighter
- Front line Police Officer
- Front line Ambulance Officer or front line Paramedic
- Hospital employed medical staff limited to Nurse, Doctor, Surgeon, Specialist



Industry Specialisation

Lending up to 90% LVR with no LMI on Principal & Interest repayments for Owner Occupier and Investment Loans and Interest Only Investment Loans (\$4.0M total lending with LVR greater than 80%). Minimum \$120k total earnings. Conditions apply. Selected professions may include (subject to certain qualifications or employment criteria):

- Accountants
- Finance Managers
- Lawyers
- Solicitors
- Judges
- Barristers

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Benefits to our broker partners



Superior Business Development Manager (BDM) support

Our BDMs are experienced professionals. Whether it's over the phone, or a meeting in person, they are dedicated to helping you and your business.



Dedicated call centre support

Access to a dedicated hotline, Mortgage Central, where you can receive the latest information on your loan status or other queries such as escalation requests, application progress and settlements/post-settlement requests.



Direct access to our Credit Team

Direct access to our Credit Team who can help workshop those tricky scenarios, giving you the confidence to place your clients with St.George.



Niche solutions

Policies to help you provide the best solutions for your clients.



Webinars

Our webinars cover a variety of topics – from broker inductions to details on credit policy, niches and updates on our latest rates and offers. We also cover economic updates and sessions on improving digital marketing strategy.



Keep up to date and in the know

We'll keep you updated of any changes or news, and the ability to easily view all product and policy information. Our regular schedule of webinars and education sessions will give you access to industry thought leaders and practical advice on topics that affect your business.



Upfront valuations

Enables you to order a valuation prior to originating a loan application (some policy conditions apply) providing certainty to both you and your clients.



Electronic delivery of loan documents

Avoiding postage wait times and ensuring you and your clients have access to loan offer documents when and where you need it.

BrokerHub. A Better Home for Brokers.

Your digital home will improve application processing and provide a consolidated platform for tracking, reporting, product, policy information and support.

- Optimised for tablet and mobile.
- Access to product information, calculators, forms and other documents housed in a simple, searchable repository.
- Improved self-service functionality.
- Single location for your home loan applications.
- Single location for pricing discretions and escalations.

Login to [BrokerHub](#) today



Our impact on the wider community

St.George Foundation funds programs run by charities who are truly close to the families they help but who don't attract funding from government and aren't big enough to generate significant fundraising income.

Since 1990, St.George Foundation has partnered with over 800 community organisations across Australia and invested more than \$30 million to improve the lives of children experiencing physical, social or economic disadvantage.

In 2018, this commitment to helping the little dragons in our communities to have brighter futures saw St.George Foundation deliver funding for programs worth over \$2million to over 100 communities across Australia.

St.George Bank is a proud supporter of St.George Foundation, working to improve the lives of the children in Australia that need it most.



Why St.George?

First home
buyers

Next home
buyers

Refinancers

Investors

Building

Unique
Properties

Specialised
Industries

Benefits to
our broker
partners

Our impact
on the wider
community

We're here if you need us



Get in touch with your Business Development Manager (BDM)



1300 137 532

(Monday to Friday 8.00am – 6.30pm AEST)



stgeorge.com.au/brokers

Things you should know.

For broker purposes only - not to be shared or forwarded to customers. This information is general in nature and has been prepared without taking your clients objectives, needs and overall financial situation into account. For this reason, they should consider the appropriateness of the information to their own circumstances and, if necessary, seek appropriate professional advice. Conditions, credit criteria, fees and charges apply. For additional information, please see stgeorge.com.au/brokers. © St. George – Bank A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

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