

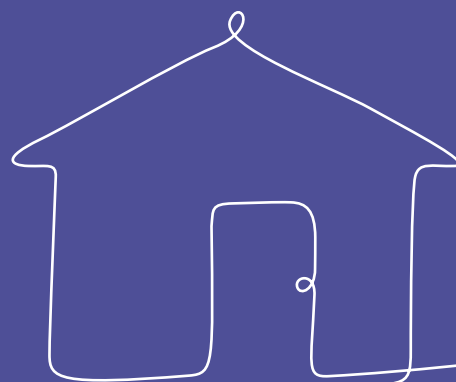


Bank of
Melbourne

Your clients
want to simplify
home buying.

We're making
things easier
for you.

Bank of Melbourne, the home for Brokers.



Contents.

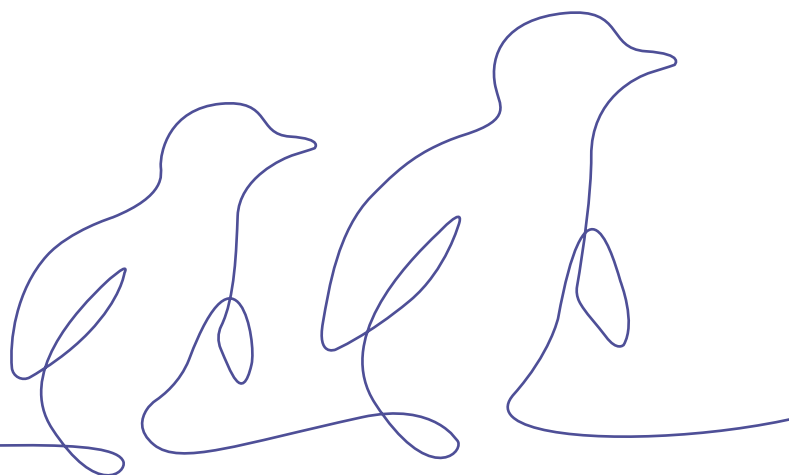
| | |
|------------------------------------|----|
| Who are we? | 3 |
| Why Bank of Melbourne? | 4 |
| First home buyers. | 5 |
| Next home buyers. | 6 |
| Refinancers. | 7 |
| Investors. | 8 |
| Building. | 9 |
| Unique Properties. | 10 |
| Specialised Industries. | 11 |
| Benefits to our broker partners. | 12 |
| Our impact on the wider community. | 13 |



Who are we?

At Bank of Melbourne, we understand that everyone has the will. The will to be happy, to be there for ones they love, to try something new. The will to get a place of their own or be their own boss. Sometimes what's missing is the way. That's where we come in. A city and state as progressive as ours deserves a bank that shares the same values.

As your local bank, our team will work with you to find the way forward. We want to see your ambition – modest, medium or sky-high – become a reality. We do this through our dedication to customer service, and by being small enough to get to know you so we can plan together.



Why Bank of Melbourne?



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.



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.)



A package deal.

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



Upfront valuations.

Offer your clients more with our upfront valuations service.



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.



Home Loan Redraw.

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



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.



Have you seen our latest offers?

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

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.



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

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



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).



Fully assessed conditional approvals.

Giving your clients confidence to make purchasing decisions.



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.



Casual income assessment.

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



In-house Lenders Mortgage Insurance (LMI).

Helping with swift and consistent approvals.



Have you seen our latest offers?

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

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.



Have you seen our latest offers?

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

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.



Have you seen our latest offers?

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

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).



Have you seen our latest offers?

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

Building.

Building your own home can be a little overwhelming but with a Bank of Melbourne 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.

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



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.



Have you seen our latest offers?

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

Things you should know: 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 circumstances and, if necessary, seek appropriate professional advice. Conditions, credit criteria, fees and charges apply. For additional information, please see bankofmelbourne.com.au/brokers.

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

Unique Properties.

Properties come in all shapes and sizes but at Bank of Melbourne 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.



Victorian snowfields/Leasehold in NSW.

Up to 60% LVR.



Converted warehouse.

Up to 70% LVR.



Display homes.

Up to 80% LVR.



Have you seen our latest offers?

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

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
- Pharmacists



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
- Barristers
- Judges



Have you seen our latest offers?

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

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 Bank of Melbourne.



Niche solutions.

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



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.



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.



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.

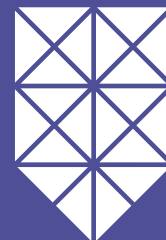
Login to BrokerHub today

Our impact on the wider community.

Bank of Melbourne Foundation supports local charities and programs that deliver sustainable benefits to Victorian communities.

The Foundation allocates cash grants in funding rounds with a focus on charities that receive little or no government funding.


Since launching in 2013, the Bank of Melbourne Foundation has granted in excess of \$4.4 million to charities across Victoria. With the generosity of Bank of Melbourne partners, suppliers, customers and dedicated staff, we have been able to grant funds to Victorian charities who are delivering impactful programs addressing a variety of issues that are affecting the lives of Victorians. Every dollar we receive is given straight back to these charities. We believe that we can all make a difference in our local communities.



Bank of
Melbourne

You've got questions? We've got time to talk.

 Get in touch with your Business Development Manager (BDM)

 Call the Mortgage Central hotline 1300 137 532
Mon-Fri 8:30am-7:00pm

 bankofmelbourne.com.au/brokers