Broker Update: Rate Change Notice

Upcoming changes to our property finance product rates effective from 9am Thursday 6th August 2026.

Overview

We are writing to confirm an upcoming change to our property finance product rates, including increases on selected products. To provide certainty, this guidance sets out how applications in the pipeline will be treated.

Submission deadline

New rates will be published on 6th August 2026. For any in-flight application where the **product has been selected**,

Brokers have until Friday 7th August 2026 to submit.

If the broker starts an application or takes an existing application to product selection from Thursday 6th August 2026 it will be on the rates.

What applications will be honoured?

- ✓ Fully submitted before the deadline
- ✓ The case continues to meet all lending criteria
- ✓ Progresses without any material changes

Defining "Material Changes"

Where a material change occurs after submission, the application will be re-assessed under the rates effective from 5th August 2026.

Material (new rates)	Non-material (same rates)
Any increase to originally submitted loan amount	Information validation/clarification
Moving into a different Fixed product or FTV band	Submission of outstanding docs
Changes to the security property or applicants	Changes in borrowing amount due to valuation
Product/Term/Repayment method changes	Extensions to credit expiry/offer period
Addition of capital raising	

Need assistance?

Your usual BDM remains your first point of contact for any case-specific questions during this period.