

Simplified processes and policy updates you need to know

15 September 2025

We're always listening to your feedback and looking for ways to make things simpler for you and your clients. From Monday 15 September 2025, we're making some important updates to our processes and lending policies.

We're making things easier for you

Great news! We've simplified some of our processes to help you get your clients' applications sorted faster:

- **YTD evidence:** Your clients can now use their MyGov income statement to meet YTD income requirements.
- **Rental income:** You no longer need to supply the latest bank or rental statement in addition to the other acceptable documents.

Important changes to our policies

Please keep these in mind for any new applications.

- **Minimum employment term:** Updated from 3 months to 6 months or 12 months in the same role / industry.
- **Centrelink and Child Support income:** Combined income from Centrelink (including pensions and Family Tax Benefit) and Child Support can't make up more than 50% of the total income for any application.
- **Credit score:** Simplified credit score criteria now apply across all applications. Please reach out to your BDM if you'd like to discuss individual scenarios.

If you'd like to chat through any of this or discuss any scenarios, please don't hesitate to reach out or visit our [broker site](#) for more information.