

Black Friday has landed at MyState Bank - and we've cut rates and stacked multiple offers to help you drive stronger outcomes for your clients before year-end.

Reduced rates + stacked borrower savings.



We've reduced variable rates across our:

- · Owner-occupied products
- Residential investment products
- Australian Government 5% Deposit Scheme

Clients will see standout pricing under 80% LVR, plus competitive options for scheme loans.



## No upfront fees on refinances

Your refinancing clients pay zero upfront fees, meaning potential instant savings of up to \$650\*.

For new refinance applications submitted by 19 December 2025, your clients will pay: • \$0 establishment fee – saving your clients up to \$300

- \$0 settlement fee savings you clients \$350

A simple way to deliver immediate savings. MEGA DEAL



MEGA DEAL

on Investment Loans# (Bundle Bonus)

your clients unlock an additional 0.10% p.a. discount for the life of the loan – offer available until 19 December 2025. • Available on all investment loan products

- Applies to all LVR tiers • Existing owner occupied customers bringing a new investment
- loan also qualify

Buildable, stackable MyState value Each offer works independently — but when combined, they deliver

one of the strongest Black Friday-style home loan value packages in the broker market.

If you'd like to workshop a scenario or explore how these offers can



be used together, reach out to your BDM.

\*Available on new refinance applications from another lender submitted between 3 September 2025 and 19 December 2025. Not available on refinances from Auswide

unless a contract of sales is provided during the offer period. There must be at least one common borrower across both owner-occupied and investment loan applications. Credit approval criteria, T&Cs and fees & charges apply. Information,

Bank. #Top-ups to existing investor loans are excluded. Pre-approvals are excluded,

including any rates are current as at 20 November 2025 and are subject to change.

MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896.