

Broker update

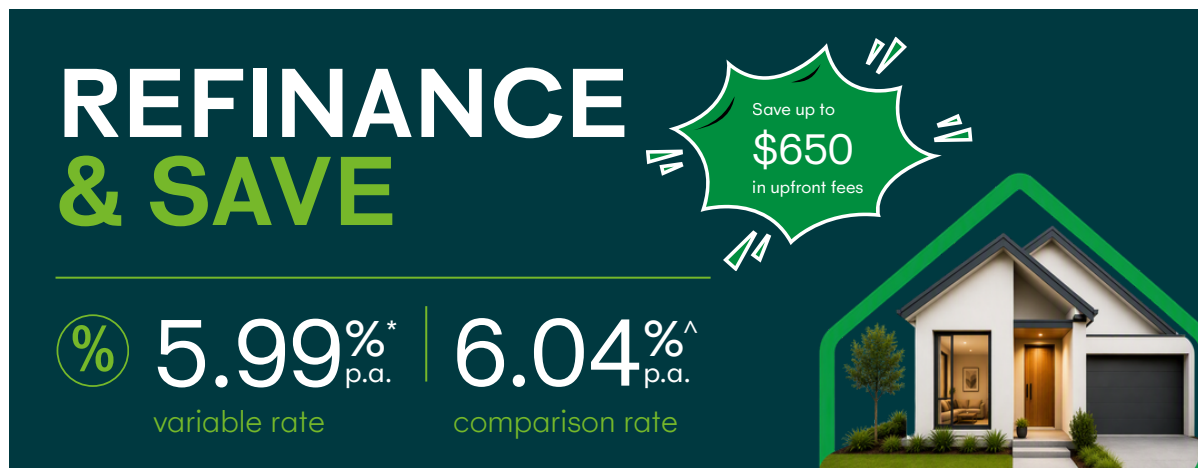
The latest broker news
to your inbox

Date: 03 09 2026

We're seeing plenty of customers reviewing their lending arrangements right now, making it a great time to revisit refinance opportunities with MyState.

Eligible new refinance customers can access:

- ✓ Variable rates from 5.99% p.a.* (6.04% p.a. comparison rate^)
- ✓ Up to \$650 in upfront fee savings, including:
 - No establishment fee (save up to \$300)
 - No settlement fee (save up to \$350)



**REFINANCE
& SAVE**

Save up to
\$650
in upfront fees

% 5.99%* | **6.04%^**
variable rate | comparison rate

The banner features a dark teal background. On the right, there is a stylized illustration of a modern house with a green roof and a white facade. A green speech bubble with white text is positioned above the house, stating 'Save up to \$650 in upfront fees'. Below the main heading, a horizontal line separates the interest rate information. The variable rate is shown as '5.99%*' with a percentage symbol in a green circle, and the comparison rate is '6.04%^'. Below each rate, the text 'variable rate' and 'comparison rate' are written in a smaller font.

A couple of helpful reminders

- The 0.05% p.a. refinance discount is available on eligible new refinance applications under our variable home loan product suite (available for owner occupied and investment, P&I and IO loans).
- For customers looking to maximise everyday savings, offset accounts are available with our Special Residential Home Loan product.
- Refinance applications from Auswide Bank are ineligible.

How to apply the offer

To make sure eligible customers receive both the refinance rate discount and fee waivers, simply enter: REFI Campaign in your broker notes when submitting the application.

This offer is available for a limited time, so now's a good opportunity to have those refinance conversations with customers who may benefit from a sharper rate and lower upfront costs.

Let's connect

If you've got customers who could benefit from a refinance conversation, reach out to your BDM for a chat - we're here to help.

DISCLAIMER:

The interest rate discount and applicable fee waivers are available on eligible new refinance applications from another lender received between 27 August 2026 and 18 December 2026 for variable rate home loan products only. Not available on refinances from Auswide Bank. *Interest rate available on the Special Residential owner-occupied, principal and interest loans less than or equal to 70% of property value. Other rates available for different loan terms. ^Comparison rate based on \$150,000 over 25 years. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Lending, credit criteria, terms/conditions, fees and charges apply and are subject to change. MyState Bank Limited ABN 89 067 729 195 AFSL and Australian Credit Licence Number 240896