



BOSbroker.com.au

13 95 00 (*Option 5:
Broker Enquiries*)

About Us



At Bank of Sydney, we strive to provide genuine value to our people, customers, communities and partners.

We are an Australian Bank that has been operating in Australia under a full banking licence since 2001, with branches across Sydney, Melbourne and Adelaide.

Your customers work hard for their money. So we work just as hard for them, to drive success and a better future. At Bank of Sydney, our brokers can benefit from direct access to our Third Party Distribution team as well as our Credit Managers. Your customers will also benefit from our personal service, relationship banking and competitive products and services to help them achieve their financial goals.

We're definitely not ones to blow our own trumpets, but we're really proud to have won some of the most prestigious awards in the business. The wins reflect our customer satisfaction levels and 5-star product ratings.

Bank of Sydney is an Australian Authorised Deposit-taking Institution (ADI). For your trust and confidence, we're fully compliant with all our ASIC, AUSTRAC and all other regulatory and prudential requirements, while being a proud member of the Australian Banking Association (ABA). We're also covered by the Australian Government Guarantee for deposits up to AU\$250,000, so your customers can have peace of mind when banking with us.

At Bank of Sydney we look forward to forging strong relationships with customers and mortgage brokers who are looking for a personal and rewarding banking experience.

Product Overview



Residential Lending

- Option of package and standalone basic products to suit all customer needs.
- Variable and Fixed Rates available with package loans.
- Package variable loans come with a 100% offset and debit card so clients can have easy access to their funds without the need to login and transfer.



Commercial Lending

Our commercial loans give clients access to the equity in their residential homes for business purposes including asset and equipment purchases, warehouse and storage facilities.

BOS Basic Home Loan Owner Occupied



Looking to buy a new home and want to keep things simple? Our BOS Basic Home Loan, with no fees and a competitive interest rate, is the one for you.

Key features



No monthly or annual fees



Redraw facility available through Internet Banking with no fees



Pay off your loan sooner with no costs for extra repayments



We'll cover your legal fees (up to \$475)



And we'll cover your valuation fees (up to \$420)

Criteria

- LVR up to 80%
- \$600 Application Fee
- Principal and Interest Repayments Only
- Minimum loan size of \$250,000
- Property to be situated in Metro postcodes only (ex NT, WA & TAS)
Restrictions apply for properties located in regional postcodes and QLD

All applications subject to meeting lending criteria and Bank of Sydney approval.
Terms and Conditions and Fees & Charges apply and are documented in the loan terms and conditions and the Product Disclosure Statement (PDS) which are available from any branch of Bank of Sydney, at banksyd.com.au or by calling 13 95 00. It is recommended that you read them prior to making any decisions as this advice is general and does not take into account specific individual needs.
Bank of Sydney Ltd. ABN 44 093 488 629. AFSL & Australian Credit Licence 243444.

BOS Basic Investment Home Loan

Make investing in property simple with our straight-forward, low interest BOS Basic Investment Home Loan.

Key features



Get the most from your investment with no monthly or annual fees



Fee-free redraw facility available via Internet Banking



Pay off your loan faster with extra repayments at no extra cost



Up to \$475 in legal fees covered by BOS



Up to \$420 in valuation fees covered by BOS

Criteria

- LVR up to 80%
- \$600 Application Fee
- Principal and Interest or Interest Only Repayments
- Minimum loan size of \$250,000
- Property to be situated in Metro postcodes only (ex NT, WA & TAS)
Restrictions apply for properties located in regional postcodes and QLD

All applications subject to meeting lending criteria and Bank of Sydney approval. Terms and Conditions and Fees & Charges apply and are documented in the loan terms and conditions and the Product Disclosure Statement (PDS) which are available from any branch of Bank of Sydney, at banksyd.com.au or by calling 13 95 00. It is recommended that you read them prior to making any decisions as this advice is general and does not take into account specific individual needs. Bank of Sydney Ltd. ABN 44 093 488 629. AFSL & Australian Credit Licence 243444.

Expect More Home Loan Owner Occupied



Need a few more features than the basic home loan? Our Expect More Home Loan is the one for you. It includes fixed or variable interest rates, an offset account and redraw facility.

Key features



100% offset account



Fee-free redraw facility available via Internet Banking*



Make extra repayments at no extra cost



Legal fees up to \$475 and Valuation fees up to \$420 covered by us



Fixed and variable rate package options

Criteria

- \$395 p.a. package fee (waived for life of loan)
- LVR up to 80%
- Principal and Interest Repayments Only
- Property to be situated in Metro postcodes only (ex NT, WA & TAS)
Restrictions apply for properties located in regional postcodes and QLD

*Redraw facility is available only after fixed period.

All applications subject to meeting lending criteria and Bank of Sydney approval.






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Expect More Investment Home Loan



Our comprehensive investment home loan package, designed for those who expect more from a home loan.

Key Features

-  Save on interest with 100% offset account
-  Fee-free redraw facility available via Internet Banking*
-  Pay off your home loan faster with extra repayments at no extra cost
-  Up to \$475 in Legal Fees and \$420 in Valuation Fees covered by BOS
-  Fixed and variable rate package options

Criteria

- \$395 p.a. package fee (waived for life of loan)
- LVR up to 80%
- Principal and Interest or Interest Only Repayments
- Property to be situated in Metro postcodes only (ex NT, WA & TAS)
Restrictions apply for properties located in regional postcodes and QLD

*Redraw facility is available only after fixed period.

All applications subject to meeting lending criteria and Bank of Sydney approval.

Terms and Conditions and Fees & Charges apply and are documented in the loan terms and conditions and the Product Disclosure Statement (PDS) which are available from any branch of Bank of Sydney, at banksyd.com.au or by calling 13 95 00. It is recommended that you read them prior to making any decisions as this advice is general and does not take into account specific individual needs. Bank of Sydney Ltd. ABN 44 093 488 629. AFSL & Australian Credit Licence 243444.

Fixed Rates



Fixed rates available with Expect More Home Loan for broker and client peace of mind.

Key Features and Criteria



1, 2, 3 or 5 year Fixed Rate options



Available with Owner Occupied and Investment loans



Up to 80% LVR with Interest Only Repayments



Up to 90% LVR with Principal & Interest Repayments (LMI applicable if >80%)



Additional repayments up to \$10,000 per year



Standalone or package available

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Commercial Lending

We can assist with Residential and Commercial Lending.

Business ResiSec Features

- LVR up to 80%
- Term: Up to 25 years (Principal & Interest)
- Monthly account keeping fee of \$20
- Application fee: 0.25% of loan amount (min \$500)
- Valuation & Legal fees at cost

Business ResiSec Overdraft Features

- LVR up to 80%
- Term: Annual Review
- Monthly account keeping fee from \$30 (based on overdraft limit)
- Application fee: 0.25% of overdraft limit (min \$500)
- Valuation & Legal fees at cost

Available to residential property within Metro Postcodes in NSW, VIC, SA & QLD.

Rates are subject to change at any time without prior notice. It is recommended that you read the PDS prior to making any decisions. The PDS is available from any branch at banksyd.com.au or by calling 13 95 00 (Option 5 for Broker). This advice is general and does not take into account your specific needs. Terms and Conditions and normal lending criteria apply. Other fees and charges may apply. Bank of Sydney reserves the right to recoup out of pocket costs from the applicant in the event of approvals that do not proceed with settlement. Bank of Sydney can withdraw this offer at any time. Bank of Sydney Ltd. ABN 44 093 488 629. AFSL & Australian Credit Licence 243444.

FAQs

Residential Home Loans



General Requirements for VOI

The VOI Certificate may only be completed by a Bank of Sydney Accredited Broker and cannot be related to the person being identified.

The certification process requires that a face-to-face interview must be conducted within Australia

Where the broker cannot complete a face to face interview the VOI certification may be completed via Zip ID, Global X or at a Bank of Sydney branch.

General Requirements for Cash Out

- Applicants should disclose the purpose of any 'cash out' components of an application for finance
- Maximum LVR of 80%

Where the 'cash out' component is less than or equal to \$250,000 no formal evidence of purpose is required.

Where the 'cash out' component is greater than \$250,000, reasonable evidence or purpose is to be provided, Reasonable evidence may include but is not limited to:

- Copies of builder's quotes
- Purchase invoices
- Advice statements and/or letters from financial advisers as to the intended use of funds
- Historic evidence supporting an applicant's previous use of contingency funds e.g. large offset or loan redraw balances.

Debt Consolidation

We have removed the requirement for the provision of account statements relating to any debt/s to be refinanced. This information is available through the CCR portal. However, if this information is not available within the portal, account statements will be required.

We have increased the maximum LVR limit for debt consolidation transactions from 70% to 80% (subject to maximum LVR for property type).

Supporting Documents required for Self Employed Income

Individual - last 2 years tax returns & Notice of Assessment
Corporate/Trusts - last 2 years tax returns & accountant prepared financial statements.

Tax status confirmed by Tax Portals and Integrated Client Account Portal for each self-employed borrower and guarantor.

Supporting Documents required for PAYG Salary and Wages

- The two most recent electronically issued pay slips
- Most recent PAYG Payment Summary

What percentage of Overtime can be used for servicing?

75% Lower of: Average of last two years or 100% of

most recent year, where the applicant is employed as, an Essential Service we can take 100 % of the average income over the last 2 years.

Note: Essential Services industry defined as Ambulance, Police, Fire Service, Medical Nursing, Medical Doctors, Defense, and Corrective Services.

What percentage of Bonus and Commission income can be used for servicing?

80% Lower of: Average of last two years or 100% of most recent year

Do you use family tax benefits part A & B for servicing?

Yes, 100% of payments where the child is less than 11 years old at the time of application.

Can you use Casual Income for servicing?

Yes we can, where the applicants can demonstrate:

- Minimum 12 months in current role
- Completion of any probationary period

Note: Casual employment income from borrowers will only be accepted when applying for a loan jointly with a full-time salaried or self-employed applicant i.e. applicants whose sole income is casual will not be acceptable.

FAQs

Commercial Loans

Do we offer business loans?

Yes, whether P&I or Interest only with a choice of fixed or variable rates, our business loans can go up to 10 years.

Not just bank accounts, but also Overdrafts.

No minimum monthly repayments and interest paid only on the actual funds used.

Do we do Commercial Loans?

Yes, P&I &/or Interest only up to 15 years loan term.

What about Construction Finance?

We help with all types of projects including residential, industrial and commercial development.

Specialised loans?

We are happy to support you and find a specialised loan suited to your needs.

Can we help importers and exporters?

Yes. Documentary Credits (Import & Export), Finance options (Pre-shipment and/or Post-shipment), Risk Mitigation tools (e.g. LC confirmations), & FX.

Do we do ResiSec Business & Commercial Loans?

Yes, up to 25 years loan term with an LVR up to 80%.



Contact Lucien Farraj

Senior Relationship Manager

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BOSbroker Accreditation

Contact BOSbroker



13 95 00 (Option 5)



bosbroker@banksyd.com.au

Brokers operating via accredited Aggregator

1. Complete the Broker Accreditation Form and send to your aggregator for sign off.
2. Once received BOSbroker will process your accreditation request within 48 hours.
3. We will email you acceptance and broker identification number.

Bank of Sydney
Bank of Sydney Ltd ABN 44 005 486 223 AFSL and Australian Credit Licence Number 243 444

Broker Accreditation Form

Bank of Sydney will confirm your accreditation by issuing you with a broker identification number once all the relevant verifications have been completed.

1. Broker details

Title:	Given Name:	Surname:
Date of Birth:	E-mail:	
Residential Address (PO Box not accepted)		
State:		
Postcode:		
Business/Company Name:		
Office Address:		
State:		
Postcode:		
Postal Address (if different to Office Address)		
State:		
Postcode:		
Telephone:	Fax:	Mobile:
Australian Credit Licence Number:	Cik	Australian Credit Rep. Number:
FAIA membership Number:	Cik	FAIA membership Number:

Have you ever been an employee of Bank of Sydney Ltd (or any previous related entity)?

No Yes

If Yes, please state the Year you left, department you were working in:

Privacy Notice
Bank of Sydney Ltd (BOS) collects and manages your personal information in compliance with the Australian Privacy Principles and Privacy Act 1988 (Cth) for the purposes of assisting your application for broker accreditation, managing your appointment as a broker and providing banking services to you where applicable. Your personal information may be disclosed to third parties for these purposes. We may also use your personal information for the purposes of direct marketing of products and services or products and services of any organisation affiliated or represented.
By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal information about you.
You can find out more about:
- how we deal with your privacy.
- how you can request access to or seek correction of any personal information we hold about you; and
- how you may complain about a breach of an Australian Privacy Principle and how we will deal with such a complaint.
By viewing the Bank of Sydney (BOS) privacy policy at www.bankofsydney.com.au, if you do not provide us with consent or do not provide us with your personal information we will not be able to provide broker accreditation or banking services for you.

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Questions?

Contact Us



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General Enquiries

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