

# Introducing our Broker Team

## About Australian Military Bank

As Australia's longest serving Defence financial institution, we have supported those who protect and serve our country for over 65 years. Whether your clients are currently serving, are a Veteran, or a valued part of the Australian Defence Force (ADF) community, we are the bank that is with them for the journey. Plus as a member-owned bank, you can trust we are here for our members first, with competitive products and personalised service.

We have chosen to partner with intermediaries to provide a convenient channel of choice for members of the defence community who choose to use a broker rather than deal directly with the Bank.

## Defence Home Ownership Assistance Scheme

Australian Military Bank is one of three approved home loan providers under the Defence Home Ownership Assistance Scheme (DHOAS). DHOAS assists current and former ADF members and their families to achieve home ownership and is part of the ADF's recruitment and retention program.



**We are the only one of the three approved providers to offer DHOAS home loans via intermediaries.**





Borrowers must apply for a DHOAS Subsidy Certificate via Department of Veterans' Affairs (DVA). Their entitlements under DHOAS are based on their length and type of service with the ADF. They will need to take out a DHOAS Home Loan and meet DHOAS Scheme conditions, including occupancy requirements, to receive the monthly subsidy payments.

**Australian Military Bank (and our accredited brokers) are not able to provide advice, education or confirm a borrower's entitlement under DHOAS. You must refer the borrower/s to [www.dhoas.gov.au](http://www.dhoas.gov.au) or call 1300 434 627 for full eligibility criteria.**

## Why us?

- ▶ **Extensive range of competitive products** including DHOAS, Construction and Defence Housing Australia (DHA) Investment Home Loans, Personal and Car Loans, Insurance and Everyday Banking
- ▶ **Low deposits home loan support** (up to 98% LVR inclusive of LMI for owner occupied) including Home Guarantee Scheme, Lender's Mortgage Insurance (LMI) and Family Pledge guarantee.
- ▶ **Tailored servicing calculation** including 100% of DHOAS subsidy, Defence Force Retirement & Death Benefit (DFRDB), Commonwealth Super and DVA pensions is allowed
- ▶ Simple **online application** and **fast turnaround** times for assessment
- ▶ **Dedicated broker team** for new business support
- ▶ Plus, **commission paid on DHOAS home loans** (unique amongst the three providers) as well as consumer loans.

## Our team is here to help

Your Broker Team	
	<p><b>Lisa</b>  <b>Head of Broker Channel</b></p> <ul style="list-style-type: none"> <li>▶ 0427 543 808</li> <li>▶ <a href="mailto:lisak@australianmilitarybank.com.au">lisak@australianmilitarybank.com.au</a></li> </ul>
	<p><b>Richard</b>  <b>Broker Support Manager</b></p> <ul style="list-style-type: none"> <li>▶ AFG / Outsource / SFG / VOW / Mortgage Choice / Loan Market Group</li> <li>▶ New scenarios &amp; rate negotiations</li> <li>▶ 0403 729 976</li> <li>▶ <a href="mailto:rbaldry@australianmilitarybank.com.au">rbaldry@australianmilitarybank.com.au</a></li> </ul>
	<p><b>Shiann</b>  <b>Broker Support Manager</b></p> <ul style="list-style-type: none"> <li>▶ Astute / Connective / Finsure / Loankit / Beagle</li> <li>▶ New scenarios &amp; rate negotiations</li> <li>▶ 0447 801 433</li> <li>▶ <a href="mailto:shiannm@australianmilitarybank.com.au">shiannm@australianmilitarybank.com.au</a></li> </ul>
	<p><b>Tiana</b>  <b>Broker Member Fulfilment Manager</b></p> <ul style="list-style-type: none"> <li>▶ Manages processing team, assists brokers with applications in submission</li> <li>▶ 0499 984 807</li> <li>▶ <a href="mailto:tsibbald@australianmilitarybank.com.au">tsibbald@australianmilitarybank.com.au</a></li> </ul>