

onlend

COMING SOON

HOME LOANS. SWITCHED ON.

A clearer way to explore your options,
make your move and keep your mortgage in view.

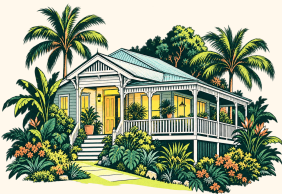


MORE ROOM FOR LIFE.

A home loan sits behind some of life's biggest moments. Buying your first place. Finding room to grow. Making the home you already love work better for you.

We're creating Onlend to make those decisions easier to understand and the steps easier to manage.

Our planned service brings together useful digital tools, AI assistance and broker support, with a clear place to start and a way to see what happens next.



Check

Understand your options.



Move

Bring your next step together.

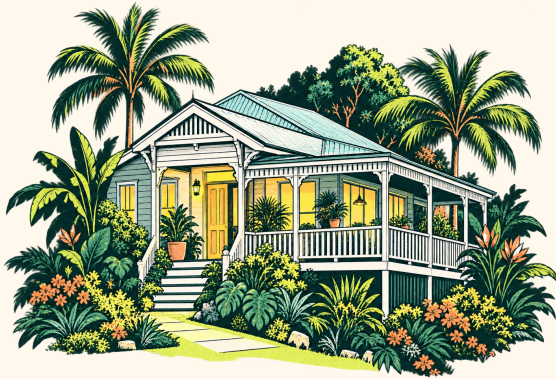


Care

Keep your home loan in view.

START WITH A CLEARER PICTURE.

WHAT COULD WORK FOR ME?



Check will start with your circumstances, priorities and plans. From there, we'll help you explore suitable options from the lenders available through Onlend.

We'll look beyond the headline rate. Repayments, fees, features and the cost of changing can all affect whether an option makes sense for you.

You'll be able to see the reasoning, ask questions and decide what happens next. That may mean a new loan, asking your current lender to review its offer, or staying with the loan you have.

A USEFUL CHECK STARTS WITH YOUR NEEDS.

LET'S GET THINGS MOVING.

WHAT HAPPENS NEXT?

- Documents.
- Requests.
- Progress.



Once you've chosen how to proceed, Move will help bring the application together.

Our planned workspace will give you one place to share documents, review requests and follow progress. Digital tools will help organise the information, with broker support for questions along the way.

You'll review and authorise your application before submission. The lender will assess it and may ask for more information. Onlend will help coordinate the steps towards settlement and keep you informed.

YOUR NEXT STEP, CLEARLY IN VIEW.

SETTLED IN. STILL SWITCHED ON.



Does my loan
still suit
my life?

Life carries on after settlement. Your income may change. Your family may grow. The loan you chose a few years ago may deserve another look.

Care is being designed to help you revisit your mortgage as your needs change. With your permission, we'll use the information available to help identify when a review could be useful.

That may mean asking your lender to review its pricing, considering a different loan or confirming your current arrangement still fits. Any benefit from switching needs to be weighed against costs and your circumstances.

A REASON TO ACT. OR CONFIDENCE TO STAY.

WHAT'S YOUR NEXT CHAPTER?

Start with the question on your mind.

I'm thinking about buying.

01

Explore what may be possible before you commit, including borrowing, repayments, upfront costs and the information a lender may need.

I'm thinking about refinancing.

02

See how your current loan compares with available alternatives. Consider the benefits, costs and steps before deciding whether a change makes sense.

I want to check my current loan.

03

A new property or decision to switch isn't required. A review can help you understand your current loan and whether it still suits your needs.

SMART TOOLS. CLEAR NEXT STEPS.

Built around the steps that matter.

1

Tell us what you want to do.

Start with your goal and the information needed to understand your circumstances.

2

Explore your options.

Review the comparison, understand the reasoning and ask questions.

3

Choose your next step.

Decide whether to proceed, provide documents and authorise any application.

4

Follow your progress.

See requests and updates through assessment and towards settlement.

USEFUL AI. SUPPORT WHEN IT COUNTS.

Planned AI tools will help organise information, identify missing details and explain the process. Broker support will help when a situation needs closer attention.

You choose whether to proceed. The lender makes the credit decision.

COMING SOON

MORE LIFE. LESS LOAN ADMIN.

Your first place. Your next move.
The home you're already in.

A clear next step, wherever you are.

onlend

HOME LOANS. SWITCHED ON.



Onlend is preparing to launch. This brochure introduces our planned experience. Services, lending partnerships, features and availability will be confirmed before applications open.

General information only. This brochure does not take account of your objectives, financial situation or needs and is not an offer of credit or a credit approval. Lending is subject to lender eligibility, assessment, terms and conditions.