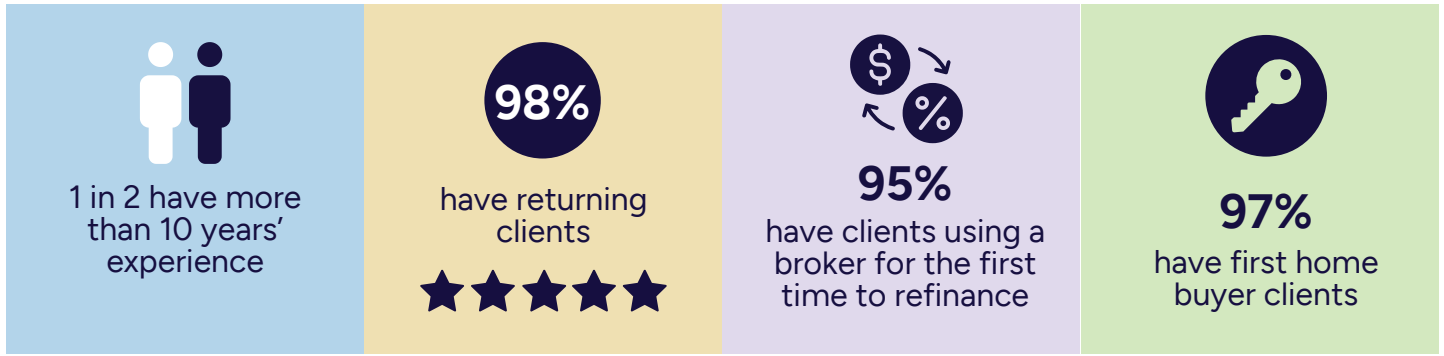
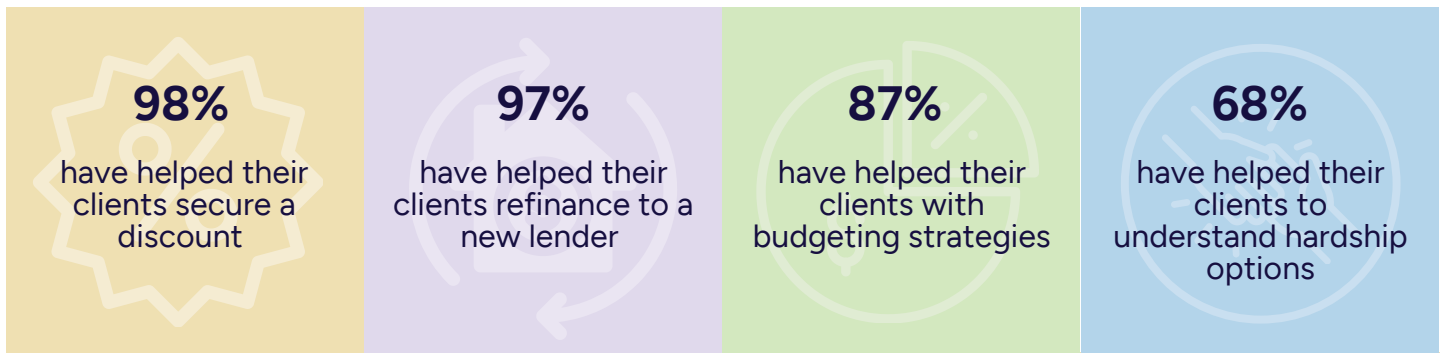


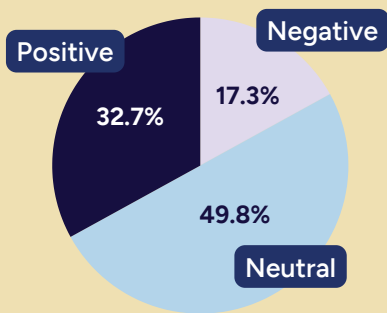
Our respondents



In the last six months



How are brokers' clients feeling?

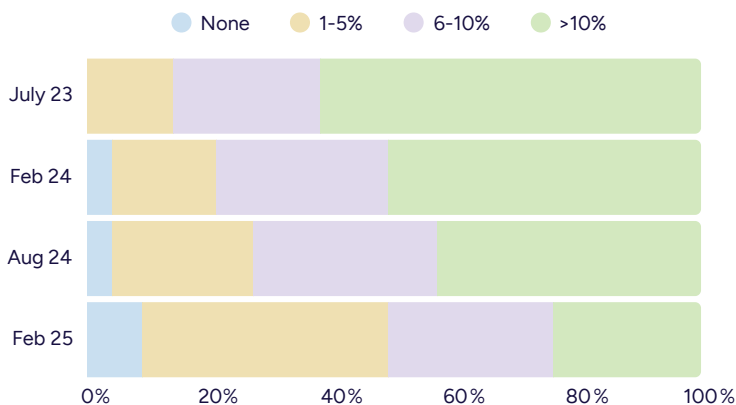


Top three reasons driving sentiment

Category	Reason
POSITIVE	1 Interest rates
	2 Equity position
	3 Job security
NEUTRAL	1 Interest rates
	2 Cost of living
	3 Housing supply and availability
NEGATIVE	1 Cost of living
	2 Interest rates
	3 Housing supply

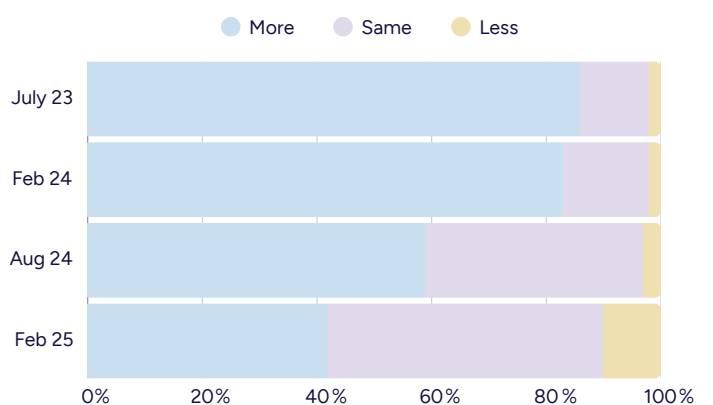
Are clients feeling less stressed when it comes to their mortgage repayments?

While brokers are still seeing a proportion of clients who may struggle with their repayments, the outlook is improving.



Are clients finding it easier to refinance?

While brokers are still seeing servicing-related challenges when refinancing, conditions are easing.



The MFAA member sentiment survey heard from 321 mortgage brokers (2.14% of members). The Mortgage & Finance Association of Australia (MFAA) is the peak national body for the mortgage and finance broking industry with over 15,500 members. MFAA members include mortgage and finance brokers, aggregators, lenders, mortgage managers, mortgage insurers and other suppliers to the mortgage and finance broking industry. Our purpose is to empower our members to prosper and thrive, ensuring Australians benefit from competition and choice.