

Application Assessment Times

" <u>Existing</u> " Applications In-Queue	Assessing Applications ¹ this week submitted on or before
Application	8 th August 2022 (Simple) 2 nd August 2022 (Complex)
" <u>New</u> " Applications	Indicative Time ²
New Application ³	2 days (Simple) 4 days (Complex)
Additional Docs	2 days (Simple) 2 days (Complex)

Simple
Standard Security, PAYG and Sole Trader income
Non-LMI: Total Mortgage Lending < \$2.25M
LMI: Total Mortgage Lending <\$1.5m

Complex

All other applications types including Partnership, Company and Trust income, Non-Standard Security, Guarantor, Owner Builder, Construction >\$2m, Bridging, Foreign Income and Company Home Loan Applications.

Other Processes	Indicative Time ²
Dual Application	Contact your Commercial BDM
Document - Preparation	1 day
Document - Verification^	1 day
Settlement [%]	As booked

- ¹ Assessing sufficient applications submitted up to the date listed by COB Fri 5 July 2022 (indicative) ² Business Days.
- ³ Includes up to 1 day Pre-Assessment, after which Sufficient Notification is issued.
- ^ Commenced based on settlement priority.
- [%] Dependent on third parties, e.g. solicitors, other banks, etc.



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