

And a VOI update for principal increase applications.  
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# Our home loan processing times

Hi,

We're getting in touch to update you on our processing times as at **Monday 26 September 2022** for fully packaged deals as per our [application checklist](#).

**Vetting - average time to pick up file**

**2 hours**

**Average time to credit assessment**

**2 hours**

## ID collection removal for principal increases

As of today, 26 September 2022, identification documents will no longer be required for principal increases on existing home loans.

To learn more about our principal increase loan application process, please refer to our [submission guide](#).

The timeframe quoted above is an average time to assessment and some files may be assessed before or after this timeframe based on daily volumes. If you haven't received a back channel message (BCM) within 24 hours of our advised timeframe, you can contact the broker support line on 1800 174 945.

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