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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 10 October 2022** for fully packaged deals as per our [application checklist](#).

We've also included information below on changes to our home loan interest rates.

Vetting – average time to pick up file	2 hours
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Average time to credit assessment	2 hours
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Changes to home loans rates

Following the RBA's cash rate decision last week, we're increasing our home loan variable reference rates by 0.25% p.a.

We're also changing some of our rates for **new loans**, for example:

- 4.29% p.a. for owner occupier P&I at ≤60% LVR
- 4.34% p.a. for owner occupier P&I at ≤70% LVR
- 4.39% p.a. for owner occupier P&I at ≤80% LVR

- 4.54% p.a. for investment P&I at $\leq 60\%$ LVR.

All changes are effective from Friday 14 October 2022.

View the new rate card [here](#).

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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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