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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 17 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
Average time to credit assessment	2 hours

Changes to fixed rates

We're increasing our fixed home loan interest rates for new loans.

These rates will be effective from **Wednesday 19 October 2022**.

You can view our new rate card [here](#).

Applications in progress

Current fixed rates will be applied to loans formally approved before close of business Tuesday 18 October 2022.

New fixed rates will automatically be applied to all loans formally approved from Wednesday 19 October 2022.

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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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