



# Our home loan processing times

Hi,

We're getting in touch to update you on our processing times as at **Monday 31 October 2022** for fully packaged deals as per our [application checklist](#).

We've also included information below on our new digital process for variable rate reviews and changes to requesting construction loan progress payment forms.

<b>Vetting – average time to pick up file</b>	<b>2 hours</b>
<b>Average time to credit assessment</b>	<b>2 hours</b>

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## Variable rate reviews have moved online

We've heard your feedback about improving your experience with variable rate reviews. We're pleased to let you know we've built a new feature in the Broker Portal allowing you to easily submit a variable rate review request digitally.

From today, you can request a rate review directly through the Broker Portal – simply log in, locate your client's account, and select 'Request Rate Review'. We'll be in touch with an outcome within 2 business days.

We hope this enhancement helps you save time and improves the experience for both you and your clients. For more information, visit our [Help Centre](#).

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## Construction loan progress payment forms

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From 9 November 2022, we'll no longer require the 'Progress payment form' to be returned for progress payments for construction loans.

Your clients simply need to sign and make a note on the builder's invoice authorising the payment to the builder.

Visit our Help Centre for more details on required documents for the first, subsequent, or final progress payments.

[Important information](#) | [Privacy policy](#)

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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