



Application Assessment Times

"Existing" Applications In-Queue	Assessing Applications¹ this week submitted on or before
Application	7th November 2022 (Simple) 2nd November 2022 (Complex)
"New" Applications	Indicative Time²
New Application ³	3 days (Simple) 5 days (Complex)
Additional Docs	2 days (Simple) 3 days (Complex)
Simple Standard Security, PAYG and Sole Trader income, Guarantor 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, Owner Builder, Construction >\$2m, Bridging, Foreign Income and Company Home Loan Applications.	
Other Processes	Indicative Time²
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 11 November 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.	

