



Weekly service level update.



As at **Monday 14th November 2022**, Bankwest is taking the following times to process an application. Please note that these times are subject to change throughout the week.

Application Stage	Current Service Levels
Docbox upload*	Immediate
Supporting documents email upload	4 hours
Pre-assessment document check **	2 business days
Assessment	
PAYG ≤80% LVR	1 business day
PAYG >80% LVR	1 business day
Sole Trader	1 business day
All other Self-employed ≤80% LVR	9 business days
All other Self-employed >80% LVR	1 business day
Retail Credit Decisioning	1 business day
WIP (work in progress)***	1 business day
Fulfillment	
Examinations	1 business day
FHOG	2 business days
Progress Payments	1 business day
Settlement Disbursals	1 business day
Non-settlement Disbursals	1 business day
Home Loan Transfers (HLTs)	
Repricing	2 business days
Product Transfer	1 business day
Splits/Combines/Restructure/Guarantor	1 business day

***Docbox upload:** More secure than emails, DocBox provides a safe and easy way to upload your supporting documents **instantly** to your application. Use DocBox for submission and responding to More Information requests. Refer to [Docbox Guide](#) for info.

****Pre-assessment document check:** Initial review of documents. If key documents are not held, the application will be pended and will not commence assessment until provided.

*****WIP:** Re-commencement of assessment once outstanding items requested on More Info letter are received, upon receipt of valuation or LMI approval.

Escalations:

Escalations can be requested within the following timeframes by contacting Mortgage Support on 1300130881 option 1+1 or via [online broker chat](#):

- Finance – due within 3 business days for PAYG and Sole Trader, or 5 business days for all other Self-employed deals.
- Settlement - due within 5 business days.

Escalations received earlier than the above timeframes will not be accepted.

What next:

- Refer to the [Application Submission Checklist](#) for document requirements.

- Provide the most recent version of the [Identity Verification and Privacy Consent Form](#) for all lending applications.
- Use the most recent version of the [Serviceability Calculator](#).

Important: Service levels are accurate at the time of issuing and are subject to daily change. For time-sensitive deals, contact your BDM prior to submission to ensure approval timeframes can be met.

 bankwest.com.au/brokers



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