

Application Assessment Times

"Existing" Applications In-Queue	Assessing Applications ¹ this week submitted on or before
Application	30th December 2022 (Simple) 28th December 2022 (Complex)
"New" Applications	Indicative Time ²
New Application ³	1 day (Simpler Switch) 2 days (Simple) 5 days (Complex)
Additional Docs	2 days (Simple) 2 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 Time ²
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 6 January 2023 (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.	

