

As at Monday 9 January 2023, 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 **	1 business day
Assessment	
PAYG ≤80% LVR	1 business day
PAYG >80% LVR	1 business day
Sole Trader & Partnership	1 business day
Company & Trust	1 business day
Multiple Entities	2 business days
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 <u>DocBox Guide</u> 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 <u>Application Submission Checklist</u> for document requirements.
- Provide the most recent version of the <u>Identity Verification and Privacy Consent</u>
 Form for all lending applications.
- Use the most recent version of the Serviceability Calculator.