

As at **Monday 13th February 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.



"Application from VOW NSW, application submission to settlement in just 5 business days"

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 <u>the Identity Verification and Privacy Consent</u>
 <u>Form</u> for all lending applications.
- Use the most recent version of the Serviceability Calculator.