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# Our home loan processing times

Hi,

We're getting in touch to update you on our processing times as at **Monday 20 February 2023** for fully packaged deals as per our [application checklist](#).

We've also included information below on changes to home loan interest rates.

<b>Vetting – average time to pick up file</b>	<b>2 hours</b>
<b>Average time to credit assessment</b>	<b>2 hours</b>

## Changes to home loan rates

### Fixed rates

We're increasing our fixed home loan interest rates for new loans.

These rates are effective from Wednesday 22 February 2023.

### Applications in progress

Current fixed rates will be applied to loans formally approved before close of business Tuesday 21 February 2023.

New fixed rates will automatically be applied to all loans formally approved on and from Wednesday 22 February 2023.

### **Variable rates**

As we advised last week, following the RBA's cash rate decision we're increasing our home loan variable reference rates by 0.25% p.a.

All changes are effective from Wednesday 22 February 2023.

### **New rate card**

Please refer to our updated rate card for our latest home loan rates.

[View our rate card](#)

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The timeframe quoted above is an average time to assessment and some files may be assessed before or after this timeframe based on daily volumes. If you haven't received a back channel message (BCM) within 24 hours of our advised timeframe, you can contact the broker support line on 1800 174 945.

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