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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 March 2023** for fully packaged deals as per our [application checklist](#).

We've also included information below on changes to our rates and our new rate cards which are split into fixed and variable.

Vetting – average time to pick up file	2 hours
Average time to credit assessment	2 hours

Changes to home loan rates

Fixed rates

We're decreasing fixed home loan interest rates for new loans by 0.30% p.a.

These rates are effective from Wednesday 22 March 2023.

Applications in progress

Loans formally approved before close of business Tuesday 21 March 2023 will have current fixed rates applied at settlement.

[New fixed rates](#) will automatically be applied to all loans formally approved on and from

Wednesday 22 March 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 March 2023.

Please refer to our updated rate cards via the buttons below for our latest home loan rates.

New rate cards

We've split our rate card from one document into two, with fixed and variable rates now on separate cards. We hope this helps to streamline your experience and makes it easier for you to find the rates you need.

You can find both rate cards online at macquarie.com.au/broker or access them via the buttons below.

[Variable rate card](#)

[Fixed 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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