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

We've also included information below on changes to rates and our home loans identification form and Elodge support form.

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

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## Changes to home loan variable rates

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

**All changes are effective from Wednesday 22 March 2023.**

We'll be in touch soon with an updated rate card.

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## Changes to forms

We're making updates to two forms – everything you need to know is outlined below.

### **Home loans identification form**

On Monday 27 March 2023, we're releasing a new version of our [home loans identification form](#).

A two-week grace period will be provided as part of the transition to this new version. From 10 April 2023 we'll accept the new form only.

### **Elodge support form**

On Monday 27 March 2023, we're releasing a new version of our [Elodge support form](#).

The 'Referrer's Declaration' that was previously part of this form has now been digitally integrated into ApplyOnline under the 'Compliance Tab'. Due to this change, the Elodge Support Form only requires your client to complete and sign. This new version can be found under the 'Lender Documents' section of ApplyOnline.

A two-week grace period will be provided as part of the transition to this new version. From 10 April 2023 we'll accept the new form only.

Both forms will be updated on 27 March 2023 and can be found in the 'Forms' section on [macquarie.com.au/broker](https://macquarie.com.au/broker).

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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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